

Telcom Insurance Group  
2012 NTCA Regionals

**Topic:** NTCA Member Benefits Expanded to include Affiliate Programs developed by Telcom Insurance Group

**Intro:** Telcom Insurance Group has long been a member-benefit of the NTCA. The organization which is endorsed by NTCA and owned by the association and 39 member companies has always been the market leader in providing nationwide commercial property and casualty insurance coverage. Recently, we've expanded our products to offer affiliate programs that benefit the telecommunications company, your employees, your customers, and therefore, your entire community. Programs include a Cellphone Handset Replacement program for your customers, called Stay Connected, a MetLife personal home/auto discount program for your employees, an Independent Contractors program to assist you in the management of contractors for vendors you employ, and Cell Phone Recycling Program for any cellphone users in your community which helps clean up the environment and it also pays the owner money in exchange for sending in the old unit. All of these programs present win-win opportunities for you all, NTCA members and employees. Let's talk specifically about how easy it is to offer these benefits to your employees, your customers, and your community with very little effort on your part.

**MetLife:**

Telcom Insurance Group has partnered with Metlife and developed a program for NTCA members' employees to save money on their personal home, auto, and recreational vehicles. It offers a 30% rate reduction off the Metlife retail rates. They need to give the code: BVA to get the NTCA rate.

It's as simple as one of two options:

Option 1: We'd like to help you promote this to your employees. If you're interested in our assistance, please send Marilyn Blake at [MAB@TelcomInsGrp.com](mailto:MAB@TelcomInsGrp.com) an excel file with your employee's mailing information. MetLife will send them information on the savings that are available to them.

OR

Option 2: Have your employees call MetLife (877-491-5089) and get a savings on their personal home, auto, and recreational vehicle insurance.

Either way, you've provided a benefit to them that costs you nothing!

**Stay Connected:**

Our Cellphone replacement insurance products is offered at the Point-of-Sale by the cellular phone company or by a retail store, typically in conjunction with a phone purchase. Our program covers everything from Accidental Damage /Breakdown to Theft to Loss.

These plans are popular with consumers (25-30% penetration rate or more) and are also popular with cellphone companies as they allow additional fee income opportunities for the telco and have also been shown to increase customer retention. The coverage is provided on a Master Policy basis

with Certificates of Insurance issued at the Point-of-Sale. The premium charged will vary depending on the coverage selected and the type of phone, but ranges from \$2.99 to \$13.97 per month depending on what kind of phone they have and what plan they chose which can be added to the customer's monthly phone bill.

### What NTCA, Telcom, and Great American Have to Offer... The Power of One

We have created a program that is truly the best-in-class specifically for the member systems of NTCA. An overview of the details of the program we have created for you are as follows:

- We do **not** require any minimum amount of volume from your telco partners. Furthermore, we do not require that we be your exclusive cellular replacement partner.
- We will pay you a fee per insured customer for assisting in the marketing of the program.
- We use an NTCA member to do the repair or to replace the phones with refurbished phones within a two week period, of having the parts.
- Claims settlement is intended to be quick and painless....we want to help you get your customers back online quickly.

### **Independent Contractors:**

#### **The Program**

It is very common for telecommunications companies to hire independent contractors to help complete projects. Making sure that these contractors have insurance and that you have proof of their insurance is critical to making sure that your insurance doesn't have to pay for their mistakes.

Part one of a two part program-Telcom has developed a quick and easy solution, we will, with your permission, manage the independent contractor exposure of your company. This will entail multiple tasks, but the two major ones will be contractual review and certificate management. We will review all contracts that you have prepared or received to ensure that the insurance requirements language is adequate and favorable to you. We will, also, make sure upon execution of the contract, that these companies are adequately insured and that we have collected and stored in a safe place, the Certificates of Insurance (proof that they have insurance). We will spot check the certificates periodically to make sure coverage remains in force continuously.

Part two-We do not charge a fee for this service because we anticipate the opportunity will present itself where we will place insurance for the Independent Contractors: With regard to independent contractors you may hire for parts or the entire project, we have partnered with a respected and well recognized national insurance company to develop a proprietary program that will make the process easy for you. By having your independent contractors contact us, we can take the "guess work" out of wondering if the contractor has adequate insurance. In 30 minutes or less, the contractor can receive a competitive bid from us that will meet the required coverage terms

You get: Peace of mind and no insurance claims or audit headaches would be one by-product of our effort. The other benefit to you if properly handled is that this approach will also reduce your staff work load.

### **Wireless Alliance:**

In an effort to make the world even more green, The Wireless Alliance has partnered with the Telcom Insurance Group and its National Telecommunications Cooperative Association to bring a massive cell phone recycling program to more than 500 locations throughout the United States.

The Wireless Alliance will provide point-of-sale mobile phone buybacks for any Telcos members, meaning consumers can trade in old cell phones for credit when purchasing a new phone at the register of any participating store. This alliance has the potential to lead to the recycling of thousands of used mobile phones.

This will allow hundreds of stores in our network to give costumers an environmental way to recycle their old cell phones, and put some money back in their pockets, too.

The Wireless Alliance is a Boulder, Co.,-based mobile phone and electronics recycling company that works with a variety of organizations to set up mobile phone recycling programs in an attempt to significantly reduce the amount of eWaste nationwide. Just eliminating one phone from a landfill can save 40,000 gallons of ground water from contamination.

Telcom, a nationwide insurance agency with more than 500 mobile phone retailers in its network, was seeking to build a network-wide electronics recycling program. The Wireless Alliance's point-of-sale software that allows the customer to get instant credit for a used phone made it a perfect partner.

#### **About The Wireless Alliance**

The Wireless Alliance is a cell phone recycling company that works with wireless retail stores, e-waste recyclers, schools, universities, state and local government, large corporations, and non-profit organizations to collect and recycle cellular equipment. Since 2001, it has saved more than 500 tons of electronic equipment from landfills. The Wireless Alliance repurposes all mobile equipment it receives in a zero waste, environmentally-conscious manner. Any materials that are not reused are sent to an ISO 14001 certified facility for reclamation.

**Conclusion:** We understand the rural telecom industry and the challenges facing us all in today's regulatory and economic times. To help combat some of the lost revenues or reductions in benefits for your employees, we are offering several options that help fulfill these challenges with little work and no cost from you all.