

# risk management MATTERS

*A Risk Management Newsletter for NTCA Members*

Don't gamble with your business insurance and risk management solutions...

## Join us for TIG's 2013 RMC in Vegas from June 23-25!

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As the Property-Casualty insurance and risk management arm of NTCA, Telcom has designed a practical and exciting two-day educational session that will provide you solutions in handling the current business insurance and risk management needs of your rural telecommunications cooperative or company.

**The Venetian Resort Hotel Casino**  
3355 Las Vegas Blvd., South  
Las Vegas, NV 89109  
Main/General Inquiries: (702) 414-1000  
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**Rate:** \$240/Single-Double Suite rate Friday and Saturday nights and \$145/Single-Double Suite rate Sunday, Monday and Tuesday nights. An additional Resort Fee of \$20 per night will be charged as well.

**Block:** For your convenience, you can book online at <https://resweb.passkey.com/go/telcom2013> or mention Telcom's Risk Management Conference or Group Code RTELTC by phone at (888) 283-6423, the block is available until May 22nd, 2013.



## Presidential Matters

By Peter J. Elliott, CPCU

Change and transition appears to be a constant in life. Personally I believe in affecting change before something or someone requires you to do so, and I think that is described as being proactive. Whether I see the handwriting on the wall for needed modification or I truly believe I am having thoughts that are ahead of their time the bottom line is by coming to my own conclusion to transform I feel empowered.

Change recently occurred in your association world with the unification of the National Telecommunications Cooperative Association (NTCA) and the Organization for the Promotion and Advancement of Small Telecommunication Companies (OPASTCO). I was not involved in the details, negotiations, or discussion in any manner, but I watched as an interested party who was the insurance agent for both entities and as an interested member of both associations. I saw the unification as a proactive approach to harnessing resources and funding to maximize the impact that an association could have as a voice with those that needed to hear the story of the members. My assessment of the unification was awfully simple, and I am sure many of you reading this had much deeper analysis of the pros and cons of what would happen if the two became one. What I do know is whether there is one or two association voices, the role of the association is critical and it empowers the membership when it proactively addresses issues that need or are about to change.

Strength in numbers is a benefit of an association and a belief that goes way back in time and through the human and animal world with settlements and packs. This type of strength was and is physical power and protection but it evolved as many things do. Strength of a group includes economic power and it can be in purchasing through informal negotiated group discounts or a more formal structure that binds a group together when

they purchase goods or services. Is there a way with insurance to gain buying power? The answer is “yes.” An insurance operation that specializes in a certain industry group can formally and informally approach insurers and underwriters and gain pricing and coverage exceptions. They secure these by showing an expertise in risk analysis, management, and selection which the insurer appreciates. An agent who is a specialist can also develop a more comprehensive overview of a business in their area of expertise and when presenting it to underwriters gain advantages because they build a better submission. There have been 2 cases in the last 6 months where our organization was able to place a line of business that was being non-renewed by another insurer because we were able to understand what happened with claims because we understood the functions the company participated in that another agent must not have been able to explain or understand. Better results come from specialist but the outcome can be even further enhanced by being part of a group.

We are industry experts in a select group of industry verticals. The following is a bit more about who we are.

### **Organizational Stability Leads to Solutions by Means of Insurance and Risk Management Services:**

The core staff of the organization has been together for quite some time and together the group has an impressive number of years experience working in insurance industry, more than 300 years. The fact that our staff, which totals 18, has been together as a team has produced a family-like atmosphere which projects out to the way we treat our customers. We have “their back” like family has each other. The years of experience also mean we have employees that have just about seen it all and they can rely upon how



**Strength in numbers is a benefit of an association**

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# TIG's 2013 RMC in Vegas

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## Sessions

**Monday, June 24<sup>th</sup>**

### **Underwriting Focus**

#### **Rural Telecom...Challenges & Opportunities**

NTCA will share their insights about current issues facing rural telecommunication companies. They'll discuss policy challenges, business strategies and collaboration opportunities that provide the platform for creating the future to help ensure that rural telecom companies, and the communities they serve, continue to thrive into the future.

#### **Insurance Topics: Important Insurance Coverage in Today's Business Operation - Clarified**

**Peter Elliott**, CPCU, will begin by addressing the State of Telcom Insurance Group. Then, he'll work on a variety of insurance topics that you asked for more information about at the last RMC. The topics will include: Network Security Data Liability, which you may call Cyberliability; exposures from Broadcasting, website publishing, and internet liabilities; the often misunderstood auto policy—use of personal vehicles, rental coverage, marketing wraps on the vehicles, and what coverages apply if the auto is hauling equipment; New trends in Employment Practices Liability analysis of trends verses coverages in the policy; Understanding Business Income and Extra Expenses coverage options; and finally he will discuss how the Telcom Insurance Telepak policy has been enhanced to better protect the Company's insureds.

**Tuesday, June 25<sup>th</sup>**

### **Risk Management Focus**

#### **NTCA Benefits: A Review of the current offerings and a pre-view of what's upcoming**

**Shar Porter**, NTCA Member Relations Manager, will present information on the exciting tools, resources, and company specific employee benefits available to assist companies with shrinking revenue and benefit cost scrutiny. These resources assist members in evaluating and comparing market products and educating their employees on the exceptional benefits available through NTCA.



#### **Workers Compensation: Keeping Your Mod Low**

Other than the obvious of not having any claims, what, as an employer, can you do to manage your WC Mod and therefore the premiums that you pay? Great American Insurance Company representatives will look at some practical Loss Prevention and Claims Administration techniques including accident investigation, trending analysis, and establishing return-to-work programs to do just that.

#### **Risk Management from A to Z...Ideas from a Panel of Your Peers**

We have assembled a stellar panel of your peers from various sizes of rural telecom companies (under 20 employees to over 200 employees) and from various disciplines (General Manager, CFO, HR, and Safety Manager) to give us some real-life examples of their approaches to risk management. We'll look at what they do for safety training, preparing for and the after effects natural disasters, accident investigation, and how they make safety part of the corporate culture. Bring your best ideas to share with the group....we can all learn from each.

We think of the members as part of our great-big family, and we invite you to bring your family along to the event too. It's the perfect combination of education and networking. Check out our website at [www.TelcomInsGrp.com](http://www.TelcomInsGrp.com) for registration information or call us at 800-222-4664, if you have questions.

# Safety Matters

By Tina M. Wynter

## Walking and Working Surface Hazards

**S**lips, Trips, and Falls (STFs) consistently rank among the top causes of both disabling injuries and deaths. According to OSHA, STFs are the second leading cause of deaths in general industry, accounting for 15% of workplace deaths, under motor vehicle accidents.

### Slips

Falls due to slips occur when there is not enough friction between the walking surface and the person's foot, causing a loss of balance. Ordinary causes of slips can include: wet or oily surfaces, occasional spills, weather hazards, loose, unanchored rugs or mats, and flooring or other walking surfaces that do not have the same degree of traction in all areas.

### Trips

Like slips, falls from trips occur when there is unexpected obstacle that causes a loss of balance. Uneven walking surfaces, unfastened carpeting or flooring, clutter or debris, open drawers, and other objects on the floor, such as electrical cords and pipes, are just some of the items that cause workers to trip. An obstructed view, poor lighting, inattention, and haste, in combination with these objects, are often associated with tripping incidents.

### Falls

Falls due to slips and trips are generally referred to as falls from the same level. Other types of falls often involve falls from or to a different level, either from an elevated area or through an opening in the walking surface. As with the other types, these falls are the result of an excessive shift off the center of balance. For these incidents, good housekeeping and proper lighting is just the beginning.

### Assessing Fall Hazards

As with all hazards, the first step in controlling fall hazards is to identify and analyze the fall hazards at your workplace. It's best to

look at fall hazards from two differing perspectives – falls from the same level and fall from a height.

When you're assessing the hazards in your workplace from same level falls, here are some things to look for:

- Overall, the workplace should be clean and orderly. Housekeeping problems create situations where workers can slip and trip over hazards lying on the floor.
- Work floors should be kept clean and as dry as possible. When wet floors cannot be prevented, mats should be used to protect workers who must be in the area. Safety cones or warning signs should be placed in areas where temporary water is a problem, such as doorways where customers walk in from the rain or floors that have just been mopped.
- Aisles and passageways should be kept clear. If the aisles are being used for mechanical equipment, like pallet jacks or forklifts, sufficient clearance should be given to move the equipment.

Some areas to focus on when assessing falls from a height:

- All openings in the floor should be guarded or covered, regardless of height. This includes openings large enough for a worker to fall through or small enough for a worker to trip on.
- Open-sided floors, walkways, platforms, or runways must be guarded if the height exceeds 4'. If the area is above or adjacent to dangerous equipment or other hazards, it must be guarded regardless of height.
- In general industry workplaces, a guardrail has several mandatory components:
  - o A tip rail 42" above the work surface, which is capable of withstanding 200 lbs of force in any outward or downward direction;



**STFs are the  
second leading  
cause of deaths  
in general  
industry**

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# Underwriting Matters

By Susan L. Flanders, AU, CISR

## National Flood Insurance Program . . . Easy Steps to Understanding Flood Insurance

**T**he National Flood Insurance Program (NFIP) is a government sponsored entity that provides the bulk of the flood insurance sold in the US. In 2003, Congress mandated that FEMA update the nation's flood maps. As a result, the Biggert-Waters Flood Reform Act was passed in 2012, which isn't completely adapted yet, but it has certain provisions that are in force.

In reality, anywhere that it rains, can flood. Flood is defined as "a general and temporary condition of partial or complete inundation of two or more acres or normally dry land are or of two or more properties from: overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, mudflow, or collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood.

Flood insurance is actually a requirement if your property has a mortgage for residences and businesses as a result of the Flood Disaster Protection Act of 1973, as long as your community participates in the zoning process. If you don't have a mortgage on your buildings, how do you know if your community participates? To see if your community participates, go to [www.floodsmart.gov](http://www.floodsmart.gov) or [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip) and search. Communities participate because it benefits them for loan and funding.

What can NFIP cover and how is it different from a traditional property insurance policy? First and foremost, it's only peril that it covers is flood. There are two basic coverages on an NFIP: building and contents. It covers buildings, defined as a structure with two or

more outside rigid walls and a fully secured roof that is affixed to a permanent site that is above the ground. There is also coverage for the contents of the building that is covered. On the commercial policy, the maximum limit is \$500,000 for the building and \$500,000 for the contents. There is no coverage for business income or extra expenses losses as a result of the flood. Valuation of the building and contents at the time of the claim, is done on Actual Cash Value (ACV). ACV means the cost to replace less the depreciation for the age of it. This is different than the traditional property policy, which is valued at Replacement cost, at the time of a loss.

While the NFIP plan is not new, there has been some remapping done recently. The flood Map Modernization project includes new digital flood insurance rate maps. More than 21 million people have or will become affected by the remapping project. The maps will affect more than 900 communities in approximately 30 states.

NFIP/FEMA develops Flood Insurance Rate Maps to identify areas at risk of flooding. Initially, these maps were intended for use by flood insurance agents (to determine appropriate risk-based premium rates for NFIP coverage), floodplain managers, and others implementing NFIP. Federal agencies, real estate agents, lending institutions, State and local emergency managers, land-use planners, and citizens attempting to make informed decisions based on the flood risk for a particular property.



In reality,  
anywhere  
that it rains,  
can flood

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# Human Resources Matters

By Marilyn A. Blake, AU, CRM

## If OSHA Comes Knocking?

The Occupational Safety & Health Administration (OSHA) is an agency of the Department of Labor, and the Act was signed into law by Richard Nixon on 12/29/70. Its sole responsibility is to provide workers safety and health protection while on the job. OSHA applies to all private-sector employers/employees in the 50 states and all territories and jurisdictions under federal authority that have 10 or more employees or are in a high hazard job category. OSHA's mission is to send every worker (more than 115 million workers in the US) home whole and healthy each day by providing safety and health information, training, and assistance to workers and employees.

OSHA conducts site inspections in cases of imminent danger, industrial accidents, or sometimes when there are reports of complaints/referrals from current/past employees. You can certainly expect OSHA to come knocking (at least by phone) if there is a fatal incident involving one or more of your employees; a serious injury/illness where three or more of your employees go to the hospital; or an inpatient hospitalization due to a catastrophe. Advance notice is illegal in virtually all cases according to OSHA.

When the inspector visits, knowing what to expect can reduce some of the stress.

### How to prepare:

- Keep the work area clean and organized
- Keep safety records organized and easily accessible
- Use all safeguards and wear appropriate personal protective equipment (PPE) every time you do a job and make sure your co-workers are held accountable for doing the same

### What to expect:

- OSHA inspectors will present their identification and request permission to conduct a site inspection and tell the

company the reason for the inspection during the opening conference

- Only a management representative should respond to OSHA requests. If a manager isn't on-site, you should obtain instructions from management about how to proceed. Some worksites are required to have a "competent person" on site at all times and this person would respond to the OSHA inspector
- Inspectors have the right to walk around the building/premises (accompanied), interview employees in private, and document hazards with photographs and measurements. We suggest that you take pictures of everything they take pictures of and that you measure everything they measure for your records
- Inspectors can request policies and procedures (including the OSHA 300 logs and MSDS documents) during their inspection
- There will be a closing/summary conference. They never collect fines/penalties on site

### How to cooperate:

- Be courteous and friendly; you do not want to get off on-the-wrong foot with someone who is inspecting for OSHA compliance
- Provide fact based answers truthfully, but do not offer extra information or speculate
- Much like TSA, don't make jokes about workplace safety to the inspector
- Do not argue with the inspector

### If you are issued a citation:

- They are issued in writing after the closing conference
- They explain to the employer the regulations or standards that are allegedly violated
- They identify the proposed penalty (fine) and necessary changes for each violation



Its sole responsibility is to provide workers safety and health protection while on the job

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# Safety Matters

## June is National Safety Month

The National Safety Council (NSC) is encouraging businesses and communities across the country to participate in National Safety Month, which is an annual observance to increase awareness of the top causes of preventable injuries and deaths and to encourage safe behaviors.

Unintentional injuries and deaths in the United States are at unacceptable levels, demonstrating the need for the national observance. Unintentional deaths reached an estimated 128,200 in 2009. The 2009 estimate, the highest on record, was 47% greater than the 1992 total of 86,777, the lowest annual total since 1924. The cost of unintentional injuries to Americans and their employers exceeds \$693 billion nationally, or \$5,900 per household.

This year's theme, "Safety States with Me," was inspired by the pillar of Leadership and Employee Engagement from the Journey to Safety Excellence. Successful organizations engage everyone in safety and create a culture where people feel a personal responsibility, not only for their own safety, but for that of their co-workers, family, and friends. While leadership from the top is important, creating a culture where there is a sense of ownership of safety by all makes everyone in the organization a safety leader.

### Each week in June highlights a different leading cause of unintentional injury and death:

**Week 1** – June 2-8 – Preventing Slips, Trips, and Falls

Falls are the leading cause of death in construction from hazards such as ladders, scaffolds, and roofs. In 2010, there were 264 fall fatalities out of 774 total fatalities in construction. These deaths are preventable.

**Week 2** – June 9-15 – Employee Wellness

We all know a healthier employee is a happier, more productive employee. Making healthier

decisions can be difficult, but with the help of those around you, these decisions can become easier and turn into daily habits. Help your employees get moving down the road to a better, more energized body and mind.

**Week 3** – June 16-22 – Emergency Preparedness

Emergency planning is an important part of a comprehensive workplace safety program. Taking proactive steps can reduce the social and economic costs of emergencies, criminal acts, crises, and disasters. An effective response during an emergency depends on the quality of planning and training that occurs before a situation arises.

**Week 4** – June 23-29 – Ergonomics

The goal of ergonomics is to reduce stress and eliminate injuries and disorders associated with the overuse of muscles, bad posture, and repeated tasks. This is accomplished by designing tasks, work spaces, controls, displays, tools, lighting, and equipment to fit the employee's physical capabilities and limitations.

### Safety Materials for Your Safety Meeting

Visit the NSC website at [www.NSC.org](http://www.NSC.org) to sign up for free, downloadable materials. If you are a Telcom Policyholder, contact Tina Wynter at [TMW@TelcomInsGrp.com](mailto:TMW@TelcomInsGrp.com) or 800.222.4664x3206 if you would like videos on the above topics to present at your June safety meeting.

### The National Safety Council – Celebrating 100 Years of Safety!

The National Safety Council estimates nearly 6 million lives have been saved through the collaborative efforts of the people working to save lives and prevent injuries within the past 100 years. Visit [www.NSC.org](http://www.NSC.org) to read stories shared from people who are living safety every day.



## Claims Matters

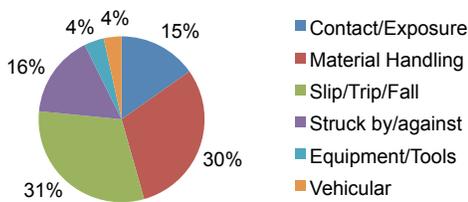
By Cheri L. Condee, AU

### Frequency & Severity of Claims...It is Important

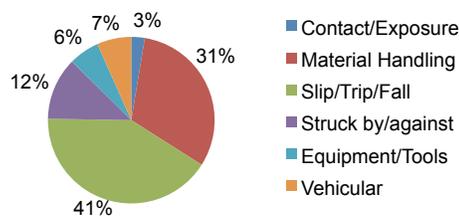
In Workers Compensation claims, there is a theory that small frequent claims often lead to more severe claims, which have lost-time costs and increased medical expenses. Identifying the frequency of claims and their costs is possible through the collection of claims data, which is used for trending reports. These reports help an insured determine what they can do to reduce work-related injuries and the associated medical and indemnity costs of the claim.

What can you do to help decrease claim dollars? One of the foremost rules of claim management is the importance of “immediate reporting of an incident”. Its importance cannot be stated too many times, because the faster a claim is reported the sooner your insurance carrier can go to work, managing the claims process. The reality is that the quantity and cost of your claims impacts the rates that you pay for each line-of-business; especially Workers Compensation.

**Average WC Cause of Loss FREQUENCY**



**Average WC Cause of Loss \$\$ INCURRED**



Five year trend reports for the policyholders of Telcom Insurance Group identify the accidents and injuries in the Workers Compensation line-of-business that are commonplace to the employees of telecommunication companies, including the inside or outside plant employees, and the sales and administrative employees. The five-year average (2008-2012) for Workers Compensation, per claim cost is \$7,924.58. The following charts show claim dollars in relationship to loss categories. Slips/Trips/Fall claims occur the most frequently and are the most severe type of claims. Tracking a close second are the Material Handling claims:

The Telcom Risk Management and Claim's department act as an advocate and facilitator on behalf of our insureds in risk management and claims matters. Our policyholders are encouraged to use our video resource library ([www.TelcomInsGrp.com](http://www.TelcomInsGrp.com)) as one of their tools for claims risk management information. For any claims matter, please give us a call or send an email to: Cheri Condee, 800-222-464x1082, [clc@TelComInsgrp.com](mailto:clc@TelComInsgrp.com), or Marilyn Blake: 800-222-4664x1085 or [mab@TelComInsgrp.com](mailto:mab@TelComInsgrp.com).



The Telcom Risk Management and Claim's department act as an advocate and facilitator

## Fun Facts

### Older Americans Month—May 2013

#### *Working Together for Strong, Healthy, and Supportive Communities*

The United States is nearing the start of a tremendous demographic shift. The first of 78 million baby boomers (people born between 1946 and 1964) have begun transitioning into retirement, kicking off an expansion in the number of elderly people that will continue for decades. According to the U.S. Census Bureau, one out of every nine baby boomers will live to be at least age 90.

Our Nation will benefit in many ways from a larger population of older adults, a group that constitutes one of our greatest resources. Older adults support our society by providing millions of hours of volunteer, community, and civic service through formal organizations and a variety of informal arrangements. They enhance our communities and personal lives by sharing and transferring knowledge of cultures, values, and life experiences among generations. Thankfully, the contributions of older adults will continue to flourish in the coming years, since older citizens of today and tomorrow promise to be among the most active and engaged older adult populations in our Nation's history.

May is Older Americans Month, a great time to bring attention to the issues that affect older adults. This year's theme is "Unleash the Power of Age". Every older American has a wealth of talents, experiences, and interests worth celebrating. Find a way to unleash the power of your age! Throughout the month of May, look for opportunities to show the vibrant life that you and your fellow older Americans lead. Working together, our communities can improve older adults' overall quality of life by helping them:

- Make behavioral changes in their lifestyles that can reduce risk of disease, disability, and injury.
- Obtain the tools they need to make informed decisions about, and gain better access to, existing health and long-term care options in their communities.
- Have more options to avoid placement in nursing homes and remain at home as long as possible

Americans of all ages and backgrounds can celebrate Older Americans Month. Contact your local Agency on Aging or look to [www.olderamericansmonth.acl.gov](http://www.olderamericansmonth.acl.gov) for more information and volunteer for activities in your area, promote community, state and national efforts to serve older adults, and find ways to enrich the lives of the older adults who touch your life. By working together we can improve the health and well being of our Nation's older adults and pave the way for future generations.



## Presidential Matters

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they handled real-life situations when they seek to solve a customer's concerns. Our customers have come to trust us, and they let us manage their needs. As a solutions provider, we also have access to many insurance outlets that offer policies and services to the industry group we specialize in, which is any type of telecommunications business from service provider to contractor to manufacturer of equipment. We have many options outside of selling a policy to those that seek our advice and expertise with insurance and risk management matters. This approach has led, each year, to continued growth.

### Thank You

We have achieved excellence in managing insurance and risk needs and meeting expectations with strong relationships, partnerships, and friendships that we have built. We, like an association benefit should do, have built a community of our own and that has strength in numbers. We strive for you to think of us as part of your staff, your world, your community, your friend base, and your life. Insurance is a matter of trust, and we appreciate that which you place in us.

## Safety Matters

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- o A midrail 21" above the work surface, which is capable of withstanding 150 lbs of force in any outward or downward direction; and
- o A toeboard 4" high with no more than ¼" clearance above the work surface.
- Guardrails can have openings for access by workers such as at the top of a stairway or fixed ladder, but these openings must be closed when workers are not using them through the use of a gate or some other method.
- All stairways with 4 or more risers must have handrails or stair rails on all open sides. Treads must be slip resistant with uniform rise height. Tread width must be able to carry five times expected load and must be at least 22" wide.
- Portable ladders must extend at least 3' above the landing surface, must be secured when in use and must be placed on stable ground.
- Fixed ladders must be permanently attached to a structure or building and must be equipped with a cage if longer than 20' to a maximum unbroken length of 30'.
- Scaffolding used in general industry must be capable of supporting four times the maximum intended load and may not be altered or moved while in use. All workers must be protected from overhead hazards when working on scaffolds. If the work platform is higher than 10', guardrails, midrails and toeboards, as described above, must be used.

### Personal Protective Equipment

The least preferable and most misused type of fall protection is Personal Protective Equipment (PPE) and Personal Fall Arrest Systems (PFAS). Neither system keeps a worker from falling, all they do is prevent them from getting hurt or killed by hitting the ground. Be very careful not to fall into the trap of using these systems as your first line of protection. Many workers are lulled into a false sense of security and are seriously injured or die because they assume their fall arrest system will keep them from getting hurt. And, don't forget that, with all PPE, there is a failure rate due to equipment failure or employee misuse, such as failing to tie off or using equipment that hasn't been inspected or damaged.

### Prepare Now

Taking the time to improve floor conditions and training workers to identify and rectify hazards in their work areas will go a long way towards a reduction in slip, trip, and fall injuries, saving the company money by reducing workers compensation costs and keeping workers healthy and on the job.

For more on slip, trip, and fall prevention, if you are a policyholder and would like a safety video to present at your next safety meeting please contact Tina Wynter at TMW@TelcomInsGrp.com or 800.222.4664 x3206.

## Underwriting Matters

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### Why Modernize the flood maps?

Flood risk can change over time. Boundaries can change shape due to change in the surface erosion and other natural forces. Land use and development can affect water flow and drainage patterns. Updated maps support the flood insurance program and improve flood hazard awareness. Updated NFIP maps can take advantage of revised data and improved technologies for identifying flood hazards. Map modernization can help community officials and citizens be better prepared for flood-related disasters.

### Preferred Risk Policy Eligibility Extension (PRP)

As a result of the remapping, some building owners found their flood zone was reduced while others were increased. If a building in a moderate-to-low risk flood zone was newly mapped into a high-risk zone, the building owner may be eligible for a two-year preferred policy.

Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood of \$1,000 or more, or three losses of any amount, the structure is ineligible for the PRP. At the end of the extended eligibility period, policies on these buildings must be written as standard-rated policies.

Telcom Insurance Group offers flood insurance through Travelers Insurance Company who participates in the federal government's National Flood Insurance Program (NFIP). Flood insurance can be provided in all 50 states for your commercial buildings and business property. Want more information, please contact us at [TIG@telcominsgrp.com](mailto:TIG@telcominsgrp.com) or 800-222-4664.

## Human Resources Matters

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- They must post a copy of the violation at or near the place the violation occurred for 3 days or until the violation is abated

### Penalties:

- Willful (\$5k-\$70k)
- Repeat (\$70k)
- Serious (\$7k maximum)
- Failure to abate (\$7k/day maximum)
- Failure to report fatality/catastrophe (\$5k) (you have 8 hours for 1 fatality or if 3 or more employees go to the hospital)
- Failure to post citation (\$3k)
- Falsifying records can bring a \$10k fine and 6 months in jail
- Assaulting/intimidating a compliance officer is subject to \$5k fine and up to 3 years in jail

### If you want to appeal the citations:

- The employer must:
  - File written notice within 15 days of receiving the citation or it becomes a final order
  - Meet with the area director who can revise citations
- The OSHA Review Commission is the next step
- The Highest appeal level is the US Court of Appeal

### Have questions?

OSHA has a "frequently asked questions" section at their website, [www.osha.gov](http://www.osha.gov), that you can use to find an answer to most of your questions. We also have some handbooks and a video or two that could be of assistance. If you have questions, please contact Marilyn Blake at 301-220-1085 and we'll be happy to help in any way that we can.

### Need More OSHA Training:

Telcom Insurance Group and Utilicom Safety are conducting an OSHA 10-Hour class for NTCA after the HR Conference in Atlanta. It's May 22-23, 2013. Go to NTCA's website to register, at [www.NTCA.org](http://www.NTCA.org). Hope to see you there.

## Telcom Matters

We would like to welcome the following new members to our Telcom P&C and/or D&O family: **MGW Telephone Company** (VA), **Blanchard Telephone Company** (MI), **TNM Telephone Video Cooperative, Inc** (TX), **OpenCape Corp** (MA), **Nuclaturitia Telephone Company** (CO); and new members to the Stay Connected Program: **Alpine Communications, LLC** (IA) and **Sandhill Telephone Cooperative** (SC).

Upcoming Holidays: Our offices will be closed on **Monday, May 27<sup>th</sup>** for the Memorial Day Holiday. Please report all claims directly to the carrier. If you need claims reporting phone/fax numbers, please dial our main line at 301-220-3200 for a complete listing.

We offer our Congratulations to the following Telcom family members:

- o Allan and Sheila Russ (Atlantic Telephone in NC) on the birth of their fourth grandson, Siler Russ, who was born on March 4<sup>th</sup>
- o Our own Kim Powell on the birth of her first grandbaby, Auriahna Willow Perryman, on March 7<sup>th</sup>
- o Jason Miller of Delhi Telephone (NY) is the new General Manager. Doug Edwards is retiring in August 2013

We offer condolences to the following Telcom family members:

- o Jennifer Jurik on the recent passing of her Mother-in-law on Easter
- o Our Industry Telephone (TX) family on the passing of their plant manager, Joey Pearson, on March 21<sup>st</sup>
- o Brian Boisvert, Wilson Communications (KS), for a death in his family
- o Becky Kaunitz, Etex Telephone (TX), on the recent passing of her mother