How the Grinch Stole Christmas
by Dr. Seuss

... So he paused. And the Grinch put his hand to his ear.

And he did hear a sound rising over the snow.

It started in low. Then it started to grow.

But the sound wasn’t sad! Why, this sound sounded merry!

It couldn’t be so! But it WAS merry! VERY!

He stared down at Whoville! The Grinch popped his eyes!

Then he shook! What he saw was a shocking surprise!

Every Who down in Whoville, the tall and the small,

Was singing! Without any presents at all!

He HADN’T stopped Christmas from coming! IT CAME!

Somehow or other, it came just the same!

And the Grinch, with his grinch feet ice-cold in the snow,

Stood puzzling and puzzling: “How could it be so?

“It came without ribbons! It came without tags!

“It came without packages, boxes or bags!”

And he puzzled three hours, till his puzzler was sore.

Then the Grinch thought of something he hadn’t before!

“Maybe Christmas,” he thought, “doesn’t come from a store.”

“Maybe Christmas - perhaps - means a little bit more!”...
What is it about the holiday season that can reset our state of mind? Eleven months of the year, we spend our days hustling to meet deadlines, setting up meetings, coordinating travel schedules and drafting policies or proposals. While December certainly sees its share of that hustle and bustle, there’s something about this time of year that makes me pause and appreciate the things that matter most. As Dr. Suess suggests in the words on the cover of this newsletter, Christmas just means a little bit more to many of us. Sometimes that’s memories. I can remember the Christmases when my sons couldn’t wake up early enough on Christmas morning to look under the tree. I’ve learned teenagers aren’t nearly as eager to beat the sunrise.

At other times, for me, it’s more of an idea. This time of year, I think about the value of giving, the joy of feeling like a kid again, and the hope the new year brings. It’s a time when I appreciate drawing together with friends and family to remember how much those unique relationships matter. People still argue, of course — politics, football allegiance, competing ideas for how the Christmas ham should be cooked. But in general, I just feel a sense of general harmony and peace that doesn’t seem to exist the rest of the year.

It makes me wish that everyone could enjoy some of those things this season and to feel for those who are lacking that joy. I hesitate to bring insurance into this, but I do like to think that what we do at Telcom Insurance Group gives our clients a little peace. We strive to give you the peace of mind that when trouble hits, we’ll be there for you.

As the year closes, I am thankful looking back on the year it’s been. I’m thankful for the time spent together and relationships we’ve strengthened both amongst our staff and with those we serve during 2019. Most of all, I’m thankful for the trust you put in us.

Have the happiest of holidays and a wonderful start to 2020!
An umbrella liability policy and an excess liability policy are coverages used to increase your available limits of liability, serving as additional layers of insurance to your primary liability policies (i.e., general liability, auto liability, employer’s liability). While they both expand insurance limits and the terms are used interchangeably, there are similarities and differences.

An umbrella liability policy not only provides additional limits of insurance, but it can also provide coverage for exposures that your primary or underlying coverages may not. For example, your general liability policy may not provide coverage for employee benefits liability (all of ours include it, but some general liability policies do not); yet your umbrella liability coverage could pick up this exposure and respond to a loss not otherwise covered by your general liability policy.

Keep in mind that when an umbrella liability policy responds to a loss not picked up by a primary policy, in most cases, the insured is subjected to what is called a self-insured retention. This SIR is a predetermined out-of-pocket amount incurred by the insured, like a deductible.

An umbrella liability policy is also triggered when a claim or loss exceeds your primary policy’s limit of insurance. You can then apply the umbrella liability limits to the amount still owed on the claim. But the primary limits must be exhausted first. Depending on the reporting provision of your policy, your umbrella liability policy may respond automatically or you may have to file a separate claim under the umbrella liability policy. In this scenario where both the primary policy and the umbrella liability policy are responding to a covered loss, then the SIR does not apply. We refer to this as “following form.”

Thus, the purpose of the umbrella liability policy is to provide “drop-down” coverage when underlying aggregate limits are reduced or exhausted, or to provide coverage when the underlying policy does not cover a claim.

An excess liability policy also provides additional limits of insurance, but it may not offer broader protection other than what is already provided by the primary or underlying policies. In fact, an excess liability policy can in some instances be more restrictive that the primary policies. For example, an excess liability policy may not provide defense coverage.

An excess liability policy can also be following form, meaning it has the same provisions as the underlying policies; or it can be a self-contained policy, meaning it is subject to its own provisions (and therefore not subject to the provisions of the underlying policies); or it can be a combination of both. An excess liability policy can also require that the insured pay a specified amount of a loss from the first dollar of all losses, then the insurance company pays “in excess” of this retention amount.

So, you may be asking yourself: “Do I need umbrella or excess liability coverage?” Well, if your business offers high-risk services or products, or you have high net-worth clients, or you have significant auto liability exposures, or you have high employers and/or general liability exposures, then we recommend that you contact your broker or insurance carrier to discuss the possible need for this important coverage.

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The human body is made up of hundreds of interconnected muscles, ligaments and bones that allow us to move. When we go about our activity in the course of our daily work, there always exists a possibility of injury.

Sprains and strains account for approximately 20% of the frequency of workers’ compensation claims we see in the telecommunications industry, and they currently account for 15% when we look at the severity or cost of WC claims. In general, sprains and strains account for approximately one-third of all WC claims.

A sprain is described as an injury where there is a stretching or tearing in a ligament, which is the tissue that connects bones to other bones. A strain is an injury to a muscle or tendon. Strain injury most commonly happens to the back and can range from a simple overstretching injury to one that has a lengthy and debilitating recovery. Repetitive movements that occur in the workplace can also cause a chronic strain by overuse of the muscle or tendons.

In review of the injury descriptions for these types of claims, we find there are many similarities that occur over and over again. Employees often reported that the sprain or strain happened when they were lifting, stepping down or up, twisting in an awkward movement, pushing or pulling something, or bending, crawling or kneeling.

While these similarities exist in how the injuries happen, the resulting claims cost and severity of these claims range widely.

A large amount of sprain and strain claims turn out to be pretty minor. The employees are able to heal quickly with a small period of rest and minimal medical attention costing only a few hundred dollars at most, and they often have no missed time from work. Minor claim examples:
- Employee lifted toolbar to put in truck and twisted body; back and leg felt strained. Total incurred: $105.81
- Employee bent down and felt strain to lower back. Total incurred: $130.50
- Employee stepped on uneven surface while getting supplies out of work truck and felt pain in left hip. Total incurred: $212.10
- Employee was pulling a generator off the back of work truck, felt strain in lower back. Total incurred: $504.49

Then we also see the more severe claims where the cost rises to thousands of claim dollars with long periods of lost time and recovery. Examples:
- Employee walked around a bush, tripped, stumbled and twisted knee. Total incurred: $34,108
- Employee picked up 20-foot ladder, felt pain in shoulder. Total incurred: $53,578
- Employee pulling cable that was hard to pull strained knee. Total incurred: $58,291
- Employee crawling under a house began to have back pain and no sensation in legs. Total incurred: $67,052

You can see from these examples that many different body parts can be affected by strains and sprains. Encouraging your employees to stay in good physical shape and teaching good body mechanics can help to prevent these types of injuries while they are performing their job duties and will help them recover more quickly if they do experience an injury.

While we do not have control over every condition that might cause a strain or sprain...
injury, we can reduce the possibility of accidents and their associated costs, and perhaps even avoid them altogether, by being aware of the conditions that create them. Good housekeeping practices, teaching proper lifting techniques and encouraging health and wellness practices can all make a difference in your employees’ safety on the job.

Telcom Insurance Group has many resources to support your company’s risk management program and help you anticipate and prevent claims before they happen.

If you have any questions or need additional information for any claims matter, please visit the Telcom website, www.TelcomInsGrp.com, or call 800-222-4664 and ask for Beckie, ext. 1081, or Marilyn, ext. 1085.

**Kid’s Craft: Waterless Snow Globes**

**MAKE A WINTER WONDERLAND**

Waterless snow globes are fun to shake, don’t break and are so easy to make, even a kid can do it!

- Glass jars (varying sizes look best for a collection)
- Artificial Snow (I used Snow Flakes and Twinkle Flakes)
- Hot glue gun and glue
- Assorted mini Christmas Trees and mini snowmen
- Spray Adhesive (optional)
- Glitter (optional)
- Krylon Glitter Blast (or white spray paint)

Start by removing the jar lids. Paint the lids with the spray paint. I used the Krylon Glitter Blast in silver, but white would work just as well. *Next, and this is totally optional (step not shown), I sprayed the trees and snowmen with spray adhesive, then sprinkled them with glitter for a little extra sparkle.* Now you are ready to hot glue your trees and snowmen to the lid bottoms (I also glued the canning lids together).

It’s time to add the snow. Fill the jars with just a little snow. You don’t need much; you don’t want the snow to bury your snowmen or trees. Just add enough snow to cover the bottom of the jar.

**TIME TO PUT IT ALL TOGETHER!**

Since your trees and snowmen are glued to the lid, you can now pick up the lids and screw them back onto the jar. Turn them over, and you’re done!

**LET IT SNOW, LET IT SNOW, LET IT SNOW!**
Happy Thanksgiving, Merry Christmas and a Happy New Year to all of you!

If you are anything like me, then this is your favorite time of year. Maybe you enjoy the sound of Thanksgiving football playing in the background as the Dallas Cowboys get closer to disappointing us all again. Alternatively, maybe your time includes the three F’s (family, friends & food), cooler weather, crackling fireplaces, giving and receiving debt-inducing gifts, hot chocolate and mad dashes of cleaning up before the guests arrive. Ah yes, good times.

Maybe you are the type to enjoy the reflective time the New Year brings, as you look to your past mistakes of the last year and the future mistakes you are already making by having a few extra dips of grandma’s old school eggnog. Fun times for all.

While I love to joke and kid around, I do take my holidays seriously, and with that comes safety. The last thing any of us want to do is spend time in the ER with a sick or injured family member when we should be celebrating. So, let us look at ways to help us celebrate as risk-free as possible this holiday season.

Fire safety is a great place to start. Did you know that one-third of all home decoration fires are started from candles, and that 2 of every 5 of those were due to the decorations being placed too close to a heat source? As this would seem to be an obvious potential problem, even the most diligent of us can fall victim to the “perfect” placement. Some quick tips from the National Safety Council on holiday fire safety include:

1. Place candles where they cannot be knocked over and are out of the reach of kids. (My addition to this is also to keep them away from the swinging tails of excited family dogs who are trying to celebrate, too.)
2. Keep fire starters like matches and lighters up high and away from kids.
3. Use flameless, rather than lighted, candles near flammable objects.
4. Do not burn trees, wreaths or wrapping paper in the fireplace. (A friendly reminder about wood is that whichever wood you use must be sufficiently dried out, at least a year, to prevent creosote buildup.)
5. Use a screen on the fireplace at all times when a fire is burning.
6. Never leave lighted candles or fireplaces unattended, especially while you sleep. (This one will, admittedly, be difficult.)
7. Check and clean the chimney and fireplace area at least once a year.

Frying turkeys for Thanksgiving has also become a favorite method of preparing the big beautiful bird in recent years. Due to this fact, there have been 154 turkey-fryer related fires, burns and injuries since 2005 and $5.2 million in property damage. If you are going to fry your bird this year, please follow the safety guidelines provided by FEMA and the U.S Fire Administration:

8. Turkey fryers can easily tip over and spill hot oil across a large area. Use your turkey fryer only outdoors on a sturdy, level surface well away from things that can burn.
9. Make sure to have a “kid- and pet-free zone” of at least 3 feet around your turkey fryer to protect against burn injuries.

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10. Since an overfilled cooking pot will cause oil to spill over when the turkey is placed inside, determine the correct amount of oil needed by first placing the turkey in the pot with water.

11. A partially frozen turkey will cause hot oil to splatter. Make sure to thaw your turkey completely before you fry it.

12. Turkey fryers can easily overheat and start a fire. Check the temperature often with a cooking thermometer and adjust your flame accordingly to keep the oil from overheating.

13. The pot, lid and handles of a turkey fryer can get dangerously hot and cause burn injuries. Use long cooking gloves that protect hands and arms when you handle these items.

Toys are the best part of the holiday, both receiving as a kid and giving as an adult. We love to watch their faces light up when they get those things they wanted. Here are some safety tips from the American Academy of Pediatrics and the U.S. Consumer Product Safety Commission to consider when giving:

14. Toys are age-rated for safety, not for children’s intellect and physical ability, so be sure to choose toys in the correct age range.

15. Choose toys for children under 3 that do not have small parts which could be choking hazards.

16. For children under 10, avoid toys that must be plugged into an electrical outlet.

17. Be cautious about toys that have button batteries or magnets, which can be harmful or fatal if swallowed.

18. When giving scooters and other riding toys, give the gift of appropriate safety gear, too; helmets should be worn at all times, and they should be sized to fit.

We have learned quite a bit through accidental injuries over the years. For instance, lawn darts were never a good idea; however, my brothers and I sure had a great time throwing them straight up as high as we could. Again, good times. Now, parents can check the U.S. Consumer Product Safety Commission website about toy safety and current recalls. You can visit that site at cpsc.gov/Recalls.

Lastly, I wanted to touch on Christmas trees and decorations. A quick reminder — some of the popular decorations we use are actually poisonous if eaten, including mistletoe, mistletoe berries and holly berries.

Check to see if your artificial tree is fire resistant, as well. It should be on the label.

If you are old school and cherish the live tree, you will need to expose about 2 inches of fresh trunk to allow for better fluid absorption and a longer life. Three feet of clearance from heat and spark-producing sources is also a wise idea, as well as keeping easily broken ornaments way up on the tree beyond the reach of kids and pets.

Only use indoor lights for indoors. And when a light burns out, replace it. Simple enough. The new LED lights usually work far better today, which helps. Also, make sure to not nail or staple your lights to your home or business. The metal can easily punch through the plastic sheath. I also suggest placing your lighted decorations on a timer so they are not left running when you aren’t home or when you are sleeping.

We at Telcom Insurance Group want you and yours to enjoy this wonderful time or year. Catch up with family, visit friends that maybe cannot get out so easily, go sing some carols to your neighbors. Trust me, they will love it, and you will too. Spread some joy and good cheer around. After all, isn’t that what we are supposed to do this time of year?
Prevent holiday calamities with our helpful list of tips

Safer Trees and Decorations

- When purchasing an artificial tree, look for the label “Fire Resistant.” Although this label does not mean the tree won’t catch fire, it does indicate the tree will resist burning and should extinguish quickly.

- When purchasing a live tree, check for freshness. A fresh tree is green, its needles are hard to pull from branches, and the needles do not break when bent between your fingers. The trunk bottom of a fresh tree is sticky with resin, and when tapped on the ground, the tree should not lose many needles.

- When setting up a tree at home, place it away from fireplaces and radiators. Because heated rooms dry live trees out rapidly, be sure to keep the stand filled with water. Place the tree out of the way of traffic, and do not block doorways.

- Cut a few inches off the trunk of your tree to expose the fresh wood. This allows for better water absorption and will help keep your tree from drying out and becoming a fire hazard.

- Use only noncombustible or flame-resistant materials to trim a tree. Choose tinsel or artificial icicles of plastic or nonleaded metals. Leaded materials are hazardous if ingested by children.

- Never use lighted candles on a tree or near other evergreens. Always use nonflammable holders, and place candles out of children’s reach.

- Take special care to avoid decorations that are sharp or breakable, keep trimmings with small removable parts out of the reach of children to avoid the child swallowing or inhaling small pieces, and avoid trimmings that resemble candy or food, which may tempt a child to eat them.

- Wear gloves to avoid eye and skin irritation while decorating with spun glass “angel hair.” Follow container directions carefully to avoid lung irritation while decorating with artificial-snow sprays.

Bright Ideas for Lights

- Indoors or outside, always use lights that have been tested for safety by a recognized testing laboratory that indicates conformance with safety standards.

- Check each set of lights, new or old, for broken or cracked sockets, frayed or bare wires or loose connections, and throw out damaged sets.

- Use no more than three standard-size sets of lights per single extension cord.

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Safety Matters

- Never use electric lights on a metallic tree. The tree can become charged with electricity from faulty lights, and a person touching a branch could be electrocuted.

- Before using lights outdoors, check labels to be sure they have been certified for outdoor use.

- Fasten outdoor lights securely to trees, house walls or other firm supports to protect the lights from wind damage. Use insulated staples to hold light strings in place, not nails or tacks, or run the light strings through hooks (available at hardware stores).

- Plug all outdoor electric decorations into circuits with ground fault circuit interrupters to avoid potential shocks.

- Turn off all lights when you go to bed or leave the house. The lights could short out and start a fire.

Trouble-Free Toys

- Before buying a toy or allowing your child to play with a toy received as a gift, read the instructions carefully. If the toy is appropriate for your child, demonstrate how to use it properly.

- Follow recommended age ranges on toy packages. Toys that are too advanced could pose a safety hazard for younger children.

- To prevent both burns and electrical shocks, don’t give young children (under age 10) a toy that must be plugged into an electrical outlet. Instead, buy toys that are battery-operated.

- Children under age 3 can choke on small parts contained in toys or games. Government regulations specify that toys for children younger than 3 cannot have parts less than 1 1/4 inches in diameter and 2 1/4 inches long.

- Children under age 8 can choke or suffocate on uninflated or broken balloons. Remove strings and ribbons from toys before giving them to young children.

- Watch for pull toys with strings that are more than 12 inches in length. They could be a strangulation hazard for babies.

Friendlier Fireplaces

- Use care with “fire salts,” which produce colored flames when thrown on wood fires. They contain heavy metals that can cause intense gastrointestinal irritation and vomiting if eaten. Keep them away from children.

- Do not burn wrapping papers in the fireplace. A flash fire may result, as wrappings ignite suddenly and burn intensely.

- Before lighting any fire, remove all greens, boughs, papers and other decorations from the fireplace area. Check to make sure that the flue is open.

Outdoor Play

- Make sure your child's gloves and shoes stay dry. If either becomes wet, change your child into a dry pair.

- Sledding on or into the roadway should be prohibited. Look for shallow slopes that are free of obstacles such as trees and fences.

- Most skiing and skating injuries involve twists, sprains and strains. Prevent injuries by providing your child with competent instruction, proper equipment and appropriate supervision.

Happy Visiting

- Clean up immediately after a holiday party. A toddler could rise early and choke on leftover food or come in contact with alcohol or tobacco.

- Remember that the homes you visit may not be childproofed. Keep an eye out for danger spots.

- Keep a laminated list with all of the important phone numbers you or a babysitter are likely to need in case of an emergency. Include the police and fire department, your pediatrician and the national Poison Help Line, 1-800-222-1222.

- Traveling, visiting family members, getting presents, shopping, etc., can all increase your child’s stress level. Trying to stick to routines, including sleep schedules and timing of naps, can help you and your child enjoy the holidays and reduce stress.

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Food Safety

- Bacteria are often present in raw foods. Fully cook meats and poultry, and thoroughly wash raw vegetables and fruits.
- Be sure to keep hot liquids and foods away from the edges of counters and tables, where they can be easily knocked over by a young child’s exploring hands.
- Wash your hands frequently, and make sure your children do the same.
- Never put a spoon used to taste food back into food without washing it.
- Always keep raw foods and cooked foods separate, and use separate utensils when preparing them.
- Always thaw meat in the refrigerator, never on the countertop.
- Foods that require refrigeration should never be left at room temperature for more than two hours.

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Underwriting Matters
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If your business requires utilization of contractors, subcontractors and the like, then you most likely have contract agreements in place. You will want to review those contracts carefully. Oftentimes those contracts will require you to carry high limits of insurance that exceed your primary limits. Having an umbrella or excess liability policy in place will help to meet those contract requirements.

Purchasing umbrella or excess liability insurance is a cost-effective way to secure those additional limits of insurance for clients demanding higher coverage limits or to offer financial protection should you have a claim that exhausts your underlying liability limits. It could be the deciding factor between staying in business or not if there was a large uninsured liability claim because you used all of the underlying limits and did not have an umbrella or excess policy.

Look at it this way: If you get caught in a rain shower, you don't necessarily need an umbrella to survive, but you may wish you had remembered to bring one along.

Telcom Insurance Group is happy to assist you with your insurance needs.

AE Matters
By Robin Anderson

Well, the end of the year is quickly approaching, and it's time to start working on your insurance renewal. My, how time flies when we are having fun!

Not only is it time to prep for the holidays, you are also working on end-of-the-year financial audits. We at Telcom understand how time-consuming and important these financial audits can be, so we have offered several Automatic Renewals in the hopes of making your workload a little lighter during this time of year, if your account qualifies.

Automatic Renewals are simple three-page documents that need to be completed versus updating the entire workbook. Of course, we would be happy to send you your workbook for updates if you wish, but we highly suggest taking advantage of the Automatic Renewal option if you have the opportunity!

The Automatic Renewal will give you the option to bind your renewal insurance as is, with no information to update and no proposal to review. Yes, of course you can request the proposal and review with your account executive, if you wish.

You will also have the option to confirm any changes since your last renewal, whether in property values or newly acquired property or an increase in values at any location.

Another option is to advise of any new operations and/or expansions into new states or any new activities, products or services offered to your customers.

When it comes to your workers’ compensation renewal, you will have the option to update estimated payroll for the following year, or you may leave as current and let the workers’ compensation audit true up at the end of the year.

How fast can we get the insurance renewal off your desk and bound? Talk with your Telcom account executive. We would be happy to help wherever we can!

Happy Holidays!

Automatic Renewals

Telcom Insurance Group is happy to assist you with your insurance needs.
You know how the doctors say you should know your blood pressure numbers? Well, I'm here to tell you that as far as your workers' compensation insurance goes, you should know your workers' compensation “mod factor” number, as well.

Most states require employers to provide workers’ compensation insurance as a protection for their employees. The Workers Compensation Experience Modification Factor (referred to as simply the mod) is the number used to “fit” the cost of workers’ compensation insurance to the actual loss experience of an individual employer. The process includes rating individual insureds using past losses compared to every $100 of payroll with similar workers’ compensation job classification codes within your specific state.

In general, a mod of 1.0 is considered the average, or equal to what is expected in your industry, by your class code, in your state. If an insured has a loss history that is better than average, the mod would be less than 1.0. Therefore, the mod factor applied to the rates should reduce the workers’ compensation premium. However, a loss history that is worse than average (more than 1.0) should increase the mod factor and will increase the premium that your company pays.

What data is used to generate the mod?
The data used to determine your mod is based on the amounts of incurred claims for three complete prior policy years (not calendar years, unless that happens to be how your policy year is), excluding the most recently expired year. Because the current year is not developed, as it is too new, it is excluded from the calculations. Incurred claims amount is not the same as the paid amount. The incurred amount is what the carrier has determined the ultimate medical and indemnity cost of the claim to be.

For example: A modification factor used for a Jan. 1, 2020 policy period is calculated by using data from policy years 2018, 2017 and 2016, as shown on page 13.

To be eligible for experience rating, an individual insured must develop premium level thresholds and loss experience history, which vary by individual states. So as you can see, one “bad” year will haunt you for continued on page 13
three years before it falls off the calculations. Conversely, a good year with low or no losses helps you for three years.

The claims data collected by NCCI or other similar rating bureaus is listed on your experience modification worksheet and divided into two major types of claim categories: medical-only claims and lost-time claims. The incurred claims dollars consist of medical and indemnity dollars but do not include the expense of handling the claim. Indemnity dollars include any lost wages, temporary/permanent impairment ratings and vocational rehabilitation (to get a new job if the worker cannot go back to performing the duties of their previous job because of restrictions after they have reached maximum medical improvement). The exception to this might be medical-only claims with individual incurred values per claim under $2,500, which some states group into one lump total incurred amount.

**Which is more important, frequency or severity of claims?**

Because of their predictability, the mod is affected probably a bit more by many small losses than an occasional large one. A generally accepted loss theory is: Frequency leads to severity. So, in theory, if you have a lot of small claims, you’ll eventually have a severe/large one. To not totally skew the numbers, catastrophic, extremely large losses are mostly capped to an incurred amount many times in the $125,000 range for calculating the mod.

Some states give a discount on your workers’ compensation premium if you do drug and alcohol testing. Even if your state doesn’t recognize the credit to your premium, it is a good idea to have a drug and alcohol testing program to reduce injuries.

Clarifying with the medical provider what restrictions the injured employee has and being able to accommodate them and get that worker back to work — called a return-to-work program — reduces your indemnity (lost wages) expense and generally creates a more positive outcome for the injured worker. Use whatever works in your company culture — rewards or punishments — to promote safety. Personally, I’m much more motivated by reasonable rewards, but they shouldn’t be so extravagant that the employee will not report legitimate claims/injuries.

A safety committee to review accidents and near-misses is a way to get all departments to buy in to the safety culture that you really want to foster. The key is managing the risks to prevent or at least lessen the impact of an accident for both the human sake and the financial sake of the company.

As always, we’re here to help. If you have questions about your mod, please contact us. We’d be happy to help you understand what it all means in regard to the premiums that you pay and help you establish good risk-management practices to mitigate the claims in the first place.

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**Risk Management Matters**

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New Year’s Fun Facts:

- “Auld Lang Syne” was written by Robert Burns in 1741 and literally means “old long since,” or “days gone by.” This song is traditionally sung in many countries at midnight, Jan. 1, signaling the beginning of the New Year. “Syne” is pronounced like the word “sign,” not “zyne.”
- Some cultures believe various foods bring good luck and prosperity if eaten on New Year’s Day. Some examples are:
  - Donuts (Dutch)
  - Black-eyed peas and other legumes
  - Cabbage
  - Hog meat
  - Rice
- Making New Year’s resolutions dates back to the Babylonians.
- The Tournament of Roses Parade started in 1890 to celebrate blossoming California orange crops. The first post-Rose Parade college football game was in 1902 between Stanford University and the University of Michigan. Michigan won, 49-0.
- The Chinese New Year, a very important Chinese holiday, begins on the new moon of the first lunar month, usually between Jan. 21 and Feb. 21. Each year is symbolized by one of 12 animals.
- In 1907 New York’s famous ball drops for the first time at Times Square on New Year’s Eve. It was a 5-foot ball made out of wood and iron, weighing 700 pounds and lit by 100 25-watt bulbs. Today, the ball is a 6-foot globe made out of Waterford crystal and weighs 1,070 pounds. It contains 9,576 LEDs and uses relatively little energy (as much as about 10 toasters). Its descent starts at 11:59 p.m., and it reaches the bottom at the stroke of midnight. The ball, sometimes referred to as the “Big Apple,” has been dropped every year since the tradition began, except in 1942 and 1943 due to wartime lighting restrictions.
CONGRATULATIONS!!
Fire Prevention - Fall 2019

Thanks to all of the participants in Telcom’s Fire Safety Art Contest. We had quite a few submissions from kids ranging from 4 years old to 14 years old. They were all very nicely done, and we wish we could use them all. However as a staff, we chose the following winners by age category. The winners will also be posted on our website - www.TelcomInsGrp.com.

Congratulations to the following:

Under 8 years old

1st PLACE: tie
Abigail Roddy
(Brazoria Telephone Co.)

1st PLACE: tie
Eli Lyon
(Mark Twain Telephone Co.)

2nd PLACE:
Mikayla Hamilton
(Brazoria Telephone Co.)

3rd PLACE:
Miley Potter
(Brazoria Telephone Co.)

8-10 years old

1st PLACE: tie
Savannah Grace Rucker
(Lipan Telephone Co.)

2nd PLACE: tie
Bryleii Polk
(Brazoria Telephone Co.)

2nd PLACE: tie
Brooklyn Dvorak
(Kanokla Networks)

3rd PLACE: tie
Alyse Brooke Conrad
(Brazoria Telephone Co.)

2nd PLACE: tie
Jolie Hall
(Lipan Telephone Co.)

3rd PLACE: tie
Maki Mendoza
(Brazoria Telephone Co.)

11-14 years old

1st PLACE: tie
Cooper Myers
(Brazoria Telephone Co.)

2nd PLACE:
Gracie Giger
(Kanokla Networks)

3rd PLACE: tie
Arallai Wartick
(Kanokla Networks)

3rd PLACE: tie
Braden Denhartog
(Kanokla Networks)

(Prizes: 1st place $100; 2nd place $75; and 3rd place $50 by age category)
Telcom Matters

We would like to welcome Wyyred Group, LLC to our Telcom P&C and/or D&O family.

Upcoming holidays: Our offices will be closed on the afternoon of December 24 and all day on December 25 for the Christmas holiday. Please report all claims directly to the carrier. If you need phone/fax numbers for claims reporting, please dial our main line at 301-220-3200 or 800-222-4664 for a complete listing.

Condolences:

- Cristy Workman at CableSouth Media III, lost her mother recently.
- Bob Rozell (BTC Broadband/Bixby Telephone Co.) passed away at the end of September.
- Carnegie Telephone’s Lyn Johnson’s passed on Sept. 14 after a long illness.
- Dorothy “Dot” West, mother of James E. (Jim) West Jr. passed away at the age of 92.
- Selectronics’ Roger Nishi’s mother passed away this Fall.
- Tex Allison, father of Kelly Allison, general manager of Colorado Valley Telephone Cooperative Inc. passed away recently.
- Teresa Rich from MonCre Telephone lost her son in an accident. Keep her family in your prayers.

Congrats:

- Steelville Telephone welcomes its new general manager, Kevin J Ancell.
- South Plains Telephone: Scott Hart retired Sept. 13 as the general manager; Wade Maner was named the new general manager.
- Mark Swecker from Highland Telephone in Virginia retired on Oct. 1.