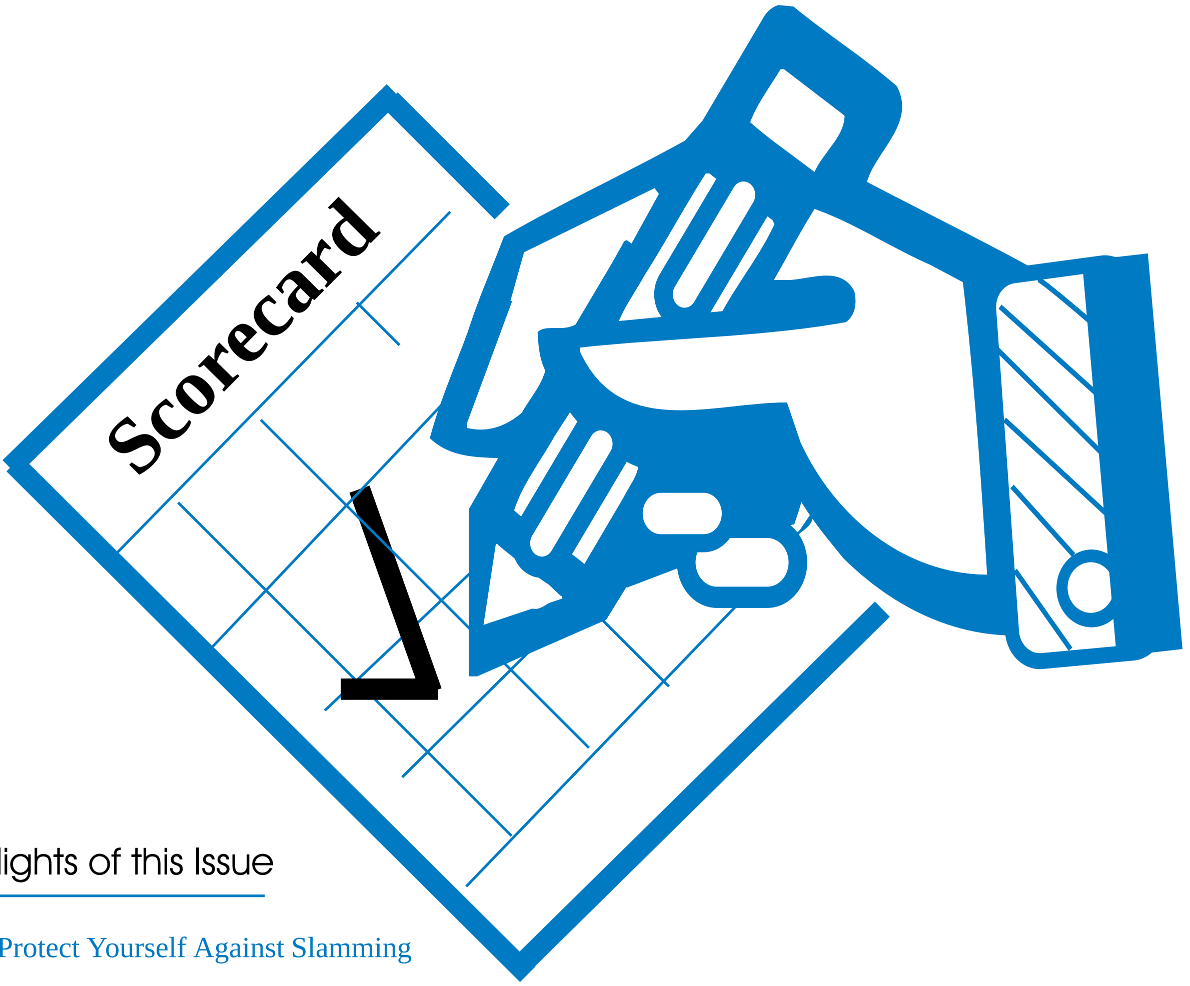
Common Carrier

Scorecard

Produced by the Federal Communications Commission • Washington , D. C.

Providing consumers and the industry with relevant information about telecommunications services

Fall 1996



Highlights of this Issue

- Protect Yourself Against Slamming
- How to File a Complaint with the FCC
- FCC Consumer Complaint Statistics

Federal Communications Commission, Washington, D.C.
Common Carrier Bureau
Enforcement and Industry Analysis Divisions

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Common Carrier Scorecard

About The Scorecard

The Scorecard provides performance information for individual companies and for the common carrier industry as a whole. Consumers can use this information to make informed decisions about which company and service they want to use. The Scorecard also includes valuable tips on how to avoid pitfalls and what steps to take if problems occur.

This second edition of the Common Carrier Scorecard was prepared by the Enforcement and Industry Analysis Divisions of the FCC's Common Carrier Bureau. The Scorecard provides information that consumers need to make informed decisions about telecommunications services and that will enable the industry to develop solutions to industry problems identified in consumer complaints.

The first section of the Scorecard provides an in-depth look into unauthorized conversions of long distance service, a practice known as "slamming." During 1995 slamming was the top consumer complaint category handled by the Enforcement Division's Consumer Protection Branch. The second section of the Scorecard analyzes 1995 consumer complaint and inquiry trends.

The Branch processed over 38,000 consumer telephone calls and over 25,000 written complaints and inquiries in 1995. Consumers contact the Branch to obtain information, to resolve a complaint, or to express their opinions on telecommunications issues. FCC decision-makers review information provided by consumers and use that information to develop policies and rules that govern the practices of common carriers and protect the interests of consumers.

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The Scorecard shows that:

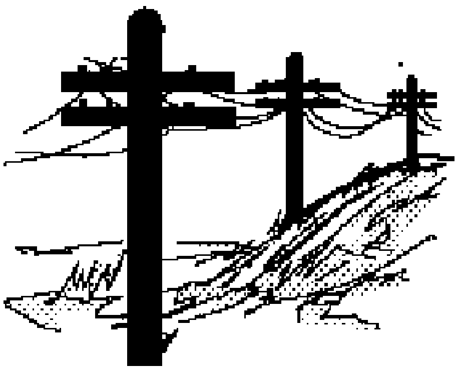
- The top three complaint categories for 1995 were slamming, operator service providers' rates and practices, and information services.
- In absolute numbers, the largest companies generally received the most complaints. After adjusting for company size, the ratio of complaints filed against the largest companies was far below some of their smaller competitors.

Companies can significantly reduce consumer complaints filed against them by:

- Dealing with valid complaints quickly without "passing the buck".
- Providing consumers more information about their services.
- Improving their customer service programs.
- Maintaining better billing and service records.

Common Carrier Scorecard

Overview



THE AMERICAN TELEPHONE NETWORK IS SECOND TO NONE IN EFFICIENCY AND SERVICE. American consumers make billions of phone calls every year. The FCC receives fewer than one complaint for every million calls made. The FCC tracks trends in consumer complaints to develop policies and rules that will protect consumers in the rapidly changing telecommunications marketplace.

With the breakup of the Bell System, the proliferation of telecommunications equipment manufacturers, and the growth in competition in the long distance services market, consumers face more telecommunications choices and need more information about service providers and service options.

Consumers now must interact with a variety of companies, including:

- local telephone companies, which bill for local and many long distance calls, and connect calls to long distance companies;
- long distance companies;
- operator service providers, which carry calls and provide operator services for calls dialed from payphones, hotel and motel phones, and other public locations;
- billing agents, which handle billing services for other companies;
- equipment vendors; and
- payphone premises owners.

This Scorecard provides an in-depth look into the issue which has generated the largest volume of consumer complaints -- slamming. In future Scorecard publications, we plan to feature other telephone service-related issues of critical importance to consumers.

Slamming an in-depth LOOK

__Slamming__ is a term used to describe any practice that changes a consumer's long distance carrier without the consumer's knowledge or consent.

Consumers have the right to choose their own primary long distance company and to change companies whenever they wish. Sometimes a consumer's long distance company is changed without the consumer's knowledge or consent, a practice known as "slamming." Slamming deprives consumers of their right to make choices. A slammed consumer may lose important service features, get lower-quality service, or be charged higher rates for his or her long distance calls. Slamming also distorts the long distance competitive market by rewarding companies that engage in deceptive and misleading marketing practices.

Since 1994, the number of slamming complaints processed by the Consumer Protection Branch of the Common Carrier Bureau's Enforcement Division has more than tripled. By early 1995, slamming took the lead as the common carrier practice generating the most complaints. In response, the FCC began enforcement actions against offenders, especially in the area of forged Letters of Agency, and adopted rules to curb abuses.

Slamming Enforcement Actions

Notices of Apparent Liability Issued for Alleged Forgeries of Letters of Agency

Company Name	Proposed Forfeiture Amount
AT&T Corporation	$ 40,000
Heartline Communications, Inc.	200,000
Home Owners Long Distance, Inc.	80,000
Interstate Savings, Inc. d/b/a ISI Telecommunications	40,000
LCI International Worldwide Telecommunications	40,000
Matrix Telecom, Inc.	40,000
Nationwide Long Distance, Inc.	80,000
Target Telecom, Inc.	40,000
Telecommunications Company of the Americas	40,000

Notice of Forfeiture Issued for Forgeries of Letters of Agency

Company Name	Forfeiture Amount
Excel Telecommunications, Inc.	$ 80,000

Consent Decrees

Company Name	Voluntary Payments to the U.S. Treasury*
Cherry Communications, Inc.	$ 500,000
MCI Telecommunications Corp.	30,000
Operator Communications, Inc. d/b/a Oncor Communications	500,000

*The listed companies also voluntarily agreed to provide additional consumer protections.

FCC Rules & Policies Protect Consumers

The FCC's rules and policies protect consumers against slamming without limiting their choices or unduly restricting the means that long distance companies use to reach consumers.

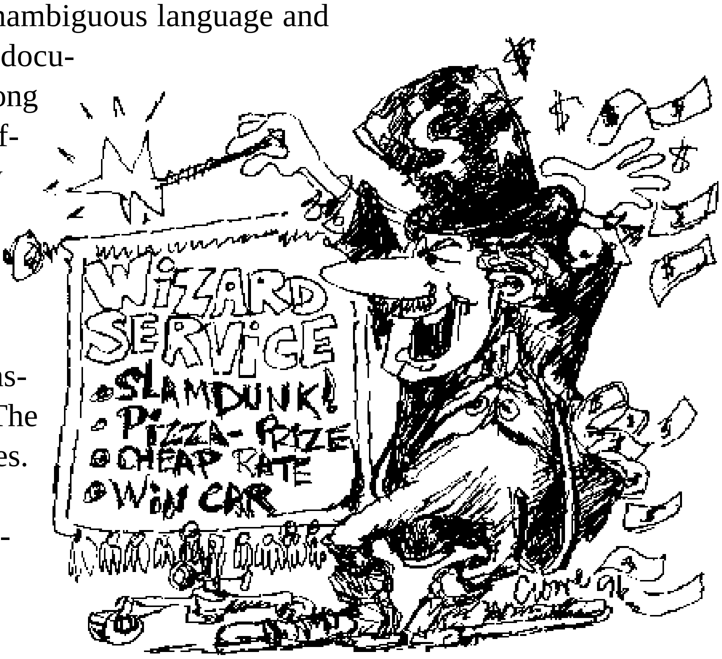
The FCC's rules and policies require a long distance company to obtain a consumer's authorization in order to change his or her long distance service. The FCC adopted these rules and policies in response to thousands of complaints it received and the tens of thousands of complaints received annually by local exchange carriers and state regulators.

The FCC's rules require that a Letter of Agency be separate or severable from inducements such as prize giveaways and contests.

The FCC's rules and policies protect consumers without limiting their choices or unduly restricting the means that long distance companies can use to reach consumers. In addition, the FCC's policies protect consumers who receive higher bills as a result of being slammed. These consumers are required to pay only the toll charges they would have paid to their original long distance carrier.

One method of obtaining authorization to change long distance service is through the use of a document known as a Letter of Agency (LOA), provided by a long distance company, in which consumers indicate, in writing, that they wish to change their long distance company.

The LOA must be written in clear and unambiguous language and must make clear to the consumer that the document, when signed, will change his or her long distance company. The print must be of sufficient size and readable style, generally comparable in type style and size to the associated promotional materials. Only the name of the long distance company setting the consumer's rates can appear on the LOA. The LOA must contain full translations if it uses more than one language. The same rules apply to LOAs sent to businesses.



Some long distance companies use advertising promotions that include checks. Checks used in advertising promotions must contain the required LOA language and the necessary information to make them negotiable instruments, and shall not contain any other promotional language or material. The companies must place the required LOA language near the signature line on the back of the check. In addition, the companies must print on the front of the check, in easily readable, bold-faced type, a notice that the consumer is authorizing a change in his or her long distance company.

The FCC's rules require that LOAs be separate or severable from inducements such as prize giveaways and contests. The LOA must be limited strictly to authorizing a change in a consumer's long distance company and it must be clearly identified as an LOA authorizing the change.

Never sign anything without reading it carefully.

The Letter of Agency must include:

- **the consumer's billing name, address and each telephone number to be covered by the order to change the subscriber's long distance service;**
- **a statement that the consumer intends to change from his or her current long distance company to the new company;**
- **a statement that the consumer is knowingly choosing the new company to act as the agent for this change;**
- **a statement that the consumer understands that there may be a charge for this change; and**
- **a statement that the consumer understands that only one long distance company may be selected as the consumer's interstate primary long distance company for any one telephone number. If consumers are able to select an additional primary long distance company in their area (such as for calling within the same state or for international calling), the Letter of Agency must contain a separate statement regarding those choices.**

FCC Rules & Policies Protect Consumers

FCC policies protect consumers who receive higher bills as a result of being slammed.

Exercise Your Rights

You have the right to choose your own primary long distance company and to change companies whenever you wish.

If you are slammed, you should not be charged for the switch from or back to your preferred long distance company.

The company that switched your service without your permission must rerate the calls that you made over its system so that you pay no more than you would have if your service had not been switched.

Telemarketing Rules

The FCC has rules that govern consumer orders for long distance service generated by telemarketing. Before a long distance company can submit an order to switch a consumer's long distance service after receiving the consumer's authorization during a telemarketing call, that company must use one of the following methods to verify that the consumer authorized the switch:

❑ Obtain an LOA from the consumer. Any LOA used to confirm a telemarketing order must meet the same requirements described previously.

❑ Provide the consumer with a toll-free number to call to confirm the order to switch long distance companies.

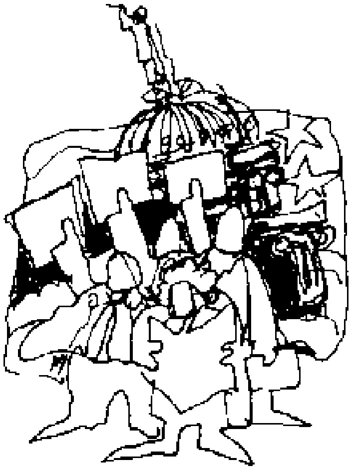
❑ Have an independent third party verify the consumer's authorization to switch.

❑ Within three business days of the consumer's request to switch, send the consumer an information package that includes the names of the consumer's current and new long distance companies; a description of any terms, conditions or charges that will be incurred; the name of the consumer that authorized the switch; the name, address and telephone number of the consumer and of the new long distance company; and a postage-paid postcard the consumer can use to deny, cancel or confirm the switch. The long distance company must then wait 14 days after mailing the information package before submitting an order to switch that consumer's service.

Telecommunications Act of 1996

The Telecommunications Act of 1996, Pub. L. No. 104-104, 110 Stat. 56 (1996), includes provisions designed to reduce slamming. The FCC is in the process of adopting rules to implement these provisions.

Among other things, the law provides that no telecommunications carrier shall submit or execute a change in a consumer's selection of a provider of telephone exchange service or telephone toll service, except in accordance with the FCC's verification procedures.



Also, the law provides that any telecommunications carrier that violates the FCC's verification procedures and that collects charges for telephone exchange service or telephone toll service from a consumer shall be liable to the consumer's original preferred carrier for an amount equal to all charges paid by the consumer to the unauthorized carrier. These provisions generate marketplace incentives for the carriers to resolve the problem of slamming prior to FCC intervention and enforcement.

Steps You Can Take to Protect Yourself

Avoid unauthorized service changes

If you have been slammed or simply want to make sure that your service is not changed without your knowledge or consent, contact your local telephone company today and request that it obtain your permission before changing your long distance company.

Read a long distance company's promotional material before signing up for its service to determine whether you would be required to use the company's service for a certain length of time.

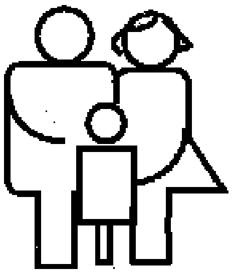
Be firm with telemarketers. If you receive a phone call about long distance service and you are not interested in switching your service, tell the caller that you are not interested in receiving the services of the caller's company.

Carefully read materials you receive in the mail. If a company sends you a letter or postcard "verifying" that you have switched services, immediately notify that company that you did not authorize the change and that you did not ask to be switched, then call your local telephone company to confirm that you are still with your preferred long distance company.

Read your phone bill carefully each month

If you see any company names that you do not recognize, or charges you can't identify, call the companies listed on the bill and ask about these items.

Most of the consumers that appeal to the FCC have already sought help from at least one of the companies involved with their complaint.



Companies Can Help Consumers by:

- immediately resolving valid complaints without "passing the buck";
- providing better consumer information about their services;
- improving their customer service programs; and
- maintaining better billing and service records.

Been Slammed?

❏ Call your local telephone company. Tell them that you did not order service from the new long distance company, that you want to be reconnected to your preferred long distance company, and that you want any "change charges" (the charge for switching companies) removed from your telephone bill.

❏ Call the company that slammed your service and let them know that you will only pay the charges your original preferred long distance company would have charged. If this company will not drop any additional charges, contact the FCC.

❏ Next, call the long distance company from which you were switched and report that you were switched without your permission. Ask to be reconnected. You should not be charged for this reconnection.

❏ If you are unable to resolve your complaint with the company that switched your service, you can file a complaint with the FCC.

How To File a Slamming Complaint with the FCC

There is no special form to fill out to file a complaint with the FCC. Simply send a letter, in your own words, to the address below. Your complaint letter should include:

Your name and address, the telephone number that was "slammed," and a telephone number where you can be reached during the business day.

The names of your local and preferred long distance telephone companies and the long distance company to which your service was changed without your knowledge or permission.

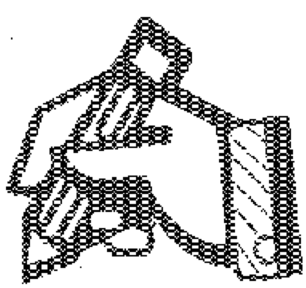
The names and telephone numbers of the telephone company employees with whom you spoke in an effort to resolve your complaint, and the dates on which you spoke with them.

Any other information that you feel would help the FCC to handle your complaint.

Copies of any documents you have received, such as a bill for changing to the unauthorized long distance company, a bill from the unauthorized company or its billing agent, a contest entry blank, or a check.

Send your complaint to:

Federal Communications Commission
Common Carrier Bureau
Consumer Complaints
Mail Stop 1600A2
Washington, DC 20554



SLAMMING COMPLAINTS

Enforcement, streamlined processing, and consumer education will help stem the tide of unauthorized conversions of long distance service.

Consumer complaints received by the Consumer Protection Branch are served on all companies involved with the complaint, such as the company responsible for the unauthorized change in long distance service, a billing and collection agent, and the consumer's local telephone company.

Service of a complaint does not necessarily indicate wrongdoing by the served company.

The companies are directed to file written responses to consumer complaints with the FCC. The companies are also required to send a copy of their written responses to the consumer who filed the complaint.

Simplified Complaints Processing

The Branch recently simplified its process for resolving consumer complaints about slamming. Under the new process, consumers will receive rapid acknowledgement of FCC receipt of complaints.

The acknowledgement will inform consumers of:

- their right to select a preferred long distance carrier;
- the actions taken by the Commission to protect those rights; and
- the steps that they can take to protect their service from future unauthorized conversions.

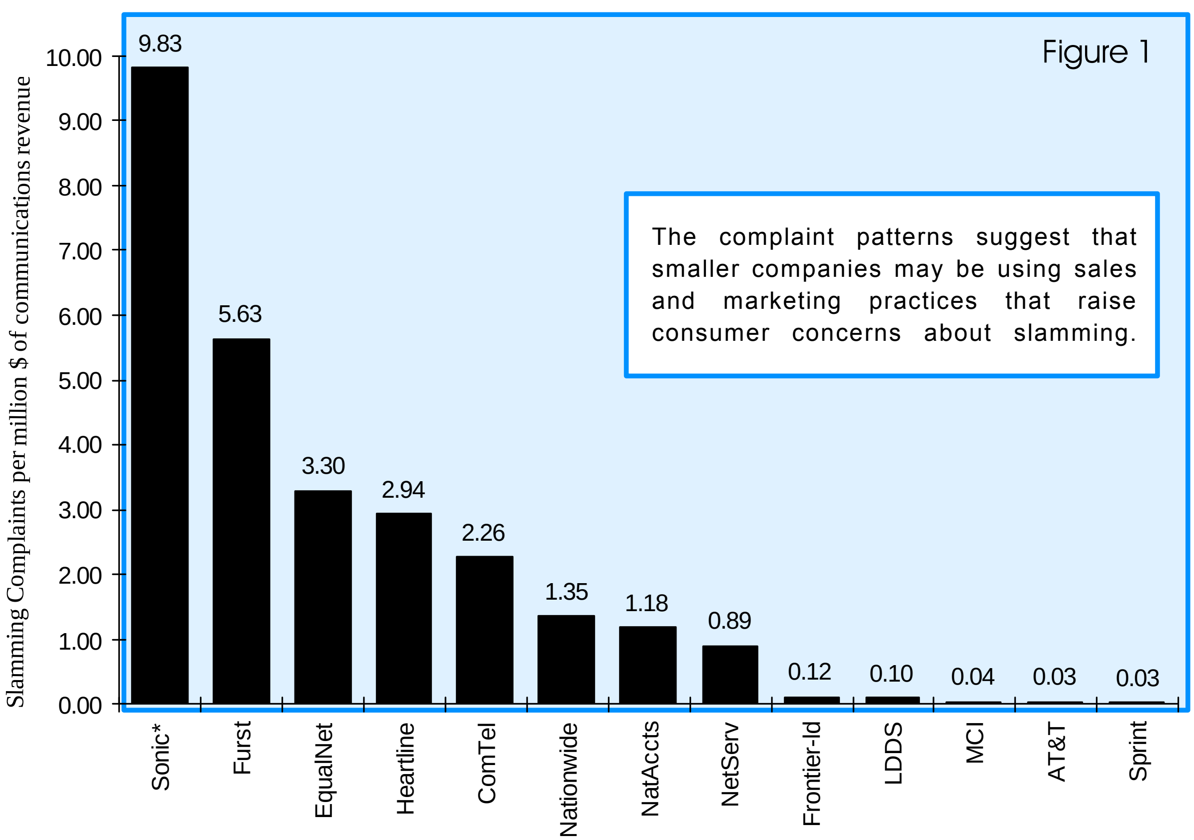
Carriers and other parties served with slamming complaints, such as billing and collection agents, will receive a consolidated weekly notification of complaints filed against them. The information contained in this slamming notification will allow the companies to respond to both the complaining consumer as well as the FCC. In addition, the notification will list the consumer's preferred carrier.

The notification will also advise the served companies of any telephone numbers identified by consumers as unlisted or unpublished. Consumers' privacy is protected by prohibiting the use of the information contained in the notification for marketing and other non-investigative purposes.

Figure 1 Shows the slamming complaint ratios for long distance companies. The slamming complaint ratio is the number of slamming complaints served divided by total communications-related revenue for the companies that received slamming complaints and that had more than 100 total complaints. Service of a complaint does not necessarily indicate wrongdoing by the served company. The second section of the Scorecard includes an analysis of complaints involving all common carrier issues.

The major companies such as AT&T, MCI and Sprint have relatively low complaint ratios. Companies with relatively high slamming ratios compared to the rest of the industry should take actions to improve their marketing and customer service programs.

Slamming Complaint Ratios for Long Distance Companies With 100 or More Total Complaints for 1995



*Sonic Communications filed for bankruptcy in 1995 and is no longer providing service to the public.

TRENDS IN CONSUMER COMPLAINTS AND INQUIRIES

This section of the Scorecard describes trends in complaints and inquiries processed by the Consumer Protection Branch of the Common Carrier Bureau's Enforcement Division during 1995. The analysis of complaints by company is based on consumer complaints served on companies by the Branch. Service of a complaint does not necessarily indicate wrongdoing by the served company.

Consumers contact the Branch to obtain information, to resolve a complaint, or to express their opinions on important telecommunications issues. FCC decision-makers review information provided by consumers and use that information to develop policies and rules that govern the practices of common carriers and protect the interests of consumers. Most of the FCC's consumer correspondence consists of complaints about the rates and/or practices of telecommunications companies. The Scorecard provides an analysis of how companies performed individually and as a group.

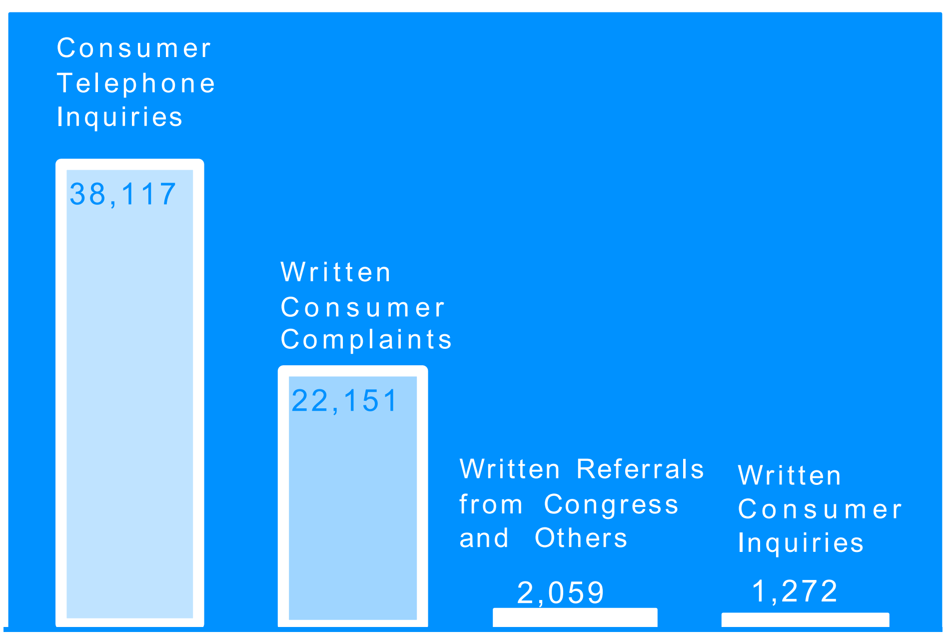
Consumers Reach The FCC In Several Ways

Figure 2 During 1995, the Consumer Protection Branch processed 38,117 consumer telephone calls and 25,482 written complaints and inquiries. Consumers who call the Branch about a complaint must ultimately put their complaint in writing, accompanied by bills and any other supporting documentation. The slamming section of this Scorecard includes information on how to file a complaint with the FCC.

The Branch received complaints and inquiries from a variety of sources. The majority of the Branch's complaints and inquiries were received directly from consumers. Approximately three percent of the complaints were relayed by members of Congress, the President, and various state, local and federal agencies.

Source of 1995 Consumer Contacts

Figure 2



Types of Written Consumer Complaints

Figure 3 The Consumer Protection Branch processes written complaints about numerous rate and service matters. Most complaints fall into a few broad categories. The relative volume for specific complaint categories changes over time, but the total number of complaints filed has been rising rapidly for several years.

In response to the rising tide of slamming complaints, the FCC issued a series of Notices of Apparent Liability and in June 1995 adopted additional rules to protect consumers against slamming.

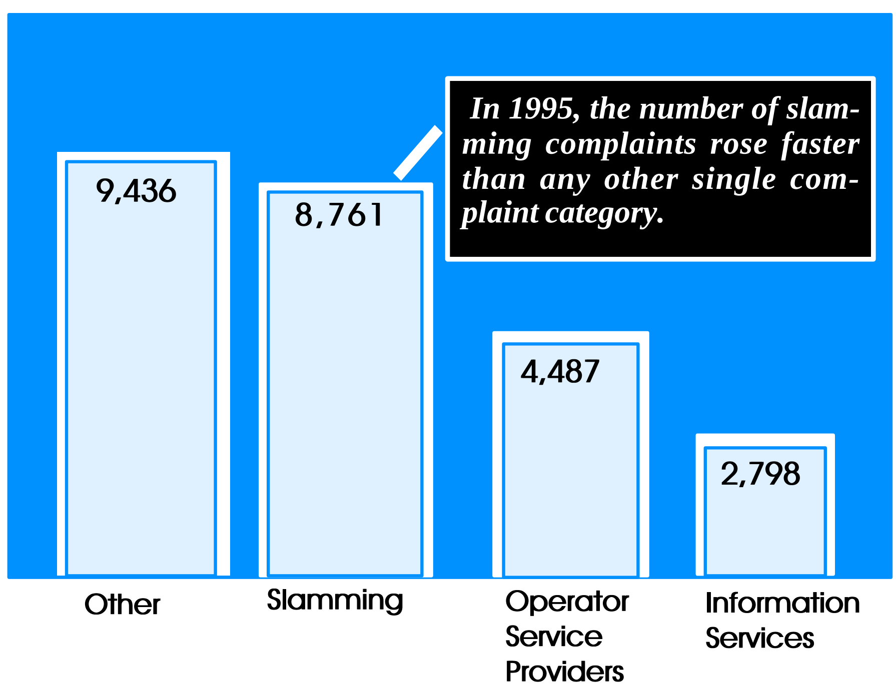
In 1995, the number of slamming complaints rose faster than any other single category until it comprised one-third of all complaints handled by the Branch. The first section of the Scorecard provides an in-depth look into slamming.

The second largest category of complaints was operator service provider (OSP) complaints.

OSPs provide long distance and, in some cases, local telephone services from public telephones, such as pay telephones or public telephones located in hotels, motels, hospitals, airports, restaurants, gas stations, convenience stores, and other public locations. Consumers

Types of Written Consumer Complaints (1995)

Figure 3



placing calls away from home often do not realize which telephone company they are using.

The OSP serving a public telephone generally will handle a call if "0" is dialed before dialing any other number. In addition, some calling cards include the consumer's entire telephone number as part of the calling card number. If this type of calling card is used from a public telephone, the OSP most likely will be able to bill the call at its rates.

THE VAST majority of OSP complaints cite excessive rates and charges.

As part of its continuing effort to address consumer complaints about high rates for away-from-home calls, the Commission tentatively concluded recently that it should establish benchmarks for OSP charges, including surcharges assessed by the phone provider. The Commission also tentatively concluded that it should require OSPs that charge, or allow, rates above the benchmark level to disclose orally those rates to callers before connecting the call. The automatic price disclosure would give consumers the opportunity to hang up on high rates and to place the call using another service provider. Alternatively, the Commission sought comment on whether OSPs should disclose their rates on all O+ calls from public phones.

INFORMATION SERVICES ?

The third highest category of complaints.

Information services are programs that give the caller specific information (such as sports scores or psychic readings) or provide entertainment (such as chat lines). The Branch received a large number of complaints regarding charges levied for information services using 800 numbers even though FCC regulations generally require that interstate information services for which there is a charge be offered only on 900 numbers.

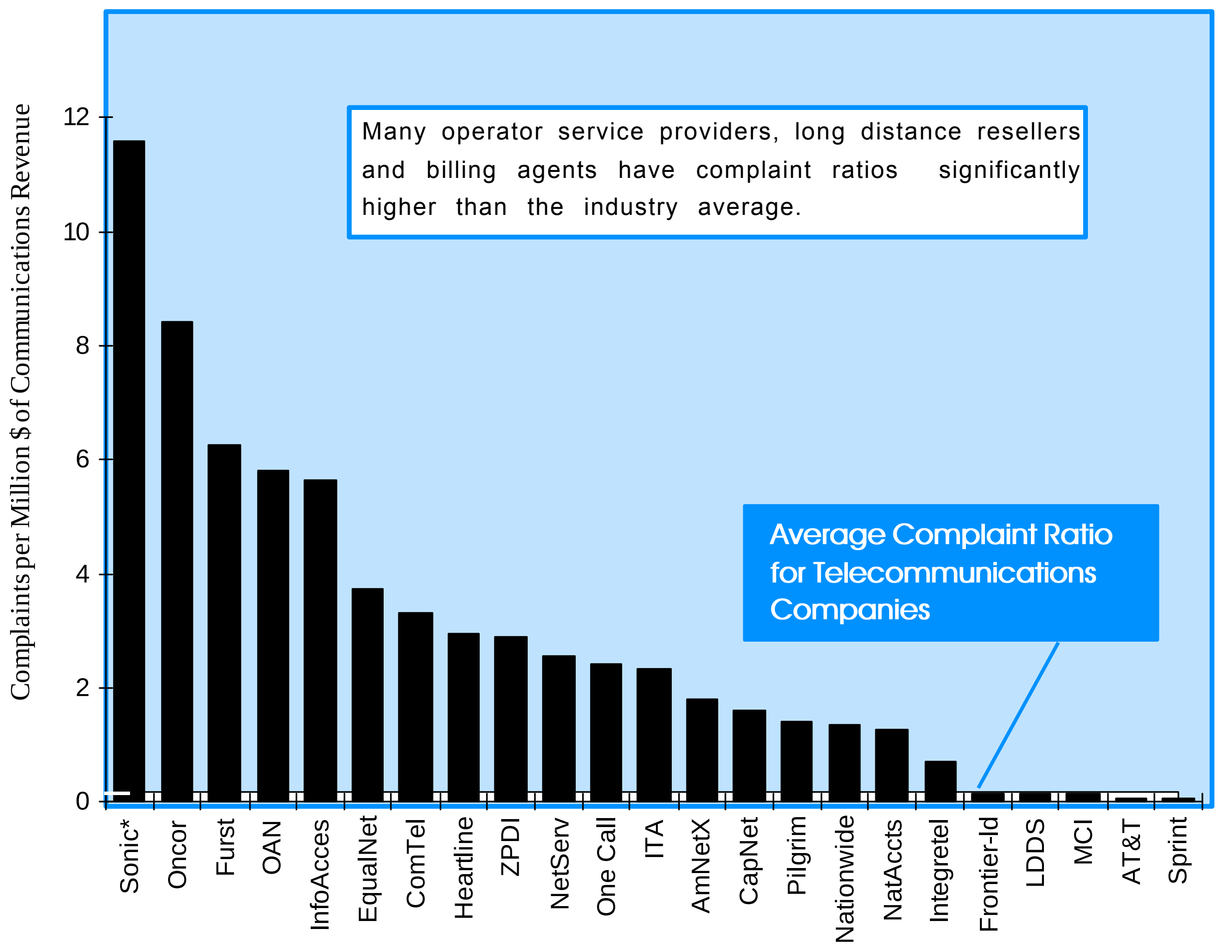
The FCC released an order in July 1996 amending its information service rules to conform with the requirements of the Telecommunications Act of 1996 that govern interstate information services. The amended rules incorporate provisions of the 1996 Act virtually verbatim. The rules prohibit charging callers to toll-free numbers for provision of information services unless a caller has executed a written agreement to obtain the service or agrees to pay by means of credit, prepaid, debit, charge or calling card. The FCC also proposed additional rule changes to protect consumers from abuses involving information services that are provided through toll-free numbers or are ostensibly free but billed to consumers at inflated tariffed rates.

Complaint Ratios for Telecommunications Companies

The Consumer Protection Branch serves a complaint by sending a Notice of Informal Complaint (NOIC) to those companies identified in the consumer's complaint that are within the FCC's jurisdiction. The NOIC directs each company to file a written response to the complaint with the Branch, with a copy to the consumer. Service of a complaint does not necessarily indicate wrongdoing by the served company.

Although the Consumer Protection Branch served more than 800 companies with complaints during 1995, 83% of all the complaints served

Figure 4 **Complaint Ratios for Telecommunications Companies, Except Local Telephone Companies, with More Than100 Complaints**



*Sonic Communications filed for bankruptcy in 1995 and is no longer providing service to the public.

were accumulated by only 31 companies. Eighty-five companies were served with 20 or more complaints in 1995. The Appendix to the Scorecard lists the 85 companies and the total number of complaints served against each company.

The information displayed in Figure 4 :

In absolute terms, some of the largest companies were served with the most complaints, and some smaller companies also were served with a large number of complaints.

- **Illustrates** the complaint ratios for telecommunications companies, except local telephone companies. The complaint ratio is the number of complaints served, divided by total communications-related revenue. The average complaint ratio for telecommunications companies other than local telephone companies was less than 0.25 complaints per million dollars of revenue. The average complaint ratio for local telephone companies was even lower -- only 0.10 complaints per million dollars of revenue.

- **Includes** only those companies served with more than 100 complaints and their relative rank -- based on complaints scaled by company size. All of the larger telecommunications companies -- AT&T, MCI, and Sprint -- are included in this group because sheer size makes it unlikely that these large companies will receive fewer than 100 complaints annually.

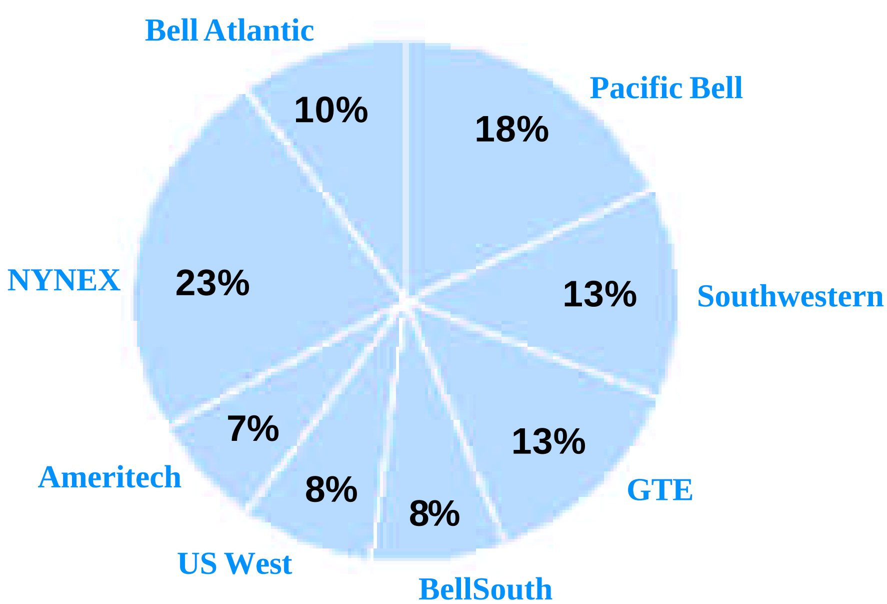
- **Shows** that the largest companies have complaint ratios that are below the group average. In contrast, some smaller companies have complaint ratios that are many times higher than the group average.

Complaint Receipt Patterns

This distribution of complaints indicates that, among the largest local telephone companies serving large metropolitan markets, those operating in states with the greatest number of new service entrants receive the most consumer complaints.

Figure 5 Shows the percentage of complaints received by local telephone companies that were served with more than 100 complaints. For the local companies in this group, a total of 7,958 complaints were served. Complaints concerning local telephone companies may involve services provided directly to consumers by the local company or to services involving other companies. For example, a local telephone company may be served with a complaint because it billed for a disputed charge for a call placed through the consumer's preferred long distance company. Many consumers first contact their local telephone company to resolve their complaints before sending a written complaint to the FCC. If the local telephone company successfully resolves a complaint, a consumer may not find it necessary to file a complaint with the FCC.

Figure 5 Complaint Receipt Patterns for the Largest Local Telephone Companies



Description of Appendix

Appendix A includes data for 85 companies that were served with twenty or more complaints during 1995, based on information contained in the Consumer Protection Branch's consumer complaints database.

Revenue information is included for a number of the listed companies. Large carriers, with revenues over $100 million, are required to file public revenue figures. Smaller carriers, below the $100 million threshold, are required to file revenue figures -- but these are not made public. Our revenue estimate of $100 million for these smaller carriers protects their privacy, but also tends to understate their true complaint ratios. Dividing total complaints by true revenues would result in higher complaint ratios for the carriers in this category.

Some companies listed, such as billing agents, are not carriers, and are not required to file revenue figures with the FCC. Where revenue figures were not available, all companies with more than 100 complaints were contacted and given the opportunity to provide general revenue figures. The $100 million benchmark was used for all of these companies for which no data were available. Our revenue estimate of $100 million, by overestimating their actual revenues, tends to understate their complaint ratio.

Questions regarding data in the Appendix to the Scorecard should be directed to the Industry Analysis Division, at (202) 418-0940. Questions about the statistical data included in the Scorecard charts and graphs should be directed to the FOIA/Information Team of the Consumer Protection Branch. The team can be reached by dialing the Branch's Consumer Hotline at (202) 632-7553. After reaching the Consumer Hotline, callers should leave a message in menu selection 8. The message should include the caller's name and telephone number and a description of the requested information.

Companies Served with 20 or More Complaints in 1995

Company	Complaints	Communications Revenues	(Notes)	Complaints per Million $ in Revenues
Absolute Telecommunications	76			
Alltel Corporation	33	1,197,673,000	(1)	0.03
American Network Exchange, Inc.	182	101,000,000	(2)	1.80
American Telecommunications Enterprises, Inc.	87			
American Teletronics	83			
Ameritech	553	10,936,300,000	(1)	0.05
AT&T Corporation	2,316	38,069,000,000	(2)	0.06
Bell Atlantic	762	12,163,345,000	(1)	0.06
BellSouth Telecommunication, Inc.	597	13,900,610,000	(1)	0.04
Capital Network Systems, Inc.	160	100,000,000	(3)	1.60
Cherry Communications	28			
Cleartel Communications	35			
Communication TeleSystems International dba WorldxChange	381	115,000,000	(2)	3.31
Communications Gateway Network	77			
Conquest Operator Services Corporation	32			
Dial & Save	25			
Digital Dial Communications	60			
Discount Network Services, Inc.	28			
Discount Plus Services	21			
E-Tel	68			
Equal Access Corporation	24			
Equal Net Corporation	372	100,000,000	(3)	3.72
Excel Telecommunications, Inc.	68	363,000,000	(2)	0.19
Frontier - Local	50	621,725,000	(1)	0.08
Frontier - Long Distance	237	1,396,000,000	(2)(4)	0.17
The Furst Group	683	109,000,000	(2)	6.27
GE Capital Communication Services Corp.	59	120,000,000	(2)	0.49
Great Lakes Telecommunications Corporation	25			
GTE Corporation	1,034	12,847,211,000	(1)	0.08
Heartline Communications, Inc.	294	100,000,000	(5)	2.94
Home Owners Long Distance, Inc.	70			

Companies Served with 20 or More Complaints in 1995

Company	Complaints	Communications Revenues	(Notes)	Complaints per Million $ in Revenues
Info Access, Inc.	563	100,000,000	(6)	5.63
Integretel	425	600,000,000	(7)	0.71
Inter Continental Telephone	91			
International Telemedia Associates, Inc.	234	100,000,000	(6)	2.34
LCI International Worldwide Telecommunications	45	671,000,000	(2)	0.07
LD Services, Inc.	95			
LDDS WORLDCOM	559	3,640,000,000	(2)	0.15
LDM Systems, Inc.	29			
Long Distance Billing Company, Inc.	71			
Long Distance Direct, Inc.	39			
Long Distance Wholesale Club	30			
Matrix Telecom	58			
MCI Telecommunications Corporation	1,706	12,924,000,000	(2)	0.13
Mid-Wats, Inc.	22			
MIDCOM Communications, Inc.	93	204,000,000	(2)	0.46
Millenium Telecom/Consortium 2000, Inc.	56			
National Accounts Long Distance, Inc.	129	100,000,000	(3)	1.29
National Telephone and Communications, Inc.	31			
Nationwide Long Distance, Inc.	135	100,000,000	(3)	1.35
Network Plus	22			
Network Service Center, Inc.	257	100,000,000	(10)	2.57
NYNEX	1,864	12,099,627,000	(1)	0.15
Omega Telecommunications	92			
Omega Telephone Company	47			
One-2-One Communications	65			
One Call Communications, Inc.	240	100,000,000	(3)	2.40
Operator Assistance Network	582	100,000,000	(6)	5.82
Operator Communications, Inc. (OCI) dba Oncor Communications	933	111,000,000	(2)	8.41
Pacific Telesis Group	1,426	9,042,000,000	(1)	0.16
Pantel Communications	31			
Peoples Telephone Company, Inc.	25			
Pilgrim Telephone, Inc.	141	100,000,000	(3)	1.41

Companies Served with 20 or More Complaints in 1995

Company	Complaints	Communications Revenues	(Notes)	Complaints per Million $ in Revenues
Polar Communications Corporation	50			
Private Line Services	21			
QCC, Inc.	41			
Sonic Communications	1,159	100,000,000	(8)	11.59
Southern New England Telecommunications Corp.	80	1,327,600,000	(1)	0.06
Southwestern Bell Telephone Company	1,062	8,860,983,369	(1)	0.12
Sprint/United Telephone Cos.	95	4,641,634,000	(1)	0.02
Sprint Communications Company	440	7,277,000,000	(2)	0.06
Telecommunications Company of the Americas	39			
Telcom Advantage Group	53			
Telegroup, Inc.	33	129,000,000	(2)	0.26
Teltrust	20			
Total Telecom, Inc.	43			
Trans National Communications, Inc.	23			
US Long Distance, Inc.	84	155,000,000	(2)	0.54
US Osiris Corporation	21			
US West Communications, Inc.	660	9,214,299,035	(1)	0.07
Value Added Communications	70			
VarTec Telecom, Inc.	29	125,000,000	(2)	0.23
Winstar Gateway Network	25			
WKP Communications	52			
Zero Plus Dialing, Inc. *(See Note 9)*	1,296	444,900,000	(9)	2.91

Companies Served with 20 or More Complaints in 1995

Notes

(1) 1996 Holding Company Report, United States Telephone Association, 1995 operating revenues.

(2) Long Distance Market Shares: Second Quarter 1996, released September 27, 1996 by the FCC.

(3) 1995 TRS revenues filed, below $100 million minimum required for publication.

(4) Only includes subsidiaries with operating revenues over $100 million.

(5) Company appears to be a carrier. Company did not provide revenue figures; $100 million used as an estimate. 1995 TRS revenues not filed.

(6) Company appears to be a billing agent. Company did not provide revenue figures. $100 million used as an estimate.

(7) 1995 billed revenues, according to company spokesperson 5/3/96.

(8) Sonic Communications filed for bankruptcy in 1995 and is no longer providing service to the public. $100 million estimated to exceed true 1995 revenues.

(9) US Long Distance Form 10K for fiscal year ending September 30, 1995. Subsidiaries Zero Plus Dialing and Enhanced Services Billing billed 444.9 million calls. Billed revenues estimated at $1 per call.

During 1995 Zero Plus Dialing, Inc. was a subsidiary of US Long Distance Corp. A corporate reorganization was subsequently undertaken.

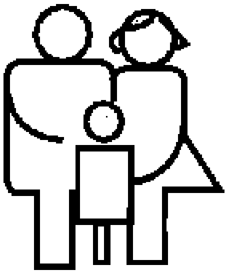
Enhanced Services Billing, Inc.; Billing Information Concepts, Inc. dba Zero Plus Dialing; and Billing Information Concepts, Inc. dba US Billing are currently subsidiaries of Billing Information Concepts Corp.

(10) Network Service Center, Inc. advised the FCC that, in September 1995, it sold its customer base and that it no longer has any customers. Company did not provide revenue figures; $100 million used as an estimate. 1995 TRS revenues not filed.

Guide

to Abbreviations of Company Names Used in Scorecard Charts and Graphs

Abbv.	Company
AmNetX	American Network Exchange, Inc.
AT&T	AT&T Corporation
BellSouth	BellSouth Telecommunication, Inc.
CapNet	Capital Network Systems, Inc.
ComTel	Communication TeleSystems International dba WorldxChange
EqualNet	Equal Net Corporation
Frontier-ld	Frontier - Long Distance
Furst	The Furst Group
GTE	GTE Corporation
Heartline	Heartline Communications, Inc.
InfoAcces	Info Access Inc.
ITA	International Telemedia Associates, Inc.
LDDS	LDDS WORLDCOM
MCI	MCI Telecommunications Corporation
NatAccts	National Accounts Long Distance, Inc.
Nationwide	Nationwide Long Distance, Inc.
NetServ	Network Service Center, Inc.
One Call	One Call Communications, Inc.
OAN	Operator Assistance Network
Oncor	Operator Communications, Inc. (OCI) dba Oncor Communications
Pilgrim	Pilgrim Telephone, Inc.
Sonic	Sonic Communications
Southwestern	Southwestern Bell Telephone Company
Sprint	Sprint Communications Company
US West	US West Communications, Inc.
ZPDI	Zero Plus Dialing, Inc.



Check out our consumer information on telephone service issues

★How to File a Complaint with the FCC Regarding Telephone-Related Services.
★Taxes and Other Charges on Your Telephone Bill.
★Know your Operator Service Provider Before Making Calls from Public Telephones.
★How to Select a Long Distance Telephone Company.
★Been Slammed? Protect Your Rights.
★Telephone Toll Fraud and You.
★Telephone Toll Fraud and Your Business.

The above consumer information is available through:

Internet at the Common Carrier Bureau's home page, factsheets option: http://www.fcc.gov/ccb.html

Fax-on-Demand at (202) 418-2830. From the main menu select the indices option. Then select the fact sheet option for a list of fact sheets and document numbers.

Calling the following FCC numbers:

❒ National Call Center toll-free at, 1-888-CALL FCC (1-888-225-5322).
Consumers in some states can reach this toll-free number now.
Consumers in all states should be able to reach this toll-free number by early 1997.

❒ Office of Public Affairs, Public Service Division, at (202) 418-0200.

❒ Consumer Hotline of the Enforcement Division, Common Carrier Bureau, at (202) 632-7553.

❒ Telecommunications Device for the Deaf (TTY) toll-free, at 1-888-TELL-FCC (1-888-835-5322)