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Hello and welcome to Courtesy Computers.

For over 19 years we have provided cost saving IT consulting, integration solutions and support services to independent insurance agents nation-wide. With a rich history in supporting their IT needs, we understand their expectations for what it takes to ensure continued growth and profitability.

In order to lower IT expenditures, an increasing number of insurance agencies are outsourcing a portion of their IT services. After taking into consideration the time and expense of educating and training their IT staff to design a solution to a one-time problem, along with the many hidden expenses that do not show up on "the books", businesses are enjoying the financial rewards of partnering with qualified third party IT service providers as consultants.

By doing so, agencies relieve themselves of the frustration and expense of properly staffing their IT department to take care of the many various and overlapping duties required to create a stable IT infrastructure.

Many agencies lack the knowledge necessary to properly plan and execute a well thought out IT budget. Many agencies rely on a "law of averages", based on a 2.5-3% of their gross revenues, for their annual IT budget. This is sometimes misleading, not taking into consideration the direction and growth of the company over the next several years. Not to mention the lack of investing in a solid Security and Disaster Recovery Plan for their agency

Due diligence is a must! Proper planning and foresight must be exercised when creating these important budgets.

When looking to utilize an existing in-house IT staff for a one-time complex solution, certain items and costs must be accounted for:

Hiring and maintaining "the right" personnel is never an easy task, and once a candidate is found, a full and thorough background, psychological testing and drug screening must be performed. Even then, the proverbial "skeletons in the closet" will not begin to appear until after the "90th day" of employment has passed.

In order to keep them "current", it is most important to maintain a steady flow of "re-education and certification". This, in most cases, is not free and can be very expensive, depending on their level of certification and expertise they either currently hold or wish to obtain. Do not forget that knowledge is the food of which all dedicated technicians require in order to perform their duties at the highest level. If your technician does not demonstrate these needs, be very watchful of their level of performance during their tenure.

Travel is an expense that is often overlooked. Agencies seldom calculate their "real costs" when their technicians are "on the road". Usually the calculation for mileage is as far as the "bean counters" go. You must calculate their annual salary down to the minute! Do not forget you are paying the mileage and the tech while in route. In most cases, this is lost labor hours.

Most states follow federal laws regarding employment. It is important to remember this when calculating the technicians "real work hours". You can bet they are. Normally, you are allowed by law to have them work up to 50 hours during any given 7 day work week, if they on salary. After that, you are required, by law, to pay them time and one half. Just keep it in mind. Currently, there is federal legislation regarding this subject that might impact your agency

It is also important that the necessary "IT software tools" be maintained, through annual subscription dues. The technician should be able to provide you with "the list" of software and costs necessary to help them troubleshoot and maintain the overall performance of the system.

Another very important item to consider is the placement of a 24/7 hardware contract on all critical network devices, utilizing a third party provider. Even though your technician is capable of handling all repairs and

services, it is not always financially possible to maintain a full inventory of spare parts for all critical equipment (servers, routers, switches, etc.).

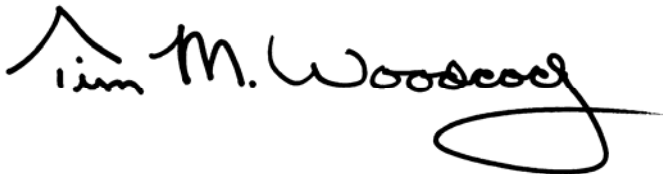
Even though your “superstar technicians” can handle almost all situations that arise, sometimes it is still necessary to utilize the services of a national or local third party vendor (the cavalry). To place these third party “partnerships” in a position to handle “worst case scenarios”, and be there when you need them the most, it is recommended that a 24/7-type contract be in place. For example, you might purchase a block of Microsoft and Citrix Support incidences, and a “24/7 block time” plans from a local qualified service company. It is never recommended that you contract with an individual, but a fully staffed and qualified service company (support in numbers). Before doing so, perform the same level of due diligence as if you were hiring another IT staff member. Know what you are getting.

As your agency grows and the need for additional IT services become apparent, take the time to properly analyze your actual IT costs and needs. It may be apparent that your company can successfully employ third party services to perform those tasks more efficiently and for less than the cost of hiring and additional in-house technician.

Remote system management has become an integral part of the successful business plan for many businesses. If your IT infrastructure is setup properly for this type of service, it is worth looking into. Qualified service companies can efficiently and proactively monitor your entire network 24/7 from their network operations center (NOC). When a “situation” occurs, they can immediately isolate and repair the problem. Remember that up to 95% of all problems are software related. Most of these services are performed on an annual contractual basis. Be sure to read the “fine line” of these contracts to insure that you and your existing IT staff will receive the level of support necessary to maintain peak system performance.

New technology solutions will continue to accelerate to market. By partnering with Courtesy Computers, we will insure that the right IT solutions are in place, so that your business can continue to increase its profitability.

Kind Regards,

A handwritten signature in black ink that reads "Tim M. Woodcock". The signature is written in a cursive style with a large, looping flourish at the end of the name.

Tim Woodcock
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