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Agency Management System

SaaS Whitepaper
What can the
Cloud do for You?

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Introduction

Cloud computing is the ability to access and interact with data on any platform with an internet connection. There are several subsets of cloud computing, including:

- ✓ Infrastructure as a Service (IaaS),
- ✓ Platform as a Service (PaaS), and
- ✓ Software as a Service (SaaS).

This paper will focus primarily on SaaS, a software distribution model where an application is hosted by a service provider (such as SIS) and made available to customers via the internet. The benefits of SaaS are many, influencing both your ease of doing business AND your cost of doing business.

A Quick Look at Benefits

A Cloud Based Agency Management System is...

Simple:

- ✓ **Accessible:** Access your data anywhere, at any time so long as you have an internet connection and up-to-date computers.
- ✓ **Always up-to-date:** Software upgrades and system patches are automated.
- ✓ **Scalable:** Add or remove users quickly and easily — no new infrastructure required.
- ✓ **Easily administrated:** Remove your IT hat and free up time for growing your business. All maintenance and updates are handled by your provider.

Secure:

- ✓ **“Always-on” security protection:** Data resides on secure servers housed at an impregnable data center with around the clock physical security, internet and server firewall data protection, automatic security updates and malware and anti-virus protection.
- ✓ **No lost data:** Redundant backups and offsite data storage protect you against computer failures, natural disasters and more.
- ✓ **Encrypted access:** Data access is restricted with encrypted communication and secure logons.
- ✓ **Automatic backup:** Data is backed up automatically. You never have to worry about remembering to do it, whether you do it correctly, or whether your backup device is too full. It is also stored across multiple hardware servers so that no single hardware failure will prevent access.

Cost Effective:

- ✓ **Consistent, budgeted payments:** Proactively secure your costs of doing business. Budget fixed costs without worrying about spikes in maintenance costs, purchasing upgrades or increased personnel needs.
- ✓ **With scale comes efficiencies:** One provider can support 5000 users at a fraction of the cost it would be for those same users to support themselves.

Evaluating the Costs

With a Software as a Service model, such as SIS' Partner XE agency management system, the real cost savings comes in the form of your ability to proactively secure your cost of doing business and effectively and evenly allocate your cash outlay over a long-term period.

Instead of a large initial cash outlay followed by peaks and valleys of expenditures, you are dealing with a consistent, monthly, budgetable cost. In addition, studies have shown that the total cost of ownership for SaaS models can be significantly less than on-premise solutions.

When you are looking at the total cost of ownership for SaaS, as compared to an on-premise insurance software model, you need to consider a number of factors. One way to look at it is to think about the cash outlay you put into your current system (both on capital and operational expenditures) and compare it to the monthly fee charged by your prospective SaaS provider. Think about what you are spending on the following:

Capital Expenditures

Servers	Network storage
Backup systems	Disaster recovery systems
Power and cooling systems	Third party modules or applications
Infrastructure stack software	License & license support fees
Data centers	

Operational Expenditures

Installation	Networking operations
Utility costs	Application implementation and support
Licensed professional services	Technical training
End-user support	Annual software maintenance fees
Large scale patches and upgrades	Routine and unexpected troubleshooting/ maintenance
Employee down-time when they have to take time off to perform the above tasks	

You may look at the up-front investments you have already made in your on-premise system as "already paid for." If this is the case, consider the fact that the average shelf life of a system is anywhere between seven and ten years while server hardware will need to be replaced every 3-5 years. They won't last forever. These are costs that will occur again and again.

When budgeting, take in all costs extended over the total lifespan of the application.

Evaluating the Security

Do a quick Google search on “how secure is SaaS” and you will get a myriad of responses. As with all things that are relatively new, there are proponents, detractors and everything in between. Unless you have a full-fledged, dedicated security setup, however, it is very unlikely that your in-house server is as secure as a hosted application would be.

A few things to consider if you house your information on servers in your own office:

- ✓ How, when and how often is your data backed up?
- ✓ Where is your data stored?
- ✓ Who has access to your confidential data and servers?
- ✓ How do you secure your data so that it can only be accessed by those who SHOULD have access?
- ✓ What is your disaster recovery plan? Do you have one?

Automatic Backup - With a Software as a Service model such as we use with the Partner XE agency management system, your data is backed up for you automatically. You never have to worry about remembering to do it, whether you do it correctly, or whether your backup device is too full. It is also stored across multiple hardware servers so that no single hardware failure will prevent access to it.

“Always-On” Security - Instead of residing in your office, susceptible to power surges, natural disaster, thievery and the like, your data resides on secure servers housed at an impregnable data center with around the clock physical security as well as internet and server firewall data protection and malware and anti-virus protection. Weekly security patch updates take place without your ever having to think about it. So there is no chance that your security measures are not up-to-date.

Encrypted Access - Not only that, access to your data is restricted with encrypted communication and secure logons. Smart routers ensure that there is nobody getting to your data but you and those authorized to get to it.

AND, with SaaS, disaster recovery is part of the package – all you need to do is make sure your data is properly entered into the system.

Evaluating the People Behind the Cloud

An important thing to consider is that when you invest in SaaS you are buying more than just the software, you are buying access to the people behind the software as well – a whole team of experts whose main priority is making sure that the system runs smoothly for you.

Purchasing Software as a Service is a far cry from buying a program which you then install yourself, teach yourself and maintain yourself. In addition to the software itself, you benefit from the full-fledged support team that comes with it.

Take SIS' Partner XE Agency Management System which runs on a Software as a Service model for example. You not only get the system, you get

- ✓ Programmers who are constantly working to improve the software.
- ✓ Trainers to help you get up and running.
- ✓ A customer service team to answer your questions.
- ✓ A tech department to facilitate the integrated/ automated maintenance & patch update schedule.
- ✓ Someone to maintain and protect the server (or servers) on which your data resides.

Essentially, the only “technical” thing you need to worry about is your internet connection and making sure your computers are up-to-date. The experts at your solutions provider do everything else. It is critical then, that you have a high level of trust with regards to your service provider.

Questions to ask a provider to ensure they are trustworthy

- ✓ How does your organization work with agencies of MY size? (To ensure they work well with YOUR agency)
- ✓ Where does your service team reside? How are they trained? (To ensure they are experts and can meet your needs)
- ✓ Tell me a bit about your business model. How do you plan to meet my needs now and in the future? (To ensure they can grow with you.)
- ✓ Tell me a bit about how you ensure my data is backed up, up to date, protected, and I can access it when I need to. (To ensure you can be comfortable with them handling your data).

About SIS

SIS is a group of highly trained customer service personnel, knowledgeable insurance professionals and expert technical specialists dedicated to helping independent insurance agents grow their business with innovative and robust technology.

We are committed to providing a state of the art agency management system that meets the specific needs of the independent agency and insures excellent integration with carriers.

About Partner XE

Partner XE from SIS is an easy to use, online hosted agency management system with logical workflows, exceptional download and comparative rater integration capabilities and best in the business Outlook integration.