The Agent's Contingency Plan

IT'S NOT something most of us think of often, but what would happen if all of your records were destroyed in a calamity? A flood or fire for instance, or something totally unforeseen. With the recent tragedies at the World Trade Center in New York and the Pentagon, it seems only appropriate that all of us should take a moment to consider disaster recovery.

Had it not been for the forethought and planning of those businesses affected by our recent national tragedy, most of those companies would not have been able to continue operations. They even may have ceased to exist. Thankfully, most businesses affected had contingency plans in place. To the average consumer, little interruption in services from these businesses was evident, even though whole business operations had to be transplanted and data centers reconstructed.

There are many items to address in contingency planning. While communications, personnel, and back-up facilities are all parts of a good plan, we will concentrate on conserving data. After all, the producer will have little ability to function without it.

Most of us probably could survive and continue in business if all of our records were destroyed. This is due in large part to the fact that we mainly house copies of records stored elsewhere with our vendors and brokers. The difficult task for us would be to reconstruct accurately our client contacts and data.

It is said that the first line of defense is a good offense. In our business, offense is played by following sound business practices. For the producer, this includes daily backups of vital information from all of his or her computers.

Aha! The agent thinks to himself, my data is backed up!

The horrible truth, and what most producers do not realize, is that three out of five businesses do not back up their data correctly. A backup of information that is sitting in the disk drive will be of no use to anyone when it is destroyed along with the computer in which it resides. The only good that kind of back-up will do is to recover information if the computer's hard drive were to fail.

The secret to keeping the producer's business going after a catastrophe is to plan ahead and ensure that he stays with any program that he develops. To back up data in a computer properly, the information must be stored off site, away

from the actual place of business. There are several ways to accomplish this.

Online Storage

One way to back up information off site is to hire the online services of companies that specialize in it. Two examples are www.backup.com and www.back-it-up.com. For as little as $50 a year, a producer can upload data files to a secured, encrypted site as often as he likes. High-speed Internet connections are almost a must for this sort of option. A distinct advantage to this method is being able to access files from almost anywhere.

Another method into which the producer may wish to look is the use of an FTP (file transfer protocol) server located at a remote computer, perhaps at the producer's home, along with an FTP program on the office computer. Through this method the producer simply would log into the remote machine and upload any desired files. Again, a high-speed Internet connection will be desirable here. These options will require that the producer be fairly knowledgeable in the use of his computer and he should take into account additional security considerations.

Back-up Devices

The more traditional and simpler means to backing up is through the use of such devices as rewritable CDs (CD-RWs) and tape back-up systems. The greatest advantages to these are an overall lower cost per megabyte stored, automatic scheduling, and ease of use. Most back-up systems come with software that greatly simplifies the process. Some major manufacturers of back-up systems are Hewlett Packard (www.hp.com), Seagate Technologies (www.seagate.com), and Onstream (www.onstreamdata.com).

Good Habits

Some of the biggest problems in backing up data are consistency in performing the procedure and then moving the backed-up data off site. Some devices, such as tape back-up systems, require routine cleaning and maintenance.

When using back-up devices, the producer should use at least seven tapes or re-writable discs. They should be labeled one for each workday, one for the end of the week, and one for a monthly backup. The producer then should rotate through the tapes or re-writable CDs by day, and perform an additional backup at the end of the week and at the end of every month. While this may sound extensive, it truly is not.

Imagine that a tape or CD has developed errors or is lost in a calamity. The idea behind backing up is to be able to restore as much, and the most recent, data possible. This will prevent the producer from having to spend time rebuilding an extensive amount of information.

Back-up Tips

Many producers back up their whole computer rather than just the vital data they need. While I am not saying that this is an incorrect approach, it contributes to the time required to complete the task. The recommended method is to back up only the actual vital data. Programs easily are replaced and reinstalled. It is

the data that is important.

The producer should develop a routine of backing up information and stay with it. A peril may happen at anytime and it will show no mercy for those who neglect the rules. It is also important to remember to remove the backed up data from the actual location where it is used.

The Automated Agent

Disaster recovery soon will be integrated into some software packages. This will negate the need for the producer even to have to consider it. In the meantime, all producers should take a moment to reflect on the worst-case scenarios that may affect their business and establish contingency plans. Should a disaster strike, no matter what, the producer will be thankful he spent the time doing so.

Several Web sites are devoted to disaster recovery and contingency planning topics. The agent may find helpful information at such Web sites as www.contingencyplanning.com, www.drj.com, and www.riskinfo.com.

I cannot stress enough that the value of the producer's information is priceless. Taking time to ensure that it is safe should be a top priority for everyone, and taking the time now to develop contingency plans will ensure that the producer will not lose income due to an unforeseen peril.

There is only one thing left to say: Just do it!