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Disaster Preparedness:

**Your business response checklist
for handling man-made & natural hazards**



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Disaster Preparedness

Can your business stay up and running after a disaster?

BY CB STAFF

While it's true that those responsible for managing a company cannot predict when a natural disaster will interrupt their business, they can be prepared to effectively respond when something happens.

During this time of year when there is a greater possibility that Puerto Rico will be hit by a natural disaster, there is also greater pressure for business owners to prepare for possible damage, especially as hurricane season kicks into full gear. By not heeding local warnings and taking proper measures to be prepared, companies are taking a risk that a hurricane, earthquake or flood could have a major impact on their facilities' infrastructure and even close the operations down for good. This is especially important given that the vast majority of today's businesses rely on computer systems to stay up and running.

Given this reality, EVERTEC provides local businesses with a variety of services that allow companies to access their information and continue operating even during an emergency. This not only minimizes the financial impact, but allows companies to continue providing quality customer service as well.

"Regardless of the industry, it is vital that companies prepare themselves so they can ensure business continuity and recover in the shortest amount of time," said Ramón L. Meléndez, senior vice president of EVERTEC's business efficiency and reliability division. "The continuity of a company's operations can be affected by both a natural disaster and an unplanned operational event, so you must be prepared."

According to Meléndez, EVERTEC has the facilities and infrastructure necessary to provide recovery services to businesses of all sizes in Puerto Rico and other markets it serves.

"EVERTEC's Recovery Center is the largest in Puerto Rico and the Caribbean," he said.

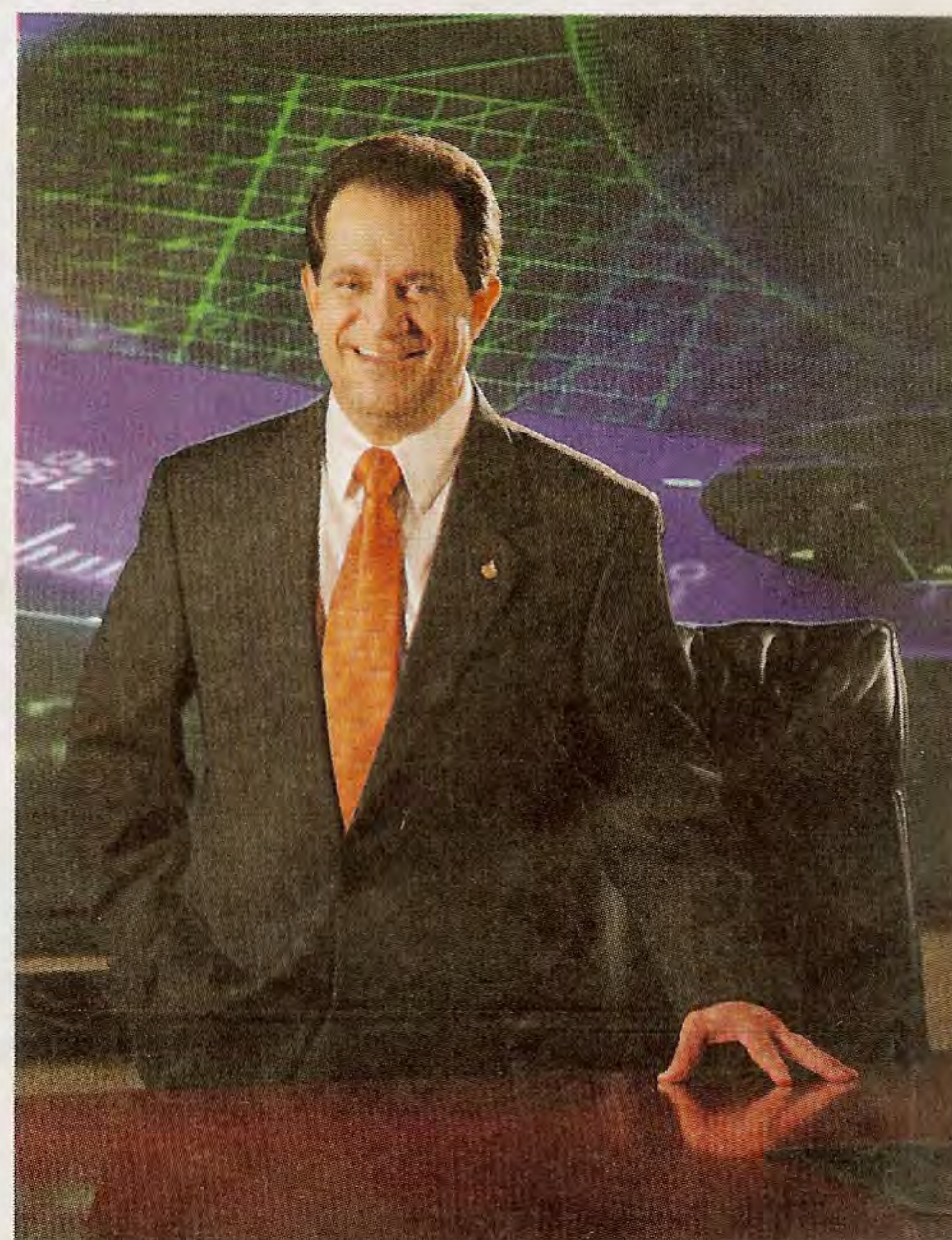
It includes two operating centers in Puerto Rico, two in Costa Rica and one in the mainland U.S. These sites also house water and diesel reserves, along with redundant generator and air-conditioning systems. Environmental control systems include fire suppression, controlled-access security and tape storage vaults with separate access for each client. Shared areas also allow clients to bring their own equipment or use EVERTEC's as needed, with everything supported by redundant communications systems.

Meléndez also pointed out that another advantage of EVERTEC's Recovery Center is its ability to support a number of platforms including Unix (Sun Solaris, AIX, HP-UX), Windows, AS-400, IBM mainframes, HP Nonstop (Tandem) and others. Clients can also relocate key personnel to EVERTEC's workstation area if necessary, in order to keep their operations running smoothly.

Companies hit by a disaster also need access to their data as soon as possible.

"With a storage capacity of more than 433 terrabytes, we have the ability to replicate our customers' information and significantly reduce recovery time," said Meléndez. "This is very important because, according to statistics in the book 'A Critical Component of Your Total Rewards Strategy,' the average loss suffered by businesses with no available information system is \$78,000 per hour, and the average occurrence of this kind of event is one week per year per company."

He said that statistics also show that 43% of



Ramón L. Meléndez, senior vice president of EVERTEC's business efficiency and reliability division

companies that have severe interruptions cease operations within a year, with 29% closing within two. And because both local and federal laws require companies to have an adequate recovery plan, failure to comply could result in penalties and even closure.

"Not only can companies avoid this through alternate recovery centers and effective plans; they are also demonstrating their commitment and reliability to their customers," Meléndez said. ■

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Disaster Preparedness

Staying prepared for natural disasters to guarantee services

BY CARLA LEWIS

It is a fact that when it comes to natural disasters, you can never truly anticipate how much damage they will end up causing. However, Antilles Insurance Co. maintains the necessary tools to keep operating in order to provide services to clients in need.

"Among the first calls people make after a disaster are to companies like ours," Antilles Insurance Co. President Jaime J. González Portilla said.

As an insurance company, Antilles is needed by its clients almost immediately after a disaster, so its ability to maintain normal operations is even more essential.

"Our goal is to try and place people right where they were before the disaster hit," González Portilla noted.

The company president highlighted some of the measures it has adopted in order to guarantee operations after a catastrophe.

"We have identified engineers we would need to call. We have alternate phone lines. We have advertising material that could be published instantly in case clients need to get in touch with us, and we have alternate facilities," said González Portilla. "We are prepared."



ANTILLES INSURANCE COMPANY

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He noted that Antilles conducts daily backups within its facilities and weekly backups externally to ensure that its internal data and clients' information is safeguarded.

The company's building also boasts different controls and systems, such as a reserve power plant, in case of an emergency situation.

"Our windows are built to withstand 150-mile-

per-hour winds," González Portilla said.

González Portilla explained that Antilles' plan in case of a natural disaster is revised every year just before the start of hurricane season.

However, because of the constant earthquake activity, the company has to make sure the plan is always up-to-date.

"Our employees are well-trained and they know who they should communicate with if a disaster occurs at night or if they are at the office," González Portilla said.

He added that when it comes to a business, it's important for every single employee to have clear directions on what they should do in case of an emergency.

"When it comes to these aspects, we are a self-sufficient office," González Portilla assured.

Antilles Insurance Co., which offers commercial, personal, maritime and finance products, is classified "A" by the prestigious A.M. Best Co., a 100-year-old credit-rating agency. ■

NOAA predicts active hurricane season

BY CB STAFF

An "active to extremely active" hurricane season is expected for the Atlantic Basin this year according to the seasonal outlook recently issued by the National Oceanic & Atmospheric Administration's (NOAA) Climate Prediction Center, a division of the National Weather Service.

As with every hurricane season, this outlook underscores the importance of having a hurricane preparedness plan in place.

Across the entire Atlantic Basin for the six-month season, which began June 1, NOAA is projecting a 70% probability of 14 to 23 named storms (top winds of 39 mph or higher), including

eight to 14 hurricanes (top winds of 74 mph or higher), three to seven of which could be major hurricanes (Category 3, 4 or 5; winds of at least 111 mph).

"If this outlook holds true, this season could be one of the most active on record," said NOAA Administrator Jane Lubchenco. "The greater likelihood of storms brings an increased risk of a landfall."

The outlook ranges exceed the seasonal average of 11 named storms, six hurricanes and two major hurricanes. Expected factors supporting this outlook are upper atmospheric winds conducive for storms and warm Atlantic Ocean water.

According to NOAA, wind shear, which can

tear apart storms, will be weaker since El Niño conditions in the eastern Pacific have dissipated. Strong wind shear helped suppress storm development during the 2009 hurricane season.

In addition, sea surface temperatures are expected to remain above average where storms often develop and move across the Atlantic. Record warm temperatures, up to four degrees Fahrenheit above average, are now present in this region.

Since 1995, the tropical multi-decadal signal has brought favorable ocean and atmospheric conditions in sync, leading to more active hurricane seasons. Eight of the last 15 seasons ranked in the top 10 for the most named storms, with 2005 in first place with 28 named storms. ■

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Disaster Preparedness

Business emergency plans reduce the impact of disasters

BY CARLA LEWIS

State Emergency Management Agency Executive Director Heriberto Saurí Santiago recently announced the launching of the agency's latest program, *Mi Plan de Negocio*, which helps entrepreneurs prepare their businesses for natural disasters.

"Entrepreneurs can access the program via the Internet. After registering their business, they can start benefiting from this free program," Saurí Santiago said as hurricane season kicks in.

Mi Plan de Negocio aims to provide a uniform plan and help develop necessary processes in order to insure continuity within a business in case of an emergency.



State Emergency Management
Agency Executive Director
Heriberto Saurí Santiago

"It's a guide that will clearly state to both management and employees what to do before and after an emergency," Saurí Santiago said.

People who register are able to

create their own emergency plan that includes business information, alternate sites where the business can operate from and a list of emergency contacts. It even allows people to upload important documents to their accounts.

"By designing a plan, every single person in the business will have the same information, making it easier to reach normality after a disaster," Saurí Santiago explained.

"It's a practical guide that is very easy to create," the agency chief assured.

Among the main goals of the program is to help as many small businesses as possible develop and access emergency plans to minimize risks and dangers associated with disasters.

Mi Plan de Negocio aims to provide a uniform plan and help develop necessary processes in order to insure continuity within a business in case of an emergency.

Some 800 people have already created emergency plans in the month since the program was launched.

The agency will be taking suggestions from participants to determine what should be modified to make the program even better. ■



Breakaway: Manejo Seguro de Sistemas de Información y Continuidad de Negocio

EVERTEC entiende que la tecnología es crítica para la ejecución de su plan de negocio. Para obtener el máximo valor de sus aplicaciones, es necesario asegurar que la operación de su negocio mantenga los niveles óptimos, en todo momento, sin interrupciones y sin pérdidas de recursos. EVERTEC ofrece servicios de Resguardo, Continuidad de Negocios, y *Outsourcing* para sus sistemas de información. Estos pueden ser manejados desde su negocio o remotamente, a través de un sistema que garantiza el mayor rendimiento de su operación.

EVERTEC se convierte en su aliado, apoya sus necesidades y promueve eficiencias para asegurar el éxito en su negocio. Ponemos nuestra experiencia a su servicio ofreciéndole la más alta CALIDAD en productos y servicios, CAPACIDAD en soluciones tecnológicas, SEGURIDAD en sistemas de continuidad de negocio y CONFIABILIDAD antes, durante y luego de la implementación.

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