ITFOCUS

The only technology partner you need

FOR INSURANCE PARTNERS

Renewal-Ready Partnership

ITFocus US and your agency, working the same clients from two sides

You handle coverage. We put the security controls in place and document them, so your clients answer the cyber application accurately. We can start as soon as this week, and plan the coming renewal season with you.

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01

How it works

01

From your introduction to a protected client, in days

We run two tracks at once: clients who need help now, and clients renewing in the coming renewal season. Either way we call the client, and payment-fraud controls can be in place 7 business days after kickoff.

TODAY
You introduce
An email introduction copying Luis. That is all we need from you.

NEXT
We call the client
We book a 20-minute review of their answers to our 12 questions.

7 BUSINESS DAYS
Payments locked down
Construction clients start with a fixed project that shuts the door on payment fraud.

FIRST 90 DAYS
Everything documented
The rest of the application controls go in, each one with evidence on file.

TWO TRACKS, RUNNING TOGETHER

RIGHT NOW
Clients who need help this month
A stuck application, a recent close call, or a customer questionnaire on the desk. We move in days.

RENEWAL SEASON
Clients renewing January to March 2027
Send us the list now. We work it in renewal-date order, so the most controls are in place and documented before each application goes out.

GOOD CLIENTS TO INTRODUCE

- [ ] A renewal coming up, or an application that is stuck or answered with guesses
- [ ] A recent close call: a fake bank-change email, a redirected payment, a lost laptop or tablet
- [ ] A customer or general contractor asking them for a security questionnaire
- [ ] 15 or more people on their own computers, based in DFW. Construction and subcontractors first, any industry welcome

STEP BY STEP

STEP	WHO	WHAT HAPPENS
1. Introduce	You	An email introduction copying Luis. Include only what the client agrees to share: company, contact, renewal month, and what is stuck.
2. First contact	ITFocus	We reach out to the client and book the 20-minute review.
3. Review	ITFocus	We go through the 12 questions and recommend one next step, or tell the client none is needed.
4. Decision	Client	The client decides. We quote only if they want help, and never through you.
5. Status	ITFocus	With the client's written permission, a short note to you when work is done. Without it, we only confirm we made contact.
6. Application	Client and you	The client completes and signs the application with you. We never sign or submit it.

02

Introductions both ways

How you send clients to us, and how we send owners to you

02

INTRODUCTION EMAIL YOU CAN COPY

Subject: Introduction: [Client company] and ITFocus

Hi [Client name], I'd like to introduce Luis with ITFocus US, copied here. Before your next renewal, it would help to have someone look at the security questions on the application and put the controls in place. Luis, over to you.

[Your name]

WHEN WE SEND OWNERS TO YOU

We talk with DFW business owners every week. When an insurance question comes up, we tell the owner to talk to a broker and, with their OK, introduce them to you. We listen for:

- No cyber policy, or an owner who is not sure what their policy covers
- An owner asking whether a stolen or redirected payment would be covered (we never answer that; we send them to you)
- A renewal coming up with an agent the owner has stopped hearing from
- Growth that brings new requirements: bigger contracts, new certificates of insurance, new locations

HELP US ROUTE THE RIGHT OWNERS TO YOU

- Lines you write (cyber, crime and social engineering, GL, auto, workers' comp, surety, other)

- Industries and company sizes you want more of

- Who at the agency should receive introductions, and how

↔ **Introductions run both ways at no charge. No referral fees are paid or accepted, and nothing depends on whether anyone buys a policy or a service.**

03

Joint talks and events

03

One room, two sides of the same problem

Owners listen when their broker and their security team stand in the same room. You explain what underwriters look for and what coverage does. We show what the controls are and how to put them in place. Nobody sells from the stage.

FORMATS

FORMAT	WHERE	HOW IT RUNS
Client lunch-and-learn	Your office or ours	45 minutes for 10 to 25 of your business clients. Talk, questions, and the 12 questions on paper to take home.
Association talk	RHCA, chambers of commerce, trade and CFO groups	A 30 to 45 minute slot on a member program. We pitch the talk to the organization together.
Webinar	Online, English or Spanish	30 minutes plus questions, recorded so you can send it to clients who missed it.
Owner roundtable	Small room, 8 to 12 owners or controllers	An open conversation on what happened at their last renewal and what they changed.

TALKS WE CAN GIVE TOGETHER

1. **Your next draw and your next cyber application**
   How fake bank-change emails redirect payments, and the controls applications ask about. For construction and subcontractors.
2. **What the cyber application asks, and how to answer it truthfully**
   You on what underwriters look for; us on what each control is and how to prove it.
3. **Cyber for Spanish-first crews**
   Ten-minute huddle training that field teams actually sit through. In Spanish or English.

WHO DOES WHAT

ITFOCUS
Slides, handouts and the 12 questions, bilingual presenter, event logistics, follow-up with owners who ask for it

YOUR AGENCY
Coverage and underwriting perspective, invitations to your clients, co-presenting, follow-up on insurance questions

Each attendee chooses who follows up with them on the sign-in sheet. We never share one another's contact lists without consent, and both sides' counsel review co-branded material first.

04

What your clients get

The first 7 business days, then everything else

04

CONSTRUCTION FIRST STEP
Draw Protection Lockdown

A fixed project, done in 7 business days. It covers payment-fraud controls only.

- [ ] A written callback rule for any bank-detail change, signed by the owner and AP lead
- [ ] Email domain settings that make the company's address hard to fake
- [ ] Filtering that catches emails pretending to be the client, their GCs or suppliers
- [ ] A warning tag on every outside email
- [ ] Blocking of automatic forwarding to outside addresses
- [ ] A 20-minute session with the AP team and project managers
- [ ] A 4-day Readiness Review that ranks every other gap the application will ask about

ONGOING, WITH UT-OPS
The full 90-day plan

What the Lockdown does not cover. This is where the rest of the application controls go in.

- [ ] A second step on every login, office and field
- [ ] Backups: critical systems every hour, the rest at least daily, kept out of an attacker's reach
- [ ] Security software on every computer that someone watches
- [ ] Updates installed on a schedule
- [ ] Training in English and Spanish, with practice phishing emails
- [ ] A written plan for an attack or a stolen payment
- [ ] Same-day access removal and lock-and-wipe for field phones and tablets
- [ ] An evidence file, and security answers prepared for the client to review and sign

Clients outside construction start with our 90-Day Blueprint: a paid, dated review that maps every gap and the plan to close it. It changes nothing on its own; the work happens in the 90-day plan.

WHAT IT MEANS FOR YOU AT RENEWAL

- Answers your client can back with evidence, on the questions carriers ask most
- Less time chasing the controller for a form
- A documented callback rule if a client's payment is ever targeted
- Clients who call you early, with facts in hand, if something happens

05

What it costs to start, and who signs

One fixed, one-time first step. Ongoing service is quoted on the review call.

Every client starts with one fixed-price step. Ongoing service is optional, sized to the company, and quoted by us on the review call, so you never have to price it.

FIRST STEP	FOR	WHAT IT IS	ONE-TIME PRICE
Draw Protection Lockdown	Construction and subcontractors	Payment-fraud controls in place in 7 business days, plus a 4-day Readiness Review that ranks every other gap	**$1,500 flat**
90-Day Blueprint	Other business clients	A dated review that maps every gap and the plan to close it. It changes nothing on its own. Ready in 7 to 13 business days	**$2,500, or $4,000 with servers on site, hybrid or regulated setups**

Either fee is credited in full against onboarding if the client moves to ongoing service within 14 days.

PREPARING CLIENTS FOR THE INVESTMENT

1. **Compare it to what is at risk, not to the premium.**
   One redirected payment is often larger than several years of cyber premium.
2. **Some fixes cost nothing.**
   Every client leaves the review knowing which fixes they can make on their own, such as a callback rule for bank changes.
3. **Ongoing service is their technology team, not a fee for the application.**
   It replaces much of what they already pay for IT and security.
4. **We say so when it is not a fit.**
   Companies with fewer than 15 people on their own computers keep their results and a friendly pointer, with no sales push.

WHO IS RESPONSIBLE FOR THE APPLICATION

ITFOCUS	THE CLIENT
Puts the controls in place and documents each one with evidence	Reviews every answer before it goes to you
Prepares draft answers to the security questions	Signs the application through an authorized officer, and stays legally responsible for its accuracy
Gives the client a dated summary of the controls in place	Signs that summary at handoff, and tells you about any change before the policy is issued
Never signs, submits or attests to an insurance application	Decides on coverage with you

Every new client signs these terms before we start any work.

06

The exact questions we ask your clients

06

Part 1: the 12 questions (about 5 minutes, before the review)

Each is answered Yes, Not sure or No. The three marked critical carry the most weight. Question 4 only asks what the owner believes; whether a policy responds is your call.

1 BANK-CHANGE CALLBACK RULE (CRITICAL)
If a GC, supplier, or one of your own vendors emails new bank details or asks you to send a payment somewhere new, does your team confirm it by calling a phone number you already had on file before any money moves?

2 EMAIL LOGIN PROTECTION (CRITICAL)
When anyone logs into company email on a new phone or computer, do they need a second step, such as a code on their phone, on top of the password? This includes foremen and supers on their phones.

3 EMAIL THAT CANNOT BE FAKED IN YOUR NAME
Is your company's email domain set up so other mail servers can reject messages that pretend to come from you (often called SPF, DKIM and DMARC), and do emails from outside the company carry a warning tag?

4 CYBER INSURANCE AND STOLEN PAYMENTS
Do you carry cyber insurance, and have you asked your broker whether it covers a stolen or redirected payment? We do not review policies; coverage questions go to your broker.

5 REMOTE ACCESS PROTECTION
When your team connects to company systems from home or the jobsite (the office server, accounting, estimating software, remote desktop), do they need that same second step?

6 BACKUPS AN ATTACK CANNOT REACH (CRITICAL)
If ransomware locked every computer in the office tonight, do you have a backup copy stored separately from your network, and have you restored files from it in the last 12 months?

7 SECURITY SOFTWARE THAT SOMEONE WATCHES
Does every company computer run security software that a person or service monitors around the clock, and that can isolate a computer when it spots an attack?

8 UPDATES ON A SCHEDULE
Are Windows, Mac, and software updates installed on every company computer on a set schedule, with urgent security fixes applied within days of release?

9 TRAINING AND PRACTICE EMAILS
Does everyone who uses company email or a company device, office and field, get security training at least once a year, and do you send practice fake emails (phishing tests) and follow up with the people who click?

10 A WRITTEN INCIDENT PLAN
Do you have a written plan that says who to call and what to do first if a payment is stolen, you are hacked, or a computer gets ransomware?

11 SAME-DAY ACCESS REMOVAL
When someone leaves the company, including foremen and field staff, is their access to email, Procore, file sharing, and other accounts shut off the same day?

12 FIELD PHONES AND TABLETS
If a foreman's phone or tablet is lost or stolen from a truck, can you lock it and erase company data from it remotely, the same day?

06

The exact questions we ask your clients

Part 2: the 20-minute review call, word for word

We go through the answers above first, then ask these. We never quote a price before the setup questions are answered.

OPENING

1. “What made you take the questions, and what made you want to talk it through?”

PAYMENTS, THE RENEWAL, AND THE SETUP

1. “Walk me through the last time someone asked to change bank details on a payment: a GC, a supplier, or one of your own people. What happened, step by step?”
2. “Roughly how large is a typical progress payment on one of your bigger jobs, and how many pay apps go out in a month?”
3. “So a single redirected payment would be around that number. How would that land on the business if it happened next month?”
4. “Your policy renews in [month]. Who answered the security questions last time, and did the carrier push back on anything? Has a customer or GC sent you a security questionnaire yet?”
5. “Who handles IT for you today, and how many vendors do you pay for technology? When a key laptop dies on a deadline day, what happens?”
6. “Where does your email live: Microsoft 365, Google or something else? Is there a server in the building, and what runs on it? And who holds the admin passwords today, and are they still on your side?”
7. “How many people have their own work computer? How many have a company phone and email but no computer, and how many shared phones or tablets are out in the field? Besides you, who else weighs in on a decision like this?”

THEN

We play back what we heard, recommend one next step (or none), and the client decides. If the answer is not now, we call back 90 days before their renewal.

07

For your pre-renewal checklist

07

The 12 questions, ready to drop into your 120-day checklist

Producers ask each question as written. The client answers Yes, Not sure or No. It takes about 5 minutes on a renewal call.

		YES	NOT SURE	NO
1	**Callback rule (critical):** Does the team confirm any bank-detail change by calling a number already on file, before money moves?	☐	☐	☐
2	**Login protection (critical):** Does every email login need a second step on top of the password, including field staff on phones?	☐	☐	☐
3	**Email that cannot be faked:** Is the email domain set to reject fakes (SPF, DKIM, DMARC), with outside emails tagged?	☐	☐	☐
4	**Stolen-payment coverage:** Has the client asked you whether their cyber policy covers a stolen or redirected payment?	☐	☐	☐
5	**Remote access:** Does connecting from home or the jobsite need that same second step?	☐	☐	☐
6	**Backups (critical):** Is a backup kept separate from the network, with a restore tested in the last 12 months?	☐	☐	☐
7	**Watched security software:** Does every computer run security software that someone monitors?	☐	☐	☐
8	**Updates:** Are updates installed on a schedule, with urgent fixes within days?	☐	☐	☐
9	**Training:** Does everyone get security training yearly, with practice phishing emails?	☐	☐	☐
10	**Incident plan:** Is there a written plan for an attack or a stolen payment?	☐	☐	☐
11	**Access removal:** Is a departing employee's access shut off the same day?	☐	☐	☐
12	**Field devices:** Can a lost phone or tablet be locked and wiped remotely the same day?	☐	☐	☐

⚠ **Introduce ITFocus when: any No or Not sure on questions 1, 2 or 6, or three or more No answers on the rest.**

MAKE IT PART OF THE ROUTINE

- Tag the client in your agency management system (for example, ITFocus-Intro) and send the introduction email on page 3
- We run a 15-minute training for your producers, and repeat it each renewal season

08

Questions for you

What we are asking brokers right now, so we speak your clients' language

1. **Which questions on the cyber application stall your business clients most often?**
2. **When a client cannot answer, what happens: a delayed quote, fewer carriers, a higher premium?**
3. **How far ahead of renewal does the application go out?**
4. **About how many of your clients have 15 or more people on their own computers?**
5. **Which organizations would you most want to present at together?**

One request: if you can share a blank cyber application from a carrier you work with, we will check that our 12 questions match what underwriters ask.

NEXT STEPS

WHAT ITFOCUS COMMITS TO

1. Contact every client you introduce
2. Send you a draft outline for our first joint talk, and pitch it to RHCA and one chamber or CFO group
3. When we get your renewal list: send back a plan with the order we reach each client and the target dates
4. Run a 15-minute training for your producers
5. Introduce you to owners who match your routing preferences as they come up
6. A short monthly note of introductions both ways, and a quarterly check-in we schedule

WHAT WE ASK OF YOU

1. Two or three introductions this week for clients who need help now
2. Your list of clients renewing January to March 2027
3. Add the 12 questions to your 120-day pre-renewal checklist
4. Pick a date and co-present the first joint talk
5. Your routing preferences from page 3

LET'S START

Two or three introductions this week.

Call or text Luis, co-founder of ITFocus US. We reach out to every client you introduce, and we plan the January to March renewals with you.

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