



UNITEL

**Responsive**  
**Technology Partners**

**Steven McComas** MPA, MBA, CGMA, CPA  
Chief Executive Officer – Responsive Technology Partners, Inc  
Chief Financial Officer – Pineland Telephone Cooperative, Inc.

**Mike Reed**  
Risk Advisor—UNITEL Insurance

Where connections make a **difference.**

[unitelinsurance.com](http://unitelinsurance.com)

Technology support when you need it,  
not just when it's convenient.

# **Responsive** **Technology Partners**

a joint venture between





**Steven McComas** *MPA, MBA, CGMA, CPA*

**Chief Executive Officer – Responsive Technology Partners, Inc**

**Chief Financial Officer – Pineland Telephone Cooperative, Inc.**

(912) 601-7110

[steven.mccomas@responsivetechnologypartners.com](mailto:steven.mccomas@responsivetechnologypartners.com)



**Scan Here**

**to download my virtual business card.**

# Our Mission

To provide world-class customer service through industry-leading IT solutions that make every customer feel as if they are our only customer.



INNOVATION



EXCELLENCE



INTEGRITY



SERVANT'S  
HEART

## Core Values

# OUR SERVICES



IT Support



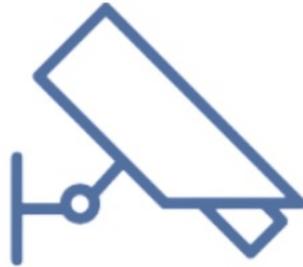
Cybersecurity  
& Compliance



VoIP Phones



Infrastructure



Access Control  
& Camera Systems



Cabling

# Our Locations

## GEORGIA



## VIRGINIA



## FLORIDA



## NORTH CAROLINA



# Our History

1951



Pineland Telephone Cooperative established in Metter, Ga.

2008

Pineland Computer Services established.

2017

Purchased 1<sup>st</sup> MSP, Broadtech Solutions, in Vidalia, Ga. In lead Pineland's CLEC expansion efforts

2019

Pineland's 100% ILEC fiber build February 2019, Pineland continues MSP expansion efforts via 2<sup>nd</sup> acquisition of Cogentes and rebranded to establish Pineland Cogentes.



2020



Pineland Cogentes named to Inc. 5000. at #630 fastest growing US private companies, #18 for IT Management.

# Our History

02/20

**First Service**

Pineland Cogentes acquired with First Service Carolina in Raleigh, NC.

08/20



**Responsive**  
Technology Partners

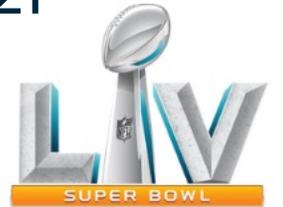
Pineland Cogentes rebranded as Responsive Technology Partners and acquired Professional Network Services in Roanoke, VA.

10/20

**COMPUNET LTD**  
"ONE STOP BUSINESS SOLUTIONS"

RTP acquired Compunet LTD in Tampa, FL.

02/21



RTP successfully provided cybersecurity for Super Bowl LV.

# Results from Pineland's Diversifying Revenue Strategy into the MSP Market

Revenue Mix	2010	2020	Projected 2021
ILEC	89%	59%	51%
CLEC	0%	12%	12%
<b>RTP MSP</b>	<b>1%</b>	<b>24%</b>	<b>29%</b>
Alarm & Fire	6%	8%	6%
Other Investments	3%	-2%	2%
Total	100%	100%	100%

**“When it comes to running a business, the most important decisions a leader makes are not about products or locations – they’re about people.”**

**Dee Ann Turner, A 33-year veteran of Chick-File-A Inc as Vice President of Talent.**



# Our Executive Team with 250+ years of MSP and business experience.



## BACK ROW: LEFT TO RIGHT

- **David Topping** - Director of Business Development Virginia
- **Jeff Lunsford** - Director of Operations Virginia
- **Alex Muzafarov** - Director of Operations Georgia
- **Dustin Durden** - Executive Vice President
- **Gary Klik** - Director of Operations Virginia

## FRONT ROW: LEFT TO RIGHT

- **Brad Revels** - Director of Operations North Carolina
- **Eric Cramer** - Board of Directors Member
- **Steven McComas** - CGMA, CPA, Chief Executive Officer / Board of Directors Member
- **José Remon** - Director of Business Development Florida
- **Tom Glover** - President Georgia
- **Mike Abbott** - President North Carolina



2020

**Inc. 5000**

Nº

**18**

2020

IND IT MANAGEMENT

2021

**Inc. 5000**

Nº

**509**

2021

AMERICA'S FASTEST-GROWING PRIVATE CO'S

**Inc. 5000**

Nº

**630**

2020

AMERICA'S FASTEST-GROWING PRIVATE CO'S

**Inc. 5000**

Nº

**14**

2021

IND IT MANAGEMENT



cyber security provider

# IT Sales & Marketing “Boot Camp” 2021

- 14<sup>th</sup> annual Sales and Marketing Boot Camp with Robin Robins and the Technology Marketing Toolkit, **the world’s #1 Marketing Consulting Agency for MSPs**, held in Orlando, FL.
- Tom Glover, Georgia President, presented in the top 5 MSP’s Better Your Best Competition.
- MC Tracy, Marketing Manager, won first prize as the Marketing Manager of the Year 2020-2021.





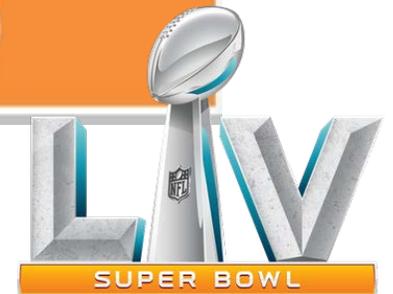
# Kevin “Mr. Wonderful” O’Leary

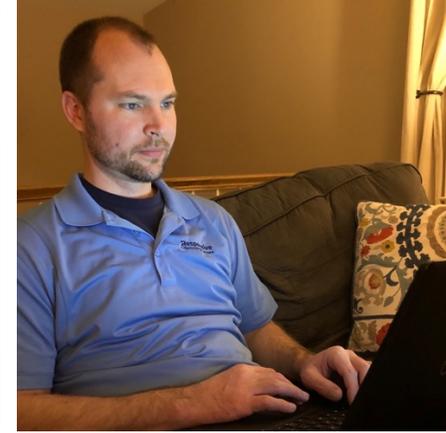
- Spoke with Mr. O’Leary about the top 5 problems businesses are facing post-pandemic.
  - Businesses were forced to operate remotely
  - Businesses faced an accelerated adoption of technology
  - Businesses enhanced their focus on direct-to-consumer strategies
  - Businesses reassessed real estate investments and costs
  - Businesses see a potential for long-term operational enhancements

<https://www.responsivetechologypartners.com/2021/06/01/5-things-shark-tanks-mr-wonderful-taught-me-the-day-we-met/>

# National Exposure and Increase Franchise Value for RTP

- VP of Business Development for our Florida office, Jose Remon, Senior System Engineer for our Florida office, Alex Mane, supported by some of our senior leadership and outstanding engineers from our Virginia and Georgia offices, successfully provided secured IT support for Super Bowl LV (“55”) in Tampa, Florida. Several months in the planning resulted in our clients, the Tampa Sports Authority and NFL, hosting a successful global sporting event during troubled times with no IT issues!





# Key take-aways from Pineland/Wilkes' MSP Journey

- **Pineland and Wilkes investment business objective with RTP is simply a pure investment play with the goal of generating long-term contributory cash flows with above rural telco market EBITA margins.**
- **The MSP model is a culture of its own. This is not an extension of your telco operation's department.**
- **Having existing MSP experts run and drive the growth strategy is critical. Involvement = Commitment. Don't let your Boards get into the details.**

# Key take-aways from Pineland/Wilkes' MSP Journey

- **Don't overpay for an existing MSP. It's about a return on cash invested. Value is not a multiple of recurring revenue.**
- **MSPs control commercial IT relationships in competitive markets. Targeted and careful MSP acquisitions are a good approach to land immediately on the beach for CLEC expansion.**

# Thinking about getting into the MSP Space? Are you already representing yourself as an IT expert by your actions?

- **Make sure you have solid internal controls and tested risk management policies and procedures for MSP work. Communication with your advisors is critical – Attorney, Auditors, Insurance Brokers, and Technology Consultants.**
- **Cybersecurity is the #1 IT issue for your clients. Don't represent third party IT solutions and provide advice outside your level of expertise and risk tolerance. If so, approach very carefully! These risks are very high!**



**“The ransomware threats are comparable to the challenge of global terrorism in the days after the Sept. 11, 2001 attack.”**

-Christopher A. Wray, FBI Director, *June 4<sup>th</sup>, 2021*

**1 in 5**

small businesses will suffer from a cyber breach this year

**81%**

of all breaches happen to small & medium sized businesses

**97%**

of breaches could have been prevented with today's technology

# Cyber Attacks and Ransomware

- **Types of Cyber Attacks:**
  - **Brute-Force Attack**
    - Trial and error of guessing a password
  - **Credential Stuffing**
    - Using stolen credentials
  - **Phishing and Spear Phishing**
    - Through malicious links or attachments in emails
  - **Malware Attacks**
    - Malicious software downloaded to system
- **Ransomware:**
  - Ransomware is a type of malware that threatens to publish the victim's personal data (usually to be sold on the dark web) or potentially block access to it unless ransom is paid. It encrypts the victim's files, making them inaccessible, and demands a ransom payment to decrypt them.

# Largest Ransomware Attacks 2021

## 1. Colonial Pipeline Attack

- **Hacker group: Dark Side – Eastern-European Russian Group**
- **150 GB worth of data stolen**
- **Ransom payout: \$4.4 million**

## 2. Brenntag (Chemical Distribution Company)

- **Hacker group: Dark Side – Eastern-European Russian Group**
- **150 GB worth of data stolen**
- **Ransom payout: \$4.4 million**

## 3. JBS Foods (One of the largest meat processing companies worldwide)

- **Russia-based hacking group**
- **Ransom payout: \$11 million**

# What The FBI Director Has To Say About Recent Cyber Attacks

- **Russia is harboring some of the most dangerous ransomware groups.**
- **The FBI is investigating 100 different software variants that have been used in ransomware attacks, demonstrating the scale of the problem.**
- **Large concerns after food processing plants, hospitals, and fuel pipelines are forced to shut down.**
- **“As attackers continue chipping away at our nation’s critical infrastructure, significant disruptions are to be expected. Without a clear direction on how to build a more robust defense, those disruptions become disastrous.”**



byte



Paid registration



4 posts

Joined

09/19/20 (ID: 108611)

Activity

кардинг / carding

Posted 16 hours ago

Selling login email:pass for Office 365, login.microsoftonline.com of people in position C-Levels

CEO - chief executive officer

COO - chief operating officer

CFO - chief financial officer or chief financial controller

CMO - chief marketing officer

CTO - chief technology officer

President

Vice president

executive assistant

Finance Manager

Accountant (but not always good, sometimes very small transactions in it)

accounts payable (the best)

Director

Finance Director

Financial Controller

Accounts Payables

Accounts Receivables

text me for your request only DM here on exploit. Deals through guarantor

*Actual seller's ad on Exploit.in*



# How does cyber security fit into your risk management plan?



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# Cyber Risk Management

**Mike Reed**

UNITEL Risk Advisor

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# Companies Are Diversifying

- ▶ Focus on larger enterprise customers
- ▶ Implementing of acquiring new business strategies
  - MSPs
  - Tech services
  - CLEC
  - Security
  - Strategic partnerships
  - Software and tech subsidiaries

# The Effects of Diversification

- ▶ New exposures
- ▶ New skill sets
- ▶ New type of customers
  - More sophisticated including demands
- ▶ Need for updating processes and procedures
- ▶ Different types of company structure and management

# White House Order

- ▶ June 12<sup>th</sup> – ransomware notification
- ▶ Implement best practices from executive order
  - MFA: multi-factor authentication
    - Passwords are routinely compromised
  - Endpoint detection and response
    - Malicious activity on network
  - Encryption
    - Protects data if stolen
  - Implement and empower security team
    - Handle proactive processes and procedures

# What We Are Seeing

- ▶ Claim amounts and frequency of claims increasing
  - Ransomware average claim now approaching \$300,000
- ▶ Carriers forms are changing:
  - First-party – “You”
    - 90%+ claims are happening to “you”
  - Third-party is “others”
- ▶ Carriers are all concerned of risk
  - Upward rate pressure
- ▶ Liability concerns with MSPs
  - SolarWinds
  - Kaseya
- ▶ Additional risk controls and supplemental apps
- ▶ Need for additional sub-limits
  - New coverages such as
    - Contingent bodily injury/property damage
    - Bricking
    - Invoice manipulation
    - Crypto jacking

# Claim Trends in Telecom

## Top Claims

- Ransomware
- Social engineering
- Invoice manipulation
- MSP exposures

# Underwriting Concerns

- ▶ Additional supplemental apps
- ▶ Additional risk controls
  - Multi-factoring authentication
  - Offsite backups
  - Vendor selection



Cyber & Professional Lines Group  
16501 Ventura Blvd, Suite 200, Encino, CA 91436  
main (818) 382-2030

## NetGuard® Plus Cyber Liability Insurance Application

**THIS IS AN APPLICATION FOR A CLAIMS MADE AND REPORTED POLICY. THIS APPLICATION IS NOT A BINDER.**

*This application for NetGuard® Plus Cyber Liability Insurance is intended to be used for the preliminary evaluation of a submission. When completed in its entirety, this application will enable the Underwriter to decide whether or not to authorize the binding of insurance. Please type or print clearly and answer all questions. If space is insufficient to answer any question fully, attach a separate sheet. Complete all required supplemental forms/applications. "You" and "Your", as used in this application, means the Applicant.*

1. GENERAL INFORMATION			
Name of Applicant:			
Street Address:			
City, State, Zip:		Phone:	
Website:		Fax:	
Primary Contact Name:		Primary Contact E-Mail:	
2. FORM OF BUSINESS			
a. Applicant is a(an): <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other: _____			
b. Date established:			
c. Description of operations:			
d. Total number of employees:			
e. Please attach a list of all subsidiaries, affiliated companies or entities owned by the Applicant. Please describe (1) the nature of operations of each such subsidiary, affiliated company or entity, (2) its relationship to the Applicant and (3) the percentage of ownership by the Applicant.			
3. REVENUES			
	Current Fiscal Year ending / (current projected)	Last Fiscal Year ending /	Two Fiscal Years ago ending /
Total gross revenues:	\$	\$	\$
4. RECORDS			
a. Do you collect, store, host, process, control, use or share any private or sensitive information* in either paper or electronic form? If "Yes", please provide the approximate number of unique records: Paper records: _____ Electronic records: _____ <small>*Private or sensitive information includes any information or data that can be used to uniquely identify a person, including, but not limited to, social security numbers or other government identification numbers, payment card information, drivers' license numbers, financial account numbers, personal identification numbers (PINs), usernames, passwords, healthcare records and email addresses.</small>			<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Do you collect, store, host, process, control, use or share any biometric information or data, such as fingerprints, voiceprints, facial, hand, iris or retinal scans, DNA, or any other biological, physical or behavioral characteristics that can be used to uniquely identify a person? If "Yes", have you reviewed your policies relating to the collection, storage and destruction of such information or data with a qualified attorney and confirmed compliance with applicable federal, state, local and foreign laws?			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
5. INFORMATION AND NETWORK SECURITY CONTROLS			
a. Do you use anti-virus software and a firewall to protect your network?			<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Do you use a cloud provider to store data or host applications? If "Yes", please provide the name of the cloud provider: _____ If you use more than one cloud provider to store data, please specify the cloud provider storing the largest quantity of sensitive customer and/or employee records (e.g., including medical records, personal health information, social security numbers, bank account details and credit card numbers) for you.			<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Do you use 2-factor authentication to secure all cloud provider services that you utilize (e.g. Amazon Web Services (AWS), Microsoft Azure, Google Cloud)?			<input type="checkbox"/> Yes <input type="checkbox"/> No

NGP-NBA (10.2020)

Page 1 of 3

# Being Proactive

## ▶ Documents

- Cyber Response Guide
- Cyber Security Prep and Response Guide

### Cyber Security Preparation and Response Guide

Create Pre-Breach Plan

1. Create internal incident team

provider?  
e website  
etration tests, employee training, phishing tests, etc.)  
e Plan

employee  
ement  
ment

**Incidents could include:**  
hone, PDA, thumb drive or other portable media  
recipient, misplaced, stolen, disposal fail  
fitch, misdirected email or fax  
ver breach or stolen data at a vendor location  
d users: employee or other malicious insider with access downloads or privileged data to  
ing  
intrusion detection and employee training to help prevent



### Cyber Security Response Plan

UNITEL INSURANCE

#### Cyber Policy

Policy #: \_\_\_\_\_ Carrier: \_\_\_\_\_  
Claim Website: \_\_\_\_\_ Claim Reporting: \_\_\_\_\_  
Breach Coach /Claim Resource: \_\_\_\_\_ Claim Website: \_\_\_\_\_  
Claim Services: \_\_\_\_\_

#### Internal Cyber Security Response Team

Example: Team Lead, IT, HR

Name: _____	Name: _____	Name: _____
Phone #: _____	Phone #: _____	Phone #: _____
Email: _____	Email: _____	Email: _____
Role: _____	Role: _____	Role: _____

#### UNITEL Team



**Mike Hetzel**  
CHCM, CSM, CUSA  
Director of Risk Management Services  
402.434.7271  
mhetzel@unitelinsurance.com

Your go to resource for creating a proactive plan for your business.



**Dan Wurm**  
GLCS, CWCS  
Property & Casualty Claims Advocate  
402.434.7287  
dwurm@unicogroup.com

Our claims advocate will help you navigate the claims process, both during and after a breach.



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# Takeaways

- ▶ Be proactive – processes and procedures
- ▶ Align your team with the insurance carriers
  - Service plans understand your carriers and forms are changing all the time
- ▶ Utilize 3<sup>rd</sup> party resources
- ▶ Review cyber protocols/procedures with risk management team
- ▶ Rates and risks are both climbing
- ▶ Before you sign a contract – check with carriers
- ▶ Cyber forms are different and are changing!



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