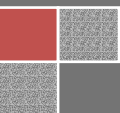




**COMPARATIVE
U.S.CALL CENTER
OPERATING COSTS**

BizCosts®....*The Cost of Doing Business*

BizCosts.com
Princeton, NJ



SUMMARY OF CONTENTS

COMPARATIVE OPERATING COST ANALYSIS: EXECUTIVE SUMMARY AND NOTES 1

INTRODUCTION..... 2

COMPARATIVE CALL CENTER LOCATIONS 2

 NEW ENGLAND REGION..... 3

 MIDDLE ATLANTIC REGION..... 3

 SOUTH ATLANTIC REGION..... 3

 FLORIDA REGION 3

 MID-SOUTH REGION 4

 EAST NORTH CENTRAL REGION..... 4

 WEST NORTH CENTRAL REGION..... 4

 WEST SOUTH CENTRAL REGION..... 4

 MOUNTAIN REGION..... 5

 PACIFIC REGION..... 5

NONEXEMPT LABOR COSTS..... 5

ELECTRIC POWER..... 6

OFFICE LEASE COSTS 6

CORPORATE TRAVEL COSTS..... 6

TELECOMMUNICATIONS COSTS 6

TOTAL ANNUAL OPERATING COST RANKING 7

ABOUT BIZCOSTS ABOUT BOYD 8

WARRANTY 9

DISCLAIMER AND COPYRIGHT 10

COMPARATIVE OPERATING COST ANALYSIS: NEW ENGLAND REGION 11

EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 12

EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 13

EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 14

EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 15

EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 16

EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 17

COMPARATIVE OPERATING COST ANALYSIS: MIDDLE ATLANTIC REGION..... 18

EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 19

EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 20

EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 21

EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 22

EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 23

EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 24

COMPARATIVE OPERATING COST ANALYSIS: SOUTH ATLANTIC REGION..... 25

EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 26

EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 27

EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 28

EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 29

EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 30

EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 31

COMPARATIVE OPERATING COST ANALYSIS: FLORIDA REGION..... 32
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 33
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 34
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 35
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 36
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 37
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 38

COMPARATIVE OPERATING COST ANALYSIS: MID-SOUTH REGION 39
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 40
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 41
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 42
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 43
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 44
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 45

COMPARATIVE OPERATING COST ANALYSIS: EAST NORTH CENTRAL REGION..... 46
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 47
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 48
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 49
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 50
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 51
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 52

COMPARATIVE OPERATING COST ANALYSIS: WEST NORTH CENTRAL REGION..... 53
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 54
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 55
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 56
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 57
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 58
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 59

COMPARATIVE OPERATING COST ANALYSIS: WEST SOUTH CENTRAL REGION 60
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 61
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 62
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 63
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 64
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 65
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 66

COMPARATIVE OPERATING COST ANALYSIS: MOUNTAIN REGION 67
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 68
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 69
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 70
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 71
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 72
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 73

COMPARATIVE OPERATING COST ANALYSIS: PACIFIC REGION 74
EXHIBIT I: COMPARATIVE ANNUAL OPERATING COST SIMULATION SUMMARY 75
EXHIBIT II: COMPARATIVE ANNUAL NONEXEMPT LABOR COSTS 76
EXHIBIT III: ANNUAL ELECTRIC POWER COST COMPARISONS..... 77
EXHIBIT IV: OFFICE RENT & EQUIPMENT AMORTIZATION COSTS..... 78
EXHIBIT V: COMPARATIVE ANNUAL CORPORATE TRAVEL COSTS 79
EXHIBIT VI: COMPARATIVE ANNUAL TELECOMMUNICATIONS COSTS 80

EXECUTIVE SUMMARY AND NOTES

Introduction

In the following ***BizCosts® Report***, major geographically-variable operating costs have been projected and scaled to the occupancy and staffing specifications of a representative call center. The center is assumed to house various customer service, clerical, recruiting and supervisory support functions. In the full ***BizCosts® Report's*** summary Exhibit I, annual costs are itemized and totaled and the full report ranks the 60 U.S cities from the highest cost call center location to the lowest.

The full report is based on a representative inbound call center employing 500 nonexempt workers and occupying 45,000 sq. ft. of floor space. Geographically-variable operating cost differentials are current for **2010 and 2011**. The format of the ***BizCosts®*** analysis is designed to provide an authoritative point of reference for the corporate planner's assessment of comparative operating cost levels at each of the candidate call center sites. The format of the full report's series of cost exhibits will permit a further tailoring of the cost data to reflect alternate scales of operation, staffing needs, call volumes and compensation practices.

Comparative Call Center Locations

For purposes of comparative analysis, major geographically-variable operating costs have been projected by Boyd for a series of 60 U.S. call center sites. The sites included in the report all house significant concentrations of call center investment and jobs. Following is a listing of cities included in the full ***BizCosts® Report*** as well as a summary description of each exhibit.

New England Region

- Portland, Maine
- Boston, Massachusetts
- Springfield, Massachusetts

- Manchester/Nashua, New Hampshire
- Hartford, Connecticut
- Providence, Rhode Island

Middle Atlantic Region

- Buffalo, New York
- Philadelphia, Pennsylvania
- Allentown/Bethlehem, Pennsylvania
- Scranton/Wilkes Barre, Pennsylvania
- Wilmington, Delaware
- Dover, Delaware

South Atlantic Region

- Richmond, Virginia
- Norfolk/Virginia Beach, Virginia
- Charlotte, North Carolina
- Greenville, South Carolina
- Atlanta, Georgia
- Augusta, Georgia

Florida Region

- Jacksonville, Florida
- Orlando, Florida
- Tampa/St. Petersburg, Florida
- Ft. Myers, Florida
- Ft. Lauderdale, Florida
- Miami, Florida

Mid South Region

- Louisville, Kentucky
- Memphis, Tennessee

- Nashville, Tennessee
- Knoxville, Tennessee
- Birmingham, Alabama
- Mobile, Alabama

East North Central Region

- Columbus, Ohio
- Cincinnati, Ohio
- Indianapolis, Indiana
- Chicago, Illinois
- Milwaukee, Wisconsin
- Madison, Wisconsin

West North Central Region

- Omaha, Nebraska
- Des Moines, Iowa
- Cedar Rapids, Iowa
- Wichita, Kansas
- Kansas City, Missouri
- St. Louis, Missouri

West South Central Region

- Oklahoma City, Oklahoma
- Dallas, Texas
- Austin, Texas
- Houston, Texas
- San Antonio, Texas
- Shreveport, Louisiana

Mountain Region

- Phoenix, Arizona

- Tucson, Arizona
- Las Vegas/Henderson, Nevada
- Salt Lake City, Utah
- Provo/Orem, Utah
- Boise, Idaho

Pacific Region

- Seattle/Bellevue, Washington
- Spokane, Washington
- Eugene/Springfield, Oregon
- San Jose, California
- Los Angeles, California
- San Diego, California

Nonexempt Labor Costs

Annual costs for nonexempt call center labor, including customer service representatives, team leaders, monitors, and other clerical and recruiting support positions, are presented in the full **BizCosts® Report's** Exhibit II by specific job title. Labor costs for executive staff and other exempt personnel are not included in the **BizCosts®** analysis as these costs would not vary as significantly by geography. Fringe benefit costs are factored in as a percent of total annual base payroll costs and include all statutory and company-sponsored benefits.

Electric Power

Comparative annual electric power costs are presented in the full **BizCosts® Report's** Exhibit III for all surveyed locations. Annual costs reflect commercial rate structures of the electric utilities serving each surveyed metropolitan area.

Office Lease Costs

Annual costs for the leasing of call center office space are detailed in Exhibit IV. Annual costs reflect effective average asking rates and are based on an assumed use of 45,000 sq. ft. of total space consistent with call center layout, connectivity, configuration and parking ratio requirements.

Corporate Travel Costs

Comparative annual on-site and air travel costs are presented in the full report's Exhibit V. Costs include corporate traveler lodging, meals, local transportation and other business travel incidentals. Figures are indicative of local business travel cost structures expected to be incurred by management and client/vendor visitations to each of the surveyed call center sites.

Telecommunications Costs

Annual costs for telecommunications services are presented in Exhibit VI. Due to the telecommunications-intensive nature of call center operations, teleco costs are typically the second largest geographically-variable cost factor (after labor). Annual telecommunications costs in the analysis are based on an assumed monthly usage of 2.50 million minutes of billable 800 Service.

Note that with the movement away from mileage-based pricing plans by major North American telecommunications carriers for most high volume long distance products, geographic differentials in telecommunications costs have become more of a function of sales and utility tax rates imposed by the various localities than location and other distance-sensitive considerations. In today's deregulated environment, long distance rates have become equalized over geography for most high volume products

About BizCosts® About Boyd

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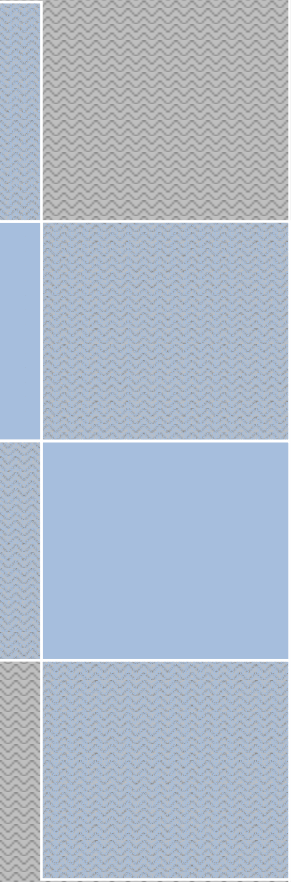
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