

*SOUTH BAY ASSOCIATION OF INSURANCE PROFESSIONALS*  
*January/February Newsletter*



January/February  
2022  
NEWSLETTER

*President's Message*

New and exciting things are happening for the rest of the current term. We are seeing people gathering a little more than the last couple of years and so are we.

We are happy to announce that we have scheduled our February, March and April Continuing Education classes. Our continuing education courses are a fundraiser for our association and your attendance helps fund our association in our ability to continue hosting these informative courses.

February class will be held 2/17/2022 via zoom. This class will be presented by ServPro Henderson/Boulder City. Dawn Kyles will be instructing the course in MITIGATION AWARENESS RESPONSE SEMINAR. This is a Multi State Approved Course for 2 Hour CE.

Our March class will be held "In-Person" on 3/17/2022 covering Ethics. This will be a 3 hour course and is approved for California only.

In April, be prepared to have a good time with Robb Greenspan who will be instructing us on the LESSONS LEARNED FROM THE CALIFORNIA WILDFIRES OF 2018. This is California Approved Course #381197 / CA (2 Hour CE).

We hope to announce our classes for May and June in the upcoming month.

*Aspire to Inspire*

We are still looking for committee members. If you have time to spare a few hours per month? Please contact me to discuss where your hidden talents may be best utilized.

Fundraising with the IAIP zipper pulls is ongoing. The purchase of one of these can be found on our website at <https://www.southbayaip.com>

This coming year we will also be looking for sponsorship for our dinner meetings to bring down the cost of each dinner. Now is the time to get your company to support you and your efforts in providing education, designations and camaraderie within this association and members of other IAIP associations. If you believe your employer would be willing to help, please let me know.

Here's to looking forward to meeting everyone in person once again.

Jody Nishida  
2021-2022 President

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## MEMBER NEWS:

## HAPPY BIRTHDAY

### DECEMBER BIRTHDAYS

Silvia Gomez 9th  
Jennifer Deinert-Peterson 23rd

### JANUARY BIRTHDAYS

Shirley Shilling Cimino 19<sup>th</sup>

### FEBRUARY BIRTHDAYS

Karen Peters 12<sup>th</sup>



## MEMBERSHIP RENEWALS

### FEBRUARY RENEWALS

### MARCH RENEWALS

Laura Baron 17<sup>th</sup>

## MEMBER NEWS (cont.)

### CONDOLENCES TO:

Rosemary Gomez on the recent loss of her brother.

### GET WELL TO – Hope you are up and feeling better soon

Shirley Shilling Cimino  
Kris McConnell  
Jennifer Deinert-Peterson

### FUNDRAISING WITH SBAIP

We still have zipper pulls available for purchase. Zipper pulls are available with and without beads.

Visit our website to purchase one of these keepsakes.

[Store - south-bay-aip](http://south-bay-aip.com)

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## SAVE THE DATE



### February 2022

- 8th** Dinner Meeting  
Zoom  
"Where are we now with CoVid?"
- 17th** Continuing Education  
Zoom 5:30pm – 7:30pm  
ServPro Henderson/Boulder City  
"Red Light Dispute" & "Important  
Aspects of Motorcycle Accident  
Litigation"

### March 2022

- 1st** FAT TUESDAY  
5PM – 7:30PM  
Zoom  
<https://us02web.zoom.us/j/86968046425>  
Region VII Meeting
- 12th** Board Meeting  
11:00 am  
Jody Nishida's home  
Information to follow
- 17th** Continuing Education  
In Person 5:30pm – 8:30pm  
IAIP  
Ethics in the Workplace (3 CE-CA)  
PRC Restoration  
23839 Banning Blvd, Carson, CA 90745

### April 2022

- 21st** Continuing Education  
In Person 5:30 – 7:30  
Greenspan Company  
LESSONS LEARNED FROM THE  
CALIFORNIA WILDFIRES OF 2018  
PRC Restoration  
23839 Banning Blvd, Carson, CA 90745

### May 2022

- tbd** Continuing Education

### June 2022

- tbd** Continuing Education
- 9th** Region VII Conference  
Louisville, KY
- 10th –** International Conference  
**11th** Louisville, KY

**For more information, watch for  
invitations to these events**

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*Attention:*

Region VII Members,

Please note that scammers and hackers are on the rise and very active lately. I encourage each member to look at the senders' email addresses prior to responding to emails. Apparently, scammers have taken the names of IAIP members put the name as the header and their email address. They are put using IAIP, folks from IAIP, topics of a quick meeting or discussion in order to get you to respond. DON'T! The only way to tackle this is to block the email address (not the person) and if it went to your company email, report it as phishing and block it.

I was notified by members that I needed them to purchase gift cards, pay invoices, etc. It didn't come from me (if I needed help, I would pick up the phone can call you). So, it had Christine Chandler Tillett and then a random email that is not mine.

Just wanted to alert you all. It is not just happening to me, it is across other regions as well.

Take care and stay safe.

Thank you, Christine  
Christine Chandler Tillett  
Region VII Vice President  
[iaipchristine@gmail.com](mailto:iaipchristine@gmail.com)



*Covid Home Tests*

The United States Postal Services (USPS) is providing free covid-19 testing kits to all residential addresses.

If you would like to participate, see information below. This for informational purposes only.

Every home in the U.S. is eligible to order free at-home COVID-19 tests. The tests are completely free. Orders will usually ship in 7-12 days.

Order your tests now so you have them when you need them. Order Free At-Home Tests <https://www.covidtests.gov/>



# *SOUTH BAY ASSOCIATION OF INSURANCE PROFESSIONALS*

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### **WCMSA Reference Guide Version 3.5 Updates of Significance**

Written by Medivest

The Centers for Medicare & Medicaid Services (CMS) released a revised Workers' Compensation Medicare Set-Aside Arrangement (WCMSA) Reference Guide ("Reference Guide") Version 3.5 on January 10, 2022. This Reference Guide replaces Version 3.4 which was released on October 4, 2021. When comparing the two Reference Guides, a new section 4.3 and new language has been added. Below indicates the new section and language added in the (WCMSA) Reference Guide Version 3.5.

To download the new WCMSA Reference Guide v3.5 Click [Here](#).

CMS's Version 3.5 Reference Guide, Section 1.1 includes the following changes:

Clarification has been provided regarding the use of non-CMS-approved products to address future medical care (Section 4.3).

#### **Section 4.3 The Use of Non-CMS-Approved Products to Address Future Medical Care**

A number of industry products exist with the intent of indemnifying insurance carriers and CMS beneficiaries against future recovery for conditional payments made by CMS for settled injuries. Although not inclusive of all products covered under this section, these products are most commonly termed "evidence-based" or "non-submit." 42 C.F.R. 411.46 specifically allows CMS to deny payment for treatment of work-related conditions if a settlement does not adequately protect the Medicare program's interest. Unless a proposed amount is submitted, reviewed, and approved using the process described in this reference guide prior to settlement, CMS cannot be certain that the Medicare program's interests are adequately protected. As such, CMS treats the use of non-CMS-approved products as a potential attempt to shift financial burden by improperly giving reasonable recognition to both medical expenses and income replacement.

As a matter of policy and practice, CMS will deny payment for medical services related to the WC injuries or illness requiring attestation of appropriate exhaustion equal to the total settlement less procurement costs before CMS will resume primary payment obligation for settled injuries or illnesses. This will result in the claimant needing to demonstrate complete exhaustion of the net settlement amount, rather than a CMS-approved WCMSA amount.

Keep in mind the WCMSA Reference Guide states: There are no statutory or regulatory provisions requiring that you submit a WCMSA amount proposal to CMS for review. If you choose to use CMS' WCMSA review process, the Agency

requests that you comply with CMS' established policies and procedures.

#### **Take Aways**

- While CMS added Section 4.3, this language is not entirely new or at least not entirely unexpected. Similar currently existing Reference Guide language has for years included warnings about what could happen if parties failed to adequately consider Medicare's future interests in WC settlements. For example, language from previous Reference Guide versions indicated in Section 8.0 that even for examples where a settlement did not meet CMS workload review thresholds "The settling parties must consider CMS' future interests even though the case would not be eligible for review. Failure to do so could leave settling parties subject to future recoveries for payments related to the injury up to the total value of the settlement" (Example 1) and "Not establishing some plan for future care places the settling parties at risk for recovery from care related to the WC injury up to the full value of the settlement" (Example 2).

- Also in prior versions of the Reference Guide in Section 4.1.4, CMS has warned of its ability and intention to deny injury-related medical services when it said that "If Medicare's interests were not reasonably considered, Medicare will refuse to pay for services related to the WC injury (and otherwise reimbursable by Medicare) until such expenses have exhausted the entire dollar amount of the entire WC settlement. Medicare may also assert a recovery claim, if appropriate."

- On a positive note, CMS has now clarified in the new language in Section 4.3 that it will allow for a procurement cost reduction when there is a denial of service when there was no approved WCMSA submission. The new language clearly explains that the denial of service amount will not exceed the gross settlement minus procurement costs. This is more reasonable than denying services up to the entire amount of the settlement as it had previously listed or perhaps denying services up to double the amount of services. The double damages concept has been sometimes misstated in industry circles. (In court cases, even double damages claims have first determined the recovery damages by determining the conditional payment amount after applying a procurement cost reduction and then doubling that amount). The new language actually helps with this issue.

- However, perhaps even more troubling is whether funds earmarked to help protect Medicare's future interests as WCMSA funds are actually used for the intended purpose. According to the National Council on Compensation Insurance, Inc. (NCCI) 2018 research brief updating its 2014 survey on WCMSAs, approximately ninety-eight percent (98%) of the Workers' Compensation cases settled with the

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injured worker choosing to self-administer their MSA funds. This 2018 NCCI update published research brief included a sample of over 11,500 WC settlements between 2010 and 2015.

- Perhaps to address this gap between what is said will be done (i.e. WCMSA allocation reports) and what actually is done (the administration of settlement dollars to pay for injury-related medical items, services, and expenses including prescription drug expenses, CMS already has the following language recommending professional administration in its Reference Guide in Section 17: “CMS highly recommends professional administration where a claimant is taking controlled substances that CMS determines are “frequently abused drugs” according to CMS’ Part D Drug Utilization Review (DUR) policy. That policy and supporting information are available on the web at <https://cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/RxUtilization.html>. Claimants may also administer their own WCMSAs, if State law allows. Claimants should submit annual self-attestations, just as a professional administrator would. This arrangement is subject to the same rules and reporting requirements as any other WCMSA. See Section 17.5 for more on this annual attestation. Although beneficiaries may act as their own administrators, it is highly recommended that settlement recipients consider the use of a professional administrator for their funds.”
- Perhaps CMS felt that its existing high recommendation language for professional administration was sufficient to encourage settling parties to avoid pitfalls of incompetent administration of WCMSAs. But has CMS or any other entity ever done research to see what percentage of self-administered MSA funds were properly and fully exhausted before any injury-related medical bills were submitted to Medicare? If a non-submit WCMSA comes in at 80% of the CMS methodology submitted and approved WCMSA (80% because it follows an evidence-based drug tapering program guideline often seen in a state-based Workers’ Compensation medical protocol like the MTUS in California for example) but the WCMSA funds are professionally administered, wouldn’t that seem to protect Medicare’s real-world interests rather than a CMS submitted and approved WCMSA allocation report but self-administered by an injured claimant?

## **February 17, 2022 CE Course**

will be available to the following states per the following course #

Alaska	11341
Arizona	106969
California	274031 Agents 274032 Adjustors
Idaho	3194492
Montana	6000074805
Oregon	38810
Texas	86896
Washington	625307
Utah	27484

See following pages for class information.

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INSURANCE PROFESSIONALS

Continuing Education

**Mitigation Awareness Response Seminar**  
**Multi State Approved Course / CA (2 Hour CE)**

**February 17th, 2022 5:30pm – 7:30**

**Presented by: Servpro of Henderson/Boulder City**



**Course Description:** The insurance professional will gain a better understanding of what to expect from a good restoration professional. The lesson reviews the principles of water damage restoration as defined in the Industry Standard (IICRC S500 Water Damage Restoration Standard). They will learn the key questions a restoration professional asks when inspecting and drying wet buildings.

**Dawn Kyles** is the Accounting/HR Administrator for Servpro of Henderson/Boulder City Franchise, as well as oversee the Marketing Department. She is IICRC certified in Water Restoration and Upholstery / Fabric Cleaning. She coordinates and teaches Continuing Education and hold approvals to teach in 37 states. She is always #HereToHelp in any way. She strives to learn as much as she can within this industry, so that she may bring forth that knowledge to others. Dawn is also associated with IAIP as a member of the Las Vegas Insurance Professionals.



Certifications: IICRC Certified in Water Damage Restoration  
 IICRC Upholstery/Fabric Cleaning Technician  
 Blood Borne Pathogens Awareness  
 Asbestos Awareness  
 Certified Continuing Education Instructor-37 States

**Last day to Register – February 13th, 2022**

\*\*\*\*\*REGISTRATION\*\*\*\*\*

Name: \_\_\_\_\_ Insurance License #: \_\_\_\_\_  
 Agency/Company: \_\_\_\_\_ IAIP Membership #: \_\_\_\_\_  
 Telephone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

Cost: IAIP Member \$8 Non-IAIP Member \$10  
 Zelle Payment: southbayinsprofessionals@gmail.com – No additional fees.  
 Please include description of payment  
 PayPal including Fees: IAIP Member \$10 Non-IAIP Member \$12 PayPal Link: [SBAIP](#)

Payments by Check must reach us prior to the date of the class via Zelle, PayPal or mail.  
 Mail checks to: SBAIP  
 P O Box 7938  
 Torrance, CA 90504

Please make your payment as indicated above. Once payment is received, you will receive the Zoom link to attend the class. Please email a copy of this registration form to [southbayinsprofessionals@gmail.com](mailto:southbayinsprofessionals@gmail.com)

**South Bay Association of Insurance Professionals and affiliated CE Instructors are not responsible for participant's lack of Continuing Education credits due to a change in courses being offered. Students must complete each course to receive credit per course.**

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**Continuing Education**

**INTERNATIONAL ASSOCIATION OF INSURANCE PROFESSIONALS –  
ETHICS IN THE WORKPLACE  
California Approved Course #356693 / CA (3 Hour CE)**

**March 17th, 2022 5:30pm – 8:30**

Being ethical does not mean following your feelings. Your feelings can misdirect you. In this course you will explore how workplace ethics should be developed, how to create the standards and policies that support them and how to deal with problems where ethics are concerned. If taking class for IAIP credits students must purchase class materials from the IAIP website. Contact instructor for additional hour required for IAIP credits. No need to purchase class materials for CE credits only.

**Gina Thomas Patterson, CISR-ELITE, CPIW, DAE, CLP - 2021-2022 President Insurance Professionals of Orange**

Gina is in the Marine Underwriting & Sales of the Business Solutions Unit with Roanoke Insurance Group out of their Long Beach, CA office. She is an approved Lloyd's Coverholder holding underwriting authority with the Munich Re Syndicate at Lloyd's of London. Gina is Past President of the South Bay Association of Insurance Professionals (a DBA of the South Bay Chapter of NAIW), a local affiliate of the International Association of Insurance Professionals. She is also South Bay's Education Director with the State of California Department of Insurance, and has served in various capacities including president-elect, vice president, webmistress, education, communications, and awards chair for the association. She has served on the public relations team with the California Council of IAIP since 2008 in various capacities, as instructor at various IAIP educational events, and served on the International Education Task Force in 2012-2016. She was Region VIII Conference Program Chair in 2015 as well as Education Chair in 2016, 2017 and 2019. She is currently serving on the CA Council and Region VII Education Committees as well as on the IAIP Education Strategy Task Force. An avid photographer, her current work can be viewed on her social media pages. A blues guitarist and songwriter, Gina has composed over 120 finished pieces of music tucked in her "black book" with her beloved 12-stringed Guild, aptly named Mona.

**Last day to Register – March 13th, 2022**

**Dinner included with registration fee**

\*\*\*\*\*REGISTRATION\*\*\*\*\*

Name: \_\_\_\_\_

Insurance License #: \_\_\_\_\_

Agency/Company: \_\_\_\_\_

IAIP Membership #: \_\_\_\_\_

Telephone: (    ) \_\_\_\_\_

Email: \_\_\_\_\_

Cost:    IAIP Member        \$35        Member Associate Worker        \$40        Non-IAIP Member        \$45

Zelle Payment:    southbayinsprofessionals@gmail.com – No additional fees.

PayPal including Fees:        Add \$2

*Please include description of payment*

Payments by Check must reach us prior to the date of the class via Zelle, PayPal or mail.

Mail checks to:

SBAIP  
P O Box 7938  
Torrance, CA 90504

PayPal Link: [SBAIP](#)

Please make your payment as indicated above. Please email a copy of this registration form to [southbayinsprofessionals@gmail.com](mailto:southbayinsprofessionals@gmail.com)

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**Continuing Education**

**LESSONS LEARNED FROM THE CALIFORNIA WILDFIRES OF 2018**

**California Approved Course #381197 / CA (2 Hour CE)**

**April 21st, 2022 5:30pm – 7:30**

**Presented by: THE GREENSPAN COMPANY**



**Course Description:** Insurance Brokers and agents who write homeowners and commercial insurance in California are faced with unique fire risks. The 2018 firestorms ravaged homes and businesses throughout California. In this seminar we will discuss these risks and what you need to understand to write this coverage properly. Is a mudslide full of fire debris really covered and when? How about exposure to wildfire smoke from burning brush and other homes, who pays? How do you compete against the direct writers on this risk type? When a claim is made, problems will inevitably follow in dealing with the insurance company, the city for permitting and the contractors rebuilding the property. We will discuss these issues and will learn about the myriad of issues brokers and agents need to consider.

**Robb Greenspan** - is the President and Executive General Adjuster for The Greenspan Company/Adjusters International based out of the Los Angeles, CA office. He has been on the board of the Independent Insurance Agents and Brokers Association of Los Angeles (IIABA-LA) for over 15 years. In honor of his contributions to the insurance profession in Los Angeles, IIABA-LA recently established the annual Robb Greenspan Service Award. Additionally, Robb has served as a commissioner on the Unfair Claims Task Force for the California Department of Insurance, was appointed a Senate Commissioner of Insurance by the California Senate and is a past member of the California Department of Insurance Curriculum Board. He is also the author of the Adjusting Today article titled, "Risk Assessment: Evaluation Coverage from a Loss Perspective." Recently, Robb has worked with the Department of Insurance, NAPIA and CAPIA on new legislative changes to insurance codes and regulations to protect policy holder rights in California. Robb is a magician and member of the world-famous Magic Castle in Los Angeles, an L.A. Dodgers fan, and an active musician who plays drums and percussions for the Sugar Daddies Blues Band and other bands. He also enjoys hiking, skiing, traveling, and spending time with his wife, three children and grandchildren.



**Last day to Register – April 15th, 2022** **Light Dinner Meal included with registration fee**  
\*\*\*\*\*REGISTRATION\*\*\*\*\*

Name: \_\_\_\_\_ Insurance License #: \_\_\_\_\_  
Agency/Company: \_\_\_\_\_ IAIP Membership #: \_\_\_\_\_  
Telephone: ( ) \_\_\_\_\_ Email: \_\_\_\_\_

Cost: IAIP Member \$35 Member Associate Worker \$40 Non-IAIP Member \$45  
Zelle Payment: southbayinsprofessionals@gmail.com – No additional fees.  
PayPal including Fees: Add \$2 **Please include description of payment**

Payments by Check must reach us prior to the date of the class via Zelle, PayPal or mail.  
Mail checks to: SBAIP  
P O Box 7938  
Torrance, CA 90504  
PayPal Link: [SBAIP](#)

Please make your payment as indicated above. Please email a copy of this registration form to [southbayinsprofessionals@gmail.com](mailto:southbayinsprofessionals@gmail.com)

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## Gong Xi Fa Cai!

For those of you who have never seen this saying – Its Chinese for May the New Year bring you lots of happiness and prosperity. May your hearts be filled with lots of love, happiness, and contentment as you welcome this new year.

Happy New Year everyone.



## 2022 International Convention



### Registration is Now Open!

Good news! Registration for the 2022 IAIP Convention in Louisville, Kentucky on June 10-12, is now open. **Register Now!**

Registration for the Regional Hub Conferences on Thursday, June 9 is also available.

This year's convention will inspire and empower insurance professionals by bringing the IAIP community together to learn, forge new connections, adopt new strategies and tackle today's emerging coverages. Expect to learn tactics for preventing insurance fraud, the ins and outs of trauma recovery services, how to increase your financial intelligence, and achieve a better work/life balance, minimize the stress related to managing your tasks efficiently, and, ultimately, improve working relationships. And so much more! Don't miss out!

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**2022 REGION VII CONFERENCE: JUNE 9, 2022 - LOUISVILLE, KY**

**REGION VII**

**IT'S GOOD TO RECONNECT & BACK AT THE RACES IN LOUISVILLE!**

Region VII Hub Conference is brought to you by your RVP Christine Chandler Tillett and our Regional Conference Committees. We can't wait to come together for the day to brainstorm ways we to promote Region VII and the Association with a focus on increasing membership. A special thanks to all our Committee Members throughout the region. We couldn't do this without your support and dedication.

**AGENDA-AT-A-GLANCE**

We are still in the planning stages but wanted to give you a quick look at what our Hub Meeting's schedule will look like. This is a "single day" event.

Breakfast: Will be on your own – \*\*or if you just want a quick snack, stop by Region VII Networking Central for a grab and go bag.

Call to order: We plan on starting at 9:00am. Meeting Agenda will include the following:

- CWC Competition
- Business Session
- Memorial Recognition.
- Awards & Recognition Celebration (if ½ day, we will present at Region VII Dinner)

Lunch: will be a special Combined Luncheon with all the other regions participating in the HUB Conference and their respective RVP's.

Dinner: Region VII Dinner (for a fee) Information will be provided at a future date.

Additional details will be posted as they are finalized.

**CONTACT**

Regional Conference Organizer – Mitula Patel, [mpatel@mmibi.com](mailto:mpatel@mmibi.com)

Regional Conference Organizer – Terri Brennan, [brennata@gmail.com](mailto:brennata@gmail.com)

RVP – Christine Chandler Tillett, [IAIPR7RVP@gmail.com](mailto:IAIPR7RVP@gmail.com)

Looavul.  
Luhvul.  
Loueville.  
Looaville.  
Looneyville.

*Louisville*

YOUR KIND OF PLACE... ANY WAY YOU SAY IT.

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**Intimidated by Accounting? Five Simple Steps Are All You Need**

When you decided to start your own company, you likely focused on the products or services you were selling, along with your amazing customer service and marketing skills. While running your own small business offers plenty of upsides, it also means you're responsible for every aspect of operations, including the parts you think are beyond your capabilities – or just plain boring. Accounting tasks often fall into both these categories, but that doesn't keep attending to them from being absolutely necessary. The good news is that you don't need an accounting degree – or even to be good at math -to do what needs to be done. The five tips that follow are simple to do. Incorporating them into your everyday tasks and mindset will not only cover the basics – but will also give you a much clearer sense of your business's financial health.

1. Avoid mixing business expenses with personal expenses. It may feel simpler to reach for the same credit card or use the same bank account to pay for everything, but from a business accounting perspective it's a recipe for disaster. Whether you are a sole proprietor or are an LLC (where separating these expenses out is a requirement), you'll find that if you pay for your business expenses separately it will make it much easier to optimize your taxes and to make smarter decisions based on a good understanding of your revenues and cash flow.
2. Use cloud-based accounting software. Where it was common for small businesses to invest in off-the-shelf accounting software, cloud-based software has made it much easier to access your information from anywhere. It also offers the advantage of continuous software updates that are responsive to both improved performance and legislative changes, as well as superior security.
3. Log expenses and payments every single day. Procrastination is something we're all guilty of, especially when it comes to tasks we'd rather not do, but keeping current on logging expenses and revenue is crucial. Make it part of your daily activities, like making yourself a cup of coffee or brushing your teeth. Otherwise, you're going to have a big pile of records that either has to be entered into your books or get forgotten about completely. The good news is that there are plenty of apps that make the task easier.
4. Put a quarterly (or monthly) check-up on your calendar. Every quarter you need to take a close look at how your business is doing, so put it on your calendar as if it is an important appointment. If you've kept your records up to date, this will provide you with the opportunity to get a helpful overview of how your business is doing and what trends you can track and respond to.
5. If you can't handle your accounting tasks, get help. We offer bookkeeping and accounting services to help you stay on track. Though you may be able to manage on your own for a while, business growth may necessitate hiring help. Whether that is a part-time or full-time employee or an outside service like ours is up to you. Just make sure that you recognize when you're in over your head or out of the time you need to do it yourself.

Keep your business headed in the right direction with the critical financial data you need to make smart decisions.

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2022 CA Council Meeting Fundraiser – “Join Our Crew in 2022”  
Hosted by San Francisco Insurance Professionals

**RAFFLES!!!** – *Tickets - \$5 each*

*Choose the prize you want to win. All prizes will be awarded during the 2022 Conference – Winner need not be present to win (but we do hope to see you there!!)*

**Prize #1**



**Samsung 15.6” Chromebook w/Intel Celeron 4 GB Memory and 128GB eMMC Flash Memory – Platinum Titan Case**

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**Prize #2**

**FitBit – Inspire 2 Fitness Tracker**



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**Prize #3**



**Ring – Video Doorbell 3 Plus – Satin Nickel Finish**

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**Prize #4 – Sample Photo**

**Custom Jewelry Set by Dazzy Jewlz (aka Rae Lynn). Set will include a Necklace, Bracelet and Earrings - You choose the color, style, earring type and necklace length.**



**To purchase tickets – contact Rae Lynn Zachary at [inslifer@sbcglobal.net](mailto:inslifer@sbcglobal.net)**