

Business 2.0: *I'm in Business, Now What?*

Panel Member's Contact Information

Becky S. Corbett, MSW, ACSW, BSCorbett Consulting, LLC

Becky@BSCorbettConsulting.com

301.806.0446

Jamie Kent Hamelburg, Esquire, Press & Dozier, LLC

JHamelburg@pressdozierlaw.com

301.913.5200

Gail Louis, PNC Financial Services Group

Gail.Louis@pnc.com

202.835.5010

Anita L. Segreti, Federal Insurance Federation, Inc.

Anita@ASegreti.com

301.468.9600

Practical Tips

- Develop your inner circle/business advisors/kitchen cabinet who can help you and your business.
- Include Banker, Attorney, Insurance Agent, CPA, Bookkeeper, Webmaster, IT Professional, HR Specialist (Employees and Independent Contractors), Business Coach, to name a few.
- Obtain 3 quotes from vendors for services requested.

\$\$\$ - Cashflow!

- Develop relationship with your account representative/relation manager at your business' primary financial institute.
- Stay focused on your current clients (follow the money) and respond to prospective clients in a timely manner.
- Keep funds in your business account. It gives you flexibility with your decision making.

The Best Insurance Advice...

- Protect yourself and your business.
- Find an agent to sit down with you, understand what you do, and let her/him help you.
- Risk transfer: Ask people you are working with for a copy of their Certificate of Insurance (COI).

Types of Business Insurance

General Liability

"Trip & Fall Insurance" required by your clients to work at or deliver to their site.

Workers Comp

Required for all employees.

Be sure Independent Contractors have their own insurance before you hire them.

Professional Liability

"Errors & Omissions" insures your professional advise/opinion/direction to your client.

Insurance that is specific to your occupation.

Conduct a Risk Analysis

- Ask yourself, "What is the worst thing that could happen?"
- And, insure for it.