



# James K. Ruble Graduate Seminar

June 16-17, 2021  
Margaritaville Lake Resort  
Osage Beach, Mo.



## Agenda

### Wednesday, June 16, 2021

- 7:30 - 8 am Registration and Coffee & Rolls
- 8 am - 12 pm Insurance Claims That Cause Problems  
Using various claim situations, agents will identify some common coverage issues that create problems. They will discuss Business Auto issues, as well as Commercial Property Coverage issues related to vacancy, setting building limits, margin clause, tenant improvements and betterments, condominium valuation, blanket coverage, business personal property, and business income. They will review the appropriate policy and endorsements and determine whether or not coverage is provided and how best to address any gaps in coverage.  
*Terry L. Tadlock, CIC, CPCU, CRIS*  
*Correll Insurance Group of Hilton*  
*Hilton Head Island, S.C.*
- 12 - 1 pm Lunch on Your Own
- 1 - 5 pm Business Income...The Mystery Continues  
In this session, agents take an in-depth look at the business income exposure. They review business continuation plans and learn the finer points of policy language and its effects on the insured. They will be able to explain the pros and cons of various endorsements, the use of the Extra Expense Coverage Form and the Leasehold Interest Coverage Form. Using a business income case study with a fictitious account named "Supermarkets, Inc.," agents will better understand catastrophe planning and be able to explain how business income coverage, when properly designed, is critical to this process.  
*Terry L. Tadlock, CIC, CPCU, CRIS*

### Thursday, June 17, 2021

- 7:30 - 8 am Coffee & Rolls
- 8 am - 12 pm Traps and Gaps in the ISO Business Auto Policy  
Agents will identify the "traps" and "gaps" in the ISO Business Auto Policy and learn ways to avoid them. They will take an in-depth look at Who Is an Insured under the BAP. They will discuss issues surrounding rental car exposures, work-related injuries, physical damage exclusions, and coordination with other coverages. Agents will examine BAP endorsements and discuss how they can amend policy provisions, add coverage, or restrict coverage. They will be able to determine how best to address their client's needs to avoid the traps and gaps in coverage.  
*John M. Dismukes, CIC, CPCU, AAI, AIS*  
*Dismukes Training & Consulting, LLC*  
*Tulsa, Okla.*
- 12 - 1 pm Lunch on Your Own
- 1 - 5 pm Errors and Omissions Prevention vs. Mitigation  
Errors and Omissions occur regularly and some of these lead to claims against agents, brokers, agencies, and companies. In this session, agents will examine the leading causes of error and omission claims against agents and learn about the risk management techniques that can be implemented to prevent and/or mitigate them. Using real-life case scenarios, agents will identify potential exposures, discuss ways to minimize them, and be able to explain what to do if a claim is made against them.  
*John M. Dismukes, CIC, CPCU, AAI, AIS*

All times are assumed CDT unless otherwise noted.

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## ADA/Dietary Requests

We work hard to make our programs accessible to all. If you need accommodations, simply call MAIA at 573-893-4301 or email MAIA at [maia@moagent.org](mailto:maia@moagent.org).

Please notify MAIA in advance if you have any special dietary requirements.

## Cancellation Policy

You will not receive a refund or transfer credit if you do not notify us before the start of the event. All cancellations and transfers must be received in writing. Refunds: a 90 percent refund applies if cancelling more than two weeks prior to start of event; 75 percent refund if cancelling fewer than two weeks before the event. Transfers: a \$30 transfer fee will be assessed on any CIC transfer made within two weeks of the program. Transfers may only be made to another MAIA course. Student must indicate a transfer course within two weeks of cancellation, or appropriate percentage of tuition will be refunded.

## Requesting an Extension

In order to request an extension on your CIC update, please contact The National Alliance at [alliance@scic.com](mailto:alliance@scic.com).

## Location

This institute will be held at the Margaritaville Lake Resort, 494 Tan Tar A Dr., Osage Beach, Mo. 65065, 573-348-3131. You are responsible for your own hotel reservations. We have special room rates of \$133 for a guest room, \$219 for 1-bedroom suite and \$307 for 2-bedroom suite if reserved by May 18, 2021. The rate cannot be guaranteed after that date. You must tell the hotel you are with the Missouri Association of Insurance Agents group to get this rate.

## CE Credits

This class is approved for 16 continuing education credits in Missouri and Kansas. If you are licensed in a different state and are registering less than 40 days from the program, please contact The National Alliance to see if CE is available at [alliance@scic.com](mailto:alliance@scic.com).

## PROfile

Your PROfile displays all of your National Alliance professional education information including: Alliance member #, when your next update is due, membership dues status, CE certificate, course history, new program offerings, contact and logon information, and suggested reading materials. Please note that it will take 4-6 weeks for your attendance to be reflected on your PROfile.



## James K. Ruble Graduate Seminar Registration Form 2021

*(One registration form per person. Form may be photocopied for others.)*



I wish to attend the James K. Ruble Graduate Seminar to be held June 16-17, 2021.

Name \_\_\_\_\_ Name for badge \_\_\_\_\_

Title \_\_\_\_\_ Designation(s) you hold: ACSR CISR CIC CLU CPCU AAI LUTCF Other: \_\_\_\_\_

Date of Birth \_\_\_\_\_ License Number: \_\_\_\_\_ National Producer Number: \_\_\_\_\_

Which best describes your role? ☐ Owner/Principal ☐ Agency Mgr. ☐ Producer ☐ Acct. Mgr. ☐ CSR ☐ IT ☐ Co. Rep ☐ Other: \_\_\_\_\_

Agency/Co. \_\_\_\_\_ Street Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

Type of Entity: ☐ Retail Agency ☐ Insurance Co. ☐ MGA/E&S Agency ☐ Vendor ☐ Other \_\_\_\_\_

SEMINAR PRICE is \$445. Fee includes materials, breaks and CE credit reporting fees for participants.

Note: You can also register online at [www.moagent.org](http://www.moagent.org).

oVISA oMC oAmEx oDisc. Card #: \_\_\_\_\_ Ex. Date \_\_\_\_\_ Verification Code \_\_\_\_\_

Billing Address \_\_\_\_\_ Cardholder Sig. \_\_\_\_\_

Or make checks payable to MAIA. (Payment must be sent with this form)

Mail or fax to Missouri Association of Insurance Agents, 3315 Emerald Lane, Jefferson City, MO 65109, Fax: 573-893-3708.  
Questions? Call 573-893-4301.

# New 2021 In-Person Guidelines

## Ready to Return to In-Person Learning

The MAIA staff and the staff at Margaritaville Lake Resort take very seriously the health of our members. It is our top priority as we plan for the upcoming James K. Ruble Graduate Seminar. Additional safety precautions applied by the hotel, but not limited to, include the following:

Signage will be posted throughout public spaces on cleanliness, social distancing and hand hygiene.

Hand sanitizer stations are prevalent at high traffic customer touch points throughout the property, including meeting areas.

Meeting rooms will be cleaned and sanitized after each meeting. Frequently touched surfaces are cleaned and disinfected as much as possible.

EPA approved cleaning and disinfecting agents that kill the COVID-19 virus are used throughout the property.

When reporting to work, associates will receive a wellness check to include a noninvasive temperature check and a screening questionnaire.

Face masks for any guest-facing hotel associates are currently considered part of the resort associates' uniforms, with exceptions made for associates' well-being while working outdoors. Gloves will be worn by associates completing specific job functions.

## Masks & Hand Sanitizers

Attendees are encouraged to wear face masks if this makes them more comfortable. Masks and hand sanitizer will be available, or you can bring your own.

## Seating Arrangements

During the general sessions, attendees will be seated one person per 6' table. Meal functions will be four people per round table.

## By attending this event, you agree to abide by the following:

- I have not experienced the following: atypical cough, atypical shortness of breath, fever of 100 degrees F or 37.8 degrees C, or above, chills/repeated shaking, muscle pain, sore throat, headache, new or loss of taste or smell.
- I affirm that in the past 14 days I have not had close contact (within six (6) feet for a prolonged period of time) with someone with a diagnosis of the virus or traveled internationally.

