



2020 Media Kit

Insurance Rough Notes.

VOL. I.

NOVEMBER 10, 1878.

NO. I.

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H. C. MARTIN.

CHAS. B. COE.

J. T. DOWNEY.

AFTER THE STORM.

After the storm, a calm;
After the bruise, a balm;
For the ill brings good, in the Lord's own time,
And the sigh becomes a psalm.
After the drought, the dew;
After the cloud, the blue;
For the sky will smile in the sun's good time,
And the earth grow glad and new.
Bloom is the heir of blight,
Dawn is the child of night;
And the rolling change of the busy world,
Bids the wrong yield back the right.
Under the fount of ill,
Many a cup doth fill,
And the patient lip, though it drinketh oft,
Finds only the bitter still.
Truth seemeth oft to sleep,
Blessings so slow to reap,
Till the hours of waiting are weary to bear,
And the courage is hard to keep.
Nevertheless, I know
Out of the dark must grow,
Sooner or latter whatever is fair,
Since the heavens have willed it so.

THE WEE, WEE BAIRNIE.

"Step gently, step gently."
I stepped hastily back. I feared I had been treading on some of the old man's bowers.
He leant on his spade and made no motion for some minutes. At length he raised his head, and in a husky voice began:
"Ay, sir, I mind the time as well as 'twere yesterday, and it's forty years since, when oor wee bairnie died. It was his fourth birth day, and he stopped up tae wait till I cam home wi' a bit present for him. I sat doon be' the fire tae wait for my supper (my wife was ben the hoose bakin'), when I the pattrin' o' his little feet, an' I looked up an' held oot my arms for him. He didna come runnin' tae them sae quick as usual, an' when I had him on my knees, says I 'An' fa'll ye be, ye wee bit nickum?'
"I'm fayther's wee, wee bairnie."
"An' wi' that he nestled closer to me. He didna seem cheery, sae I ca'd the doggie tae 'im, an' the doggie cam lazy like fra his corner stretchen' his legs. The bairnie but doon his little han' an' strokit the dog's head. But he didna git up an' play wi't, and seemed tired like.
"Janet," cad I ben the hoose, "what ails the bairnie?"
"Ails him," said she. "Awa wi' ye; nae-thin ails him."
"But he's tired like."
"Hoot," says she, "nae wunner, sittin' up till this time o' night."
"Ahl but it's nae that, it's mair that tired that he is, Janet; he's nae wee."
Janet took the child in her arms.
"Aweel," said she, "an' he's no weel. I'll put him tae bed when I hae done wi' the bakin'; an' wi' that she set him down i' the floor. Forty years it is syne; but I can see the laddie standin' there yet wi' his head hangin' owre his clean frock, and his wee bit leggies bare tae the knees.

"Pit him tae bed the noo, Janet. Dinna min' the cakes."

"She took him up again in her arms, and as she did sae his wee facie becam' as pale as death, an' his little body shook a' ower. I never waited a meenit, but awa' I ran oot at the door for the doctor as hard as I could rin, twa miles across the field, wi' my heart beatin' hard at every step. The doctor wasna in. Wi' a sair heart I turned back. I stopped runnin when I got till our gate and walked quietly in. 'Thae doctor's nae in.' 'Waur luck,' said I, as I crossed the door. Nae a word. I turned roun' intae the kitchen, an' there was sich a sight I could never forget. In ae corner was my wife lying on the groun', an' beside her the wee bit bairn—nae a soun' frae either o' them. I toucht my wife i' the shouther, an' she lookit up, an' then rose up wi'out a word an' stood beside me, lookin' at the form of the little laddie. Suddenly he gied a start an' held out his arms tae me—'Am I no ver ain wee bairnie, fayther?' 'Ay, ay,' said I, for I could hardly speak, an' I knelt doon beside him an' took his little hand. My wife knelt doon on th' other side of him and took his other hand. 'Yer wee, wee bairnie,' he muttered, as tae himsel'—for he gied himsel' the name—an' then he laid his head back, an' we could see he was gone. The doggie cam' an' lookit in his face, an' lickit his han', an' then wi' a low whine went an' lay doon at his feet. Niver a tear did we weep; but we sat baith o' us lookin' intae the sweet wee facie till th' mornin' broke in on us. The neebors cam' i' the mornin', an' I rose up and spoke tae them; but my wife she never stirred nor gied a sound, till ane o' them spoke o' when he wad be carried tae the auld kirk-yaird. 'Kirk-yaird!' said she, 'kirk-yaird! Nae kirk-yaird for me. My bairnie shall sleep whaur he played—in oor gairden. Nae a step farer.' 'But it'll never be allowed.' 'Allowed!' cried she, 'the bairnie shanna stir past the end o' the gairden.' An' she had her way. Naebody interfered; an' there he lies jist waur ye were gaun to pit yer fit, an' there he'll lie tae the resurrection mornin'. An' ilka evenin' my wife comes an' sits here wi' her knittin', an' we never tire o' speakin' o' him that lies beneath."

And the old man bent down and passed his hand over the loose mould as if he were smoothing the pillow of his "wee, wee bairnie."

READ the card of the Home Fire Insurance Co., H. H. Walker, state agent.

HOW MUCH LUXURY WE NEED.

Ruskin says some sensible things on this point, in the following paragraph:
I am no advocate for meanness of private habitation. I would fain introduce into it all magnificence, care and beauty were they as possible; but I would not have that useless expense in unnoticed fineries or formalities; corning of ceilings and graining of doors, and fringing of curtains, and thousands of such things which have become foolishly and apathetically habitual—things on whose common appliance hang whole trades, to which there never yet belonged the blessing of giving one ray of real pleasure, or becoming of the remotest or most contemptible use—things which cause half the expense of life, and

destroy more than half its comforts, manliness, respectability, freshness and facility. I speak from experience. I know what it is to live in a cottage with a deal floor and roof, and a hearth of mica slate; and I know it to be in many respects healthier and happier than living between a Turkey carpet and gilded ceiling, beside a steel grate and polished fender. I do not say that such things have not their place and propriety; but I do say this emphatically, that the tenth part of the expense which is sacrificed in domestic vanities, if not absolutely and meaninglessly lost in domestic discomfort and incumbrances, would, if collectively offered and wisely employed, buile a marble church for every town in England; such a church as it should be a joy and blessing even to pass near in our daily ways and as it would bring the light into the eyes from afar, lifting its fair height above the purple crowd of humble roofs.

BARNARD, COE & SAYLES, have in every respect a first class insurance agency.

The Northwestern Mutual Life Insurance Company

affords a safe and sure protection to encumbered estates.

EVERY man should settle his own estate during his life-time, so far as lies in his power. He who does his own life-work, allotted him to perform, does that work better than any deputy, however well paid, and especially when that deputy is an attorney or administrator intent upon increasing his own estate, with no pecuniary interest in the estate of him who is removed from the walks of life.

THE estate that owes nothing, or is protected by a policy in the Northwestern Mutual Life Insurance Company, to an amount equal to its indebtedness, is already virtually settled.

Barnard, Coe & Sayles,

DEALERS IN

FIRST CLASS

FIRE INSURANCE

75 and 77 East Market Street,

INDIANAPOLIS.

We watch carefully the interests of our customers, from the time the policy is issued till the loss is paid.

Special attention given to form of policy.

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Agency of the Month

Rough Notes features articles on top independent agencies—a coveted honor that culminates with the presentation of the prestigious **Rough Notes** Agency of the Year Award

Features

Rough Notes has just one target audience—independent agents—and our feature stories reflect our strong commitment to them

Vendor/Consultant Profiles

Strategies and technologies that power growth for independent agencies

Special Sections

Rough Notes focuses on industry groups, allowing their members increased visibility to our agent audience

Editorial Calendar

Our editorial calendar keeps you up to date on our planned content each month, from specialty and personal lines to benefits products and services

Mechanical Requirements

Sending an ad? These are the “mechanical specs” that work best for us

Advertising Sales Representatives

Our sales professionals are waiting to take your call

3 Editorial

A seasoned staff, plus input from our agent advisory board, drives editorial that's of, by, and for the independent agent

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Each year, The Rough Notes Company awards an independent agent, broker, or agency for positive contributions within their local communities

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In print, online, in digital format ... **Rough Notes** delivers crisp, compelling content that makes **RN** a must read for top agents and brokers

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What will it cost for your ad to appear in **Rough Notes** magazine?

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Providing services from regional advertising and bonus distribution to complimentary copies of **Rough Notes**

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From 1989 to the present, **Rough Notes** has featured more than 331 Agencies of the Month.



the *Rough Notes* Agent Editorial Advisory Board

Our editorial strength starts with our foundation. No other publication has an editorial board composed solely of independent insurance agents.

As the exclusive sponsor of the prestigious *Rough Notes* Agency of the Year award, *Rough Notes* has the opportunity to connect powerfully with leading agency principals from around the country. The winners of this coveted award are invited to share their experiences, insights, and strategies as members of the *Rough Notes* Agent Editorial Advisory Board.

Each year, the editorial board meets with the magazine's editors to talk about their top-of-mind concerns, challenges, and goals. The informal setting promotes frank discussion and generates a wealth of fresh ideas and keen perspectives that inspire the creation of vibrant features for future issues of *Rough Notes*.

From eager new faces to seasoned veterans, these top-performing agents drive a dynamic exchange that energizes the readers of *Rough Notes* all year long.



Rough Notes Agency of the Month

Our ongoing commitment to the independent agency system keeps readers engaged

From inspiring stories of entrepreneurship to growth opportunities in the marketplace, *Rough Notes* gives the nation's leading—as well as up-and-coming—agents and brokers an unbiased look at the ideas, trends, and products and services that are shaping the independent insurance agency arena.

Rough Notes' involvement with and reputation among agents and brokers are evidenced by the fact that our Agency of the Month and Agency of the Year have become coveted awards among the nation's top agencies and brokerages. *Rough Notes* editors recognize and select our featured agencies from thousands of top-notch firms throughout the country. At the end of the year, an Agency of the Year is selected from the previous monthly winners.



Community Service Award

Our commitment to agents and brokers goes beyond the day-to-day business of insurance.

Rough Notes was the first national insurance publication to recognize the vital role our readers play in the communities in which they live and work. Our annual Community Service Award honors independent agents for the extraordinary philanthropic initiatives they support and create.

Since 2001, The Rough Notes Company has contributed over \$375,000 to the various agent charities around the country.



features

First-hand knowledge of, and a strong relationship with, the influential agents and brokers you want to reach

Rough Notes was the first national insurance publication to target independent agents. We know agents and brokers because we're actively involved with them—and have been for more than a century.

Unlike industry publications that serve multiple audiences, **Rough Notes** focuses on growth-oriented independent agents and brokers who are constantly searching for new and smarter ways to do business. If these are the agents and brokers you want to reach, there's no better value for your advertising dollar than **Rough Notes**.

Each month, thousands of agents and brokers avidly read **Rough Notes**, searching for innovative ideas and information on new products and services.

Your message in **Rough Notes** is a powerful draw for the top producers you're targeting.



TECHNOLOGY

A REBIRTH IN AGENCY OPERATIONS

Broker Buddha platform automates monotonous administrative work

By Christopher W. Cook

As the industry continues to evolve, the need for efficient administrative tools is more important than ever. The Broker Buddha platform is a game-changer, automating the tedious tasks that often bog down agency operations. This technology not only saves time but also reduces the risk of human error, ensuring that your agency can focus on what it does best: providing exceptional service to its clients.

The platform includes a robust suite of tools designed to streamline administrative tasks, from client onboarding to policy management. By automating these processes, Broker Buddha allows agents to spend more time with their clients and less time on paperwork. This is a significant advantage in a competitive market where efficiency is key.

Key features of the Broker Buddha platform include:

- Automated Client Onboarding:** Streamlines the process from initial contact to policy issuance.
- Policy Management:** Allows for easy updates and renewals, ensuring compliance with the latest regulations.
- Document Generation:** Automatically creates contracts, proposals, and other necessary documents.
- Client Communication:** Provides a central hub for all client interactions, including emails and calls.
- Reporting and Analytics:** Offers insights into agency performance and client behavior.

By leveraging the Broker Buddha platform, agencies can achieve a rebirth in their operations, becoming more efficient and profitable than ever before.

Skillfully presented feature stories help growth-oriented independent agents and brokers succeed in today's challenging market

TECHNOLOGY

INSURTECH: INSIGHTS FOR AGENTS AND BROKERS

With technology as an enabler, you don't want the industry, and you won't.

By David Wilson, CPA

The insurance industry is undergoing a significant transformation, driven by technological advancements. Insurtech is not just a buzzword; it's a reality that is reshaping the way insurance is sold, managed, and delivered. For agents and brokers, understanding the insurtech landscape is crucial for staying competitive in today's market.

Insurtech refers to the application of technology to the insurance industry. This includes everything from digital marketing and data analytics to artificial intelligence and blockchain. These technologies are being used to create more personalized, efficient, and transparent insurance experiences for consumers.

Key areas of focus for insurtech include:

- Digital Marketing:** Using data to target and reach potential customers more effectively.
- Data Analytics:** Analyzing large volumes of data to identify trends and optimize underwriting.
- Artificial Intelligence:** Automating routine tasks and providing personalized recommendations.
- Blockchain:** Enhancing security and transparency in insurance transactions.

For agents and brokers, embracing insurtech means staying up-to-date on the latest trends and technologies. This involves continuous learning and a willingness to adapt to change. By leveraging technology, agents can provide better service to their clients and grow their businesses in a challenging market.



specialty lines

Keen insights ... consistent focus

Diverse, dynamic, and disciplined, the specialty marketplace thrives on building relationships with successful retail agents and brokers.

Since The Rough Notes Company began publishing the annual specialty lines directory **The Insurance Marketplace®** more than 56 years ago, agents have come to depend on **Rough Notes** to keep its finger on the pulse of the excess-surplus and specialty market.

The Insurance Marketplace serves as a “13th issue of **Rough Notes**” when it comes out each December, giving agents instant access to specialty and E&S insurers, MGAs and MGUs, wholesale brokers, and program administrators.

What’s more, **The Insurance Marketplace** is updated continuously on the Rough Notes website.

Rough Notes highlights the fast-growing specialty market in three powerful ways:

1. **An insightful overview of an individual specialty market niche.** Hot new products ... emerging trends ... market outlook ... and more.
2. **Interviews with carrier executives, MGAs, and program managers**—Niche market professionals who interact with the **Rough Notes** audience of top retail producers.
3. **Reliable data from trusted industry sources**—Vital information to help **Rough Notes** readers understand the scope of the market and identify opportunities in specific niches.





SPECIALTY LINES MARKETS

CONSTRUCTION INSURANCE

the world of the 21st century and construction. Many more involved. However, that's not the factor that's kept it a closed subject in relation to construction. One factor that's kept them from their long-sought insurance coverage, even in their buildings, and without getting fully involved in a wider scope.

We are among the leading insurance companies in the United States, and we have been in the business for over 100 years. We have a long history of providing insurance to the construction industry. We have a long history of providing insurance to the construction industry. We have a long history of providing insurance to the construction industry.

The construction industry is a complex and dynamic environment. It is a industry that is constantly evolving. It is a industry that is constantly evolving. It is a industry that is constantly evolving.

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Technology support

In response to the digital transformation that we are seeing in the construction industry, we are providing our clients with the technology support they need to succeed. We are providing our clients with the technology support they need to succeed. We are providing our clients with the technology support they need to succeed.

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By Joseph S. Harnett, CPCU

Specialty Lines Markets

For more information, visit www.construction.com

job openings

[illegible]

The image displays 14 covers of 'Rough Notes' magazine, arranged in two rows of seven. Each cover features a photograph of a business leader and a headline about their achievement. The covers are as follows:

- Top Row (Left to Right):**
 - CORRECTION: 10% ANNUAL GROWTH IN NORTH CAROLINA** (Photo of two men in suits)
 - BUILDING SUCCESS AND BUSINESS AT A TIME** (Photo of a man on a boat)
 - A FRESH APPROACH TO THE NORTHWEST MARKET** (Photo of a man in a white shirt and dark pants)
 - DRINK, TALK, AND SWEET: IT'S PART OF THE BUSINESS FOR THE SWEET TOOTH** (Photo of a man in a suit standing outdoors)
 - FROM THE PLANNED AND DELIBERATE GROWTH** (Photo of a man in a suit)
 - INNOVATION IS THE BUSINESS OF THE FUTURE** (Photo of a group of people)
 - THE BUSINESS OF THE FUTURE** (Photo of two men in suits)
- Bottom Row (Left to Right):**
 - RECOGNITION TO CHANGE THE WORLD** (Photo of a man in a suit)
 - BOSTON AREA AGENCY APPLIED ON LONG HISTORY OF SERVICE** (Photo of a man and a woman)
 - PROFESSIONAL PLAN: HELPING LOCAL AGENCY GROWTH** (Photo of a woman)
 - LOCAL GROWTH: WITH \$400 MILLION IN REVENUE** (Photo of a man in a suit)
 - INNOVATION: THE KEY TO GROWTH** (Photo of two men in suits)
 - INNOVATION: THE KEY TO GROWTH** (Photo of a man in a suit)
 - INNOVATION: THE KEY TO GROWTH** (Photo of a group of people)

vendor/consultant profiles

Connecting you with motivated buyers of technology and services

In addition to being key decision makers when it comes to insurance markets, the agents and brokers who read *Rough Notes* are personally involved in purchasing:

- computer hardware and software
- office equipment
- telecommunication and Internet services
- educational and training resources
- back-office processing
- human resource consulting
- third-party loss control and claims adjusting services

... and much more

Place your message where these decision makers look for resources—in the pages of *Rough Notes*, the industry-leading publication that agents trust more than any other.



vendor/consultant profiles



columns & departments

Experts share concepts and strategies that power agency growth

Each month, **Rough Notes** readers turn to our columns and departments for expert advice on how to motivate producers, build quality business, and manage people and work flows.

Rough Notes is privileged to present exclusive commentary from top agency management consultants such as **Roger Sitkins** and **Scott Addis**, as well as front-line agency leaders, like **Chris Paradiso**, **Randy Boss** and **Marc McNulty**. Other respected contributors cover a host of topics that resonate with a wide range of agency professionals, from legal trends and risk management to human resources issues, customer service and public policy analysis.

Your message in **Rough Notes** reaches 38,500 growth-oriented independent agents who are eager to discover how your products and services can help them achieve their goals.



columns & departments



Editorial columns and departments deliver timely, practical information on need-to-know topics:

- Agency Financial Management
- Employee Benefits
- Digital Marketing and Engagement
- Human Resource Management
- Leadership and Coaching
- Customer Service
- Mergers and Acquisitions
- Perpetuation Planning
- Court Decisions
- Public Policy Analysis and Opinion
- Alternative Risk Transfer
- Risk Management
- and much more



special sections

During the year, Rough Notes magazine publishes a "Special Section" which focuses on industry groups, allowing their members to take advantage of a discounted advertising rate and increased visibility to our agent audience.

NEW EMPIRE GROUP, LTD.
Insurance programs for the Real Estate industry.

New Empire Group provides competitive insurance programs for community associations, condominiums, cooperatives, apartments, homeowners associations, and other commercial real estate risks. We're an award-winning insurance program administrator and a trusted partner to over 2,200 agents, brokers, and MSA's nationwide.

- Licensed in all 50 states
- Admitted paper
- Inclusive carrier relationships
- Competitive commissions
- Exceptional service

New Empire Group serves as a prominent resource for agents and brokers nationally. Our real estate program business is known for excellent pricing, a knowledgeable staff, and extremely fast turn-around. Our brokers know that they can count on our ability to offer them insurance solutions quickly.

For more information, visit www.newempiregroup.com or contact James F. O'Neil, Executive VP—Business Development, at (310) 430-8226 or jfo@newempiregroup.com

OUR FAMILY OF PROGRAMS

Commercial Umbrella Program for Real Estate
(Admitted, Multiple Carriers—A.M. Best A+ and A) Umbrella coverage limits up to \$100 million.
Classes include: • Condominiums • Cooperatives • HOAs • Apartments • Commercial Buildings • Senior Housing • Strip Malls • Industrial Buildings and other real estate classes.

CondoPak (Admitted, A.M. Best A)
A comprehensive package program for condominiums, cooperatives and community associations. Offering broad coverage and competitive pricing for non-frame risks, the program is available in the western United States on an agency appointment basis only.

Cyber Liability for Real Estate (A.M. Best A+)
A cyber liability program specifically designed for community associations, real estate owners, and property managers. The program provides coverage for data breaches and resulting expense and liability that occur.

Environmental Program for Real Estate (A.M. Best A+)
The RECOVER program features site pollution liability coverage for above and below ground storage tanks, lead paint, and asbestos for qualifying real estate risks.



Target Markets Program Administrators Association

INSURANCE NETWORKS SPECIAL SECTION NETWORKS

ISU INSURANCE AGENCY NETWORK

ISU Insurance Agency Network was founded in 1978 by forward-thinking insurance veterans. The vision then—and today—improves the visibility and vitality of independent insurance agencies. Independent insurance agencies are truly essential in their local communities. They understand local business conditions and solutions better than national brokerage firms. Agency owners and staff live in the communities they serve and give back locally. Their customer service culture is what makes them.

We champion independent agencies but single brokers have never died and ensure that small agent agencies remain viable. Broker & Acquisition activity further increases the growth of independent insurance agencies and is essential to their survival, marketing, and revenue advantages.

There is no independent agency survival against this increased competition? Adding an agency network can increase revenue, but many networks decline market, clients, reduce underwriting terms, take commissions, and have no return for you. Agency value may be reduced.

What is ISU's vision of agency independence? ISU Members remain 100% independent. They are not franchisees. Agency value is increased by every ISU based upon the quality of ISU's 100+ year old agency network. They are the bottom line with limited agency involvement or risk. ISU never takes any commissions. Members can acquire or sell agencies without involvement. Members can cancel their membership at any time without penalty. Independent Since 1978—and just as transformational today.

ISU is why we exist.

Conquer the Urge to Merge

Determine Your Own Destination

Tempted to merge? EBITDA multiples are sky-high. While described as mergers, acquisitions change agency culture and values. You've built a successful agency through hard work. By always doing what's right for your customers and your staff.

How can you stay in business, retain your values, and remain competitive?

Remain Independent. Earn More Revenue. Unique Competitive Advantage™

ISU Members remain 100% independent. They can match the carrier revenue earned by similar agencies who sell to national brokers.

Proud members of a community of just 200 market leading agencies. 2nd largest network in premium nationally. #1 in Reputation.

Members add \$100,000 - \$200,000 or more to their net revenue year-after-year, which they invest in products, technology, and acquisitions.

Qualifying agencies are market leaders: \$2M to \$20M commission revenue.

HELPING INDEPENDENT AGENCIES REMAIN INDEPENDENT SINCE 1978™

It's more than a slogan. It's why we exist.

Qualifying Agencies may contact: Steve Pearson, CIC, CRM, President SP@isuagency.com Direct 415.623.5147 www.isuagency.com

ISU Insurance Agency Network

Insurance Networks Alliance



Steve Pearson, CIC, CRM, President, ISU Insurance Agency Network



*Delivering your message in **Rough Notes** heightens your credibility and allows you to capitalize on our powerful brand, built over 140 years of serving the independent agency system*

Our **print edition** delivers crisp, focused content and compelling images each month to a receptive audience of agency decision makers who want *your* products, *your* services, *your* tools for growth. No stale news, no listings to boost page count, no useless fillers—just fresh ideas, emerging trends, and keen insights focused 100% on the independent agent.

Our **digital edition** brings your online message to life! Rich in vital resources for agents, www.roughnotes.com showcases our dynamic digital edition, and direct hyperlinks deliver motivated decision makers to your website.

Receiving over 50,000 unique page views per month, www.roughnotes.com is the **information destination for agents**. Each month the entire contents of **Rough Notes** magazine is available online in a digital version—free of charge.

What's more, readers enjoy speedy, on-demand access to a complete electronic archive of **Rough Notes** articles.



2020 **Rough Notes** Magazine Editorial Calendar

JANUARY Ad closing: 12/05/19 Materials: 12/09/19	FEBRUARY Ad closing: 01/03/20 Materials: 01/08/20
<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Commercial auto/trucking/motor truck cargo • Sports and leisure <p>Personal Lines Focus:</p> <ul style="list-style-type: none"> • Emerging exposures <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Identity theft protection <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Insurance Networks Alliance 	<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Trade contractors; builders risk/construction & wrap-up • Surety bonds <p>Personal Lines Focus:</p> <ul style="list-style-type: none"> • Earthquake and flood <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Critical illness <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Workplace Benefits Renaissance
MARCH Ad closing: 02/04/20 Materials: 02/07/20	APRIL Ad closing: 03/06/20 Materials: 03/09/20
<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Boating • Cargo <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Accident insurance <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • PIA of Florida Agent Expo 	<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Municipalities • Cannabis insurance • Emerging commercial risks <p>Personal Lines Focus:</p> <ul style="list-style-type: none"> • Wildfires <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Benefits trends and issues <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • NetVU Accelerate

MAY <div>Ad closing: 04/03/20 Materials: 04/08/20</div>	JUNE <div>Ad closing: 05/04/20 Materials: 05/07/20</div>
<div> Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Social services agencies and nonprofits • Agents E&O, including cyber </div> <div> Benefits Products & Services: <ul style="list-style-type: none"> • Stop loss, high deductible and self insurance </div> <div> Bonus Circulation: <ul style="list-style-type: none"> • Target Markets Mid-Year Meeting </div>	<div> Editorial Highlights: Florida Special Report Specialty Lines: <ul style="list-style-type: none"> • Bars and restaurants • Condo associations </div> <div> Personal Lines Focus: <ul style="list-style-type: none"> • Marketing and sales, including cross-selling </div> <div> Benefits Products & Services: <ul style="list-style-type: none"> • Dental and vision </div> <div> Bonus Circulation: <ul style="list-style-type: none"> • PIA of NJ & NY Annual Conference • Insurance Marketing & Communications Association Annual Conference • FAIA Annual Convention </div>
JULY <div>Ad closing: 06/05/20 Materials: 06/08/20</div>	AUGUST <div>Ad closing: 07/03/20 Materials: 07/08/20</div>
<div> Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Mid-year construction report—including heavy construction, crane operators, bridges, roads and tunnels • Architects and engineers E&O, including cyber </div> <div> Benefits Products & Services: <ul style="list-style-type: none"> • Disability </div> <div> Bonus Circulation: <ul style="list-style-type: none"> • LAAIA (Latin American Association of Insurance Agencies) Convention • Workplace Benefits Mania </div>	<div> Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Workers comp • Private flood </div> <div> Personal Lines Focus: <ul style="list-style-type: none"> • Risk Management </div> <div> Benefits Products & Services: <ul style="list-style-type: none"> • Life insurance </div> <div> Bonus Circulation: <ul style="list-style-type: none"> • Workers Compensation Institute WCI360 </div>

2020 **Rough Notes** Magazine Editorial Calendar

SEPTEMBER		OCTOBER	
Ad closing: 08/04/20 Materials: 08/07/20		Ad closing: 09/04/20 Materials: 09/08/20	
Editorial Highlights: Target Markets Special Section Benefits Products & Services: <ul style="list-style-type: none"> • Cancer insurance 	Bonus Circulation: <ul style="list-style-type: none"> • Target Markets Program Administrators Association Summit • CPCU Society Annual Meeting • Applied Net (Applied Client Network Conference) 	Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Security industry—including burglar and fire alarm safety equipment, security guard services and detective agencies • Environmental/pollution Benefits Products & Services: <ul style="list-style-type: none"> • Hospital insurance 	Personal Lines Focus: <ul style="list-style-type: none"> • High net worth
NOVEMBER		DECEMBER	
Ad closing: 10/05/20 Materials: 10/08/20		Ad closing: 11/05/20 Materials: 11/09/20	
Editorial Highlights: Insurance Networks Alliance Special Section Specialty Lines: <ul style="list-style-type: none"> • Professional liability (for doctors, lawyers, accountants, architects & engineers), including cyber • Cyber insurance 	Benefits Products & Services: <ul style="list-style-type: none"> • Benefits selling Bonus Circulation: <ul style="list-style-type: none"> • PLUS Conference 	Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • 2021 market preview • Emerging new products in the property/casualty industry Benefits Products & Services: <ul style="list-style-type: none"> • Trends for 2021 	Personal Lines Focus: <ul style="list-style-type: none"> • 2021 market outlook

2020 *Rough Notes* Magazine Rates

Effective January 2020

Rough Notes is edited for growth-oriented property/casualty insurance agents and brokers. Published monthly, *Rough Notes*' audience-driven editorial focuses on agency marketing, new products and insurance markets and provides readers with ideas and information that can help them grow their businesses. Imagine an

article written about your specialty niche. While independent agents across the country are learning about the topic, what if they see an ad for your business, offering services that they've been reading about, embedded with the article? Talk about exposure! But how much will this cost?

Covers & Guaranteed Positions (Earned Space Rate)

Second Cover	+15%
Third Cover	+10%
Fourth Cover.....	+15%
Other Guarantees.....	+10%

Color

Each Matched (PMS) color	\$645
Four-Color Process, extra per page ..	\$1,655
Metallic/Fluorescent	\$835
No Additional Charge For Bleed	

Circulation

Audited by BPA.

Publication & Closing Date

Rough Notes is published on the first day of every month.

Inserts

Inserts and postcards are available. Please contact your advertising representative for details.

Commission

15% of gross billing allowed to recognized advertising agencies on space, color and position if paid within 30 days of invoice.
No cash discounts.

National Advertising Rates

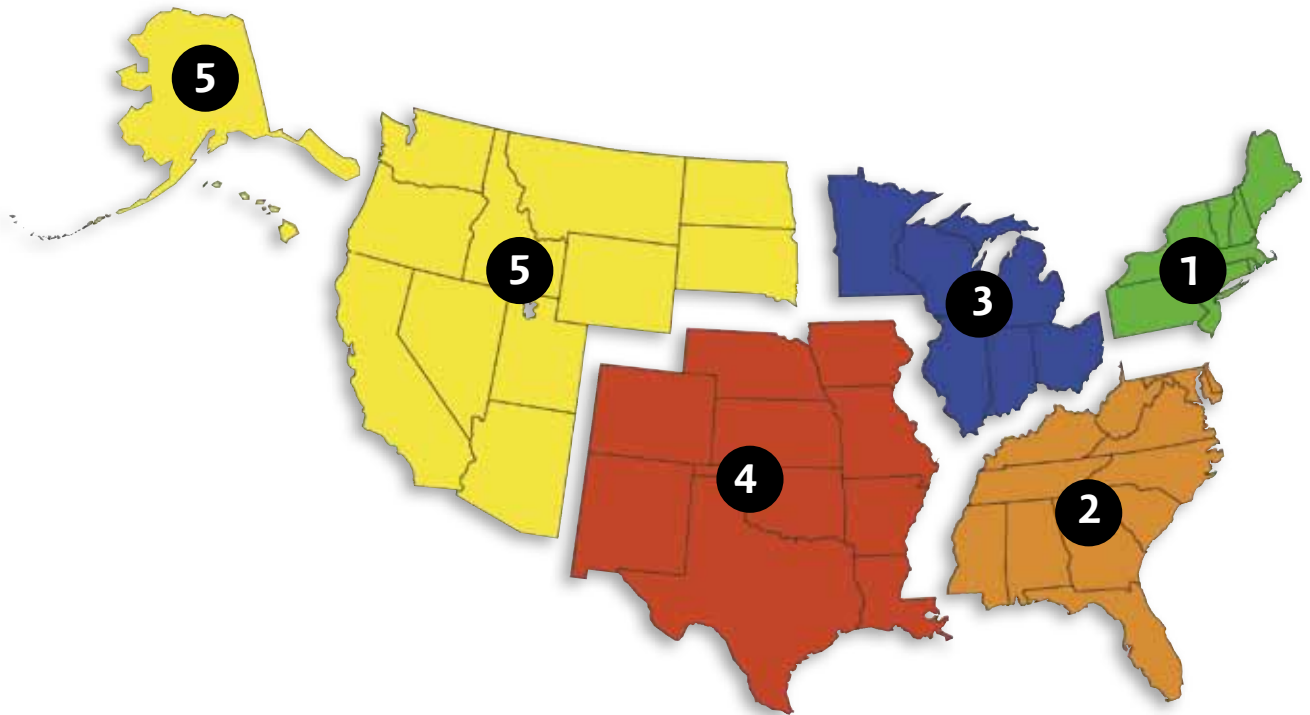
Rates include advertiser's national ads at *Rough Notes*' website with a hyperlink to the advertiser's home page.

Black/White	1x	6x	12x
Full Page	\$5,775	\$4,945	\$4,485
2/3 Page	4,605	3,945	3,590
1/2 Page	3,460	2,955	2,705
1/3 Page	2,435	2,155	1,955
1/4 Page	1,925	1,645	1,495
1/6 Page	1,310	1,195	1,045

2-Color	1x	6x	12x
Full Page	\$6,420	\$5,590	\$5,130
2/3 Page	5,250	4,590	4,235
1/2 Page	4,105	3,600	3,350
1/3 Page	3,080	2,800	2,600
1/4 Page	2,570	2,290	2,140
1/6 Page	1,955	1,840	1,690

4-Color	1x	6x	12x
Full Page	\$7,430	\$6,600	\$6,140
2/3 Page	6,260	5,600	5,245
1/2 Page	5,115	4,610	4,360
1/3 Page	4,090	3,810	3,610
1/4 Page	3,580	3,300	3,150
1/6 Page	2,965	2,850	2,700

2020 **Rough Notes** Magazine Rates



Regional Advertising Rates

Region 1	Region 2	Region 3	Region 4	Region 5
Connecticut	Alabama	Illinois	Arkansas	Alaska
Maine	Delaware	Indiana	Colorado	Arizona
Massachusetts	D. C.	Michigan	Iowa	California
New Hampshire	Florida	Minnesota	Kansas	Hawaii
New Jersey	Georgia	Ohio	Louisiana	Idaho
New York	Kentucky	Wisconsin	Missouri	Montana
Pennsylvania	Maryland		Nebraska	Nevada
Rhode Island	Mississippi		New Mexico	North Dakota
Vermont	North Carolina		Oklahoma	South Dakota
Canada	South Carolina		Texas	Oregon
	Tennessee			Utah
	Virginia			Washington
	West Virginia			Wyoming

Color

Each Matched (PMS) color \$645
 Four-Color Process, extra per page \$1,655
 Metallic/Fluorescent \$835
 No Additional Charge For Bleed

Regional Black & White Advertising Rates

Full Page	1x	3x	6x	9x	12x
1 Region	\$2,675	\$2,545	\$2,295	\$2,215	\$2,110
2 Regions	3,525	3,400	2,895	2,860	2,765
3 Regions	4,350	4,235	3,720	3,590	3,400
4 Regions	5,160	4,975	4,420	4,235	4,045
2/3 Page	1x	3x	6x	9x	12x
1 Region	\$2,165	\$2,080	\$1,835	\$1,780	\$1,740
2 Regions	2,850	2,755	2,400	2,325	2,205
3 Regions	3,510	3,365	3,015	2,875	2,755
4 Regions	4,135	3,980	3,525	3,395	3,225
1/2 Page	1x	3x	6x	9x	12x
1 Region	\$1,635	\$1,565	\$1,395	\$1,335	\$1,270
2 Regions	2,130	2,055	1,810	1,740	1,645
3 Regions	2,615	2,545	2,220	2,165	2,045
4 Regions	3,065	2,975	2,635	2,545	2,295
1/3 Page	1x	3x	6x	9x	12x
1 Region	\$1,105	\$1,090	\$1,035	\$950	\$895
2 Regions	1,515	1,480	1,320	1,250	1,180
3 Regions	1,875	1,820	1,615	1,540	1,480
4 Regions	2,240	2,140	1,905	1,820	1,675

2020 **Rough Notes** Magazine Mechanical Requirements

Required Material

Electronic files are preferred when submitting materials, if possible. Acceptable program formats for sending material for ads in *Rough Notes* magazine are as follows in order of preference:

PDF files set to print-quality specifications are the preferred format for ads submitted to Rough Notes.

Acrobat 5.0 (PDF 1.4) or higher, minimum resolution 300 dpi, fonts embedded. Convert all images to CMYK in their original format before creating the PDF file. PMS spot colors will be converted to CMYK unless otherwise specified.

Please note: Full page ads are to be created to the document size of 8.25" x 11.125." (See chart opposite page or specifications for a two-page spread and live area.) No crop or registration marks are to be included in the final PDF file.

Photoshop 300 dpi or higher TIFF file with a final size equal to ad size or document size for full page (see above). Do not submit layered .psd or .tiff files.

Quark or InDesign document for Mac or PC

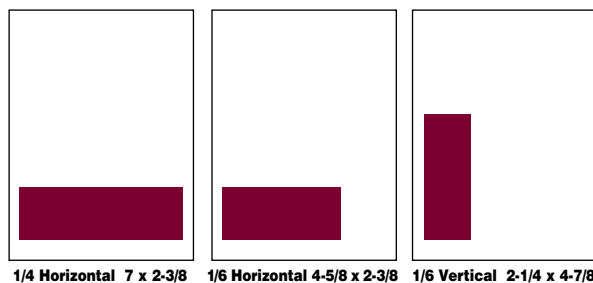
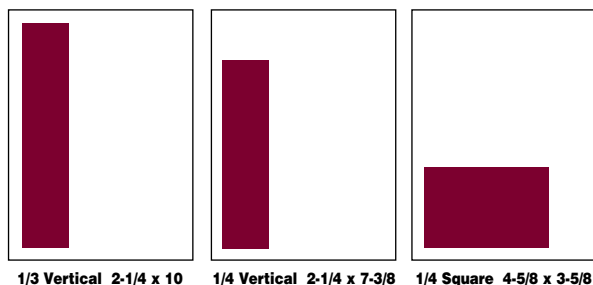
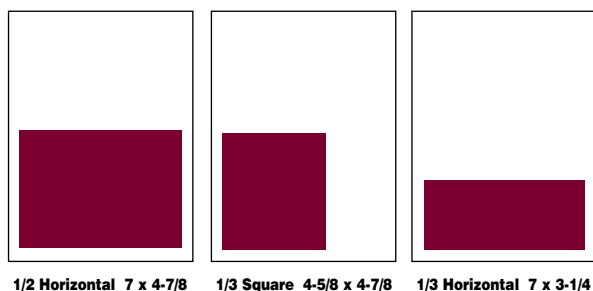
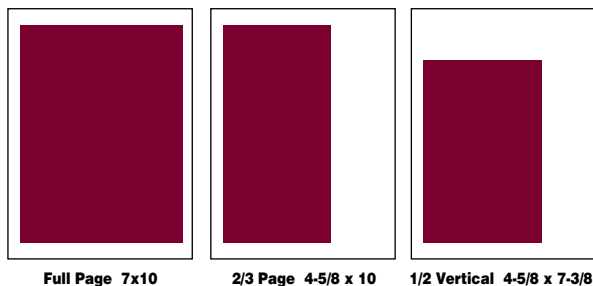
- ALL art/graphics files must be included.
- ALL screen and printer fonts must be included.
- High-resolution transparency flattening must be applied to drop shadows and layered items.
- If any .eps files are used, fonts embedded in the file must also be included unless they have previously been converted to paths.

- Convert PMS and spot colors to CMYK. (See below for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

Illustrator .eps files for Mac or PC

- Save Illustrator file as an .eps file with raster setting at high resolution.
- All graphics used in the original file must be included (tiffs, embedded .eps, logos, etc.).
- Fonts (embedded in .eps files and/or used in the document) must be converted to paths before the .eps file is created. This is especially important when sending a PC file. Watch for "hidden" text when converting.
- Convert PMS colors to CMYK (process color) and uncheck the "spot color box." (See next section for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

Mechanical Requirements Standard Unit Sizes (in inches)



Trim Size

Final trim size is 8-1/8" x 10-7/8"

Dimensions for submitted files

Full-page bleed size for perfect binding

Document size must be 8-3/8" x 11-1/8"

(8.375 x 11.125). (NOTE: The trim is 1/8" top and bottom and approx. 1/16" left and right). The bleed is included in the document size. Do not include crop and/or registration marks in the submitted file. Live area for type falls 1/4" from document edges on all sides. (Please do not set bleeds beyond the document page.)

Two-page spread with bleed for perfect binding

Create full-page document (8-1/4" x 11-1/8") as above and set up as a two-page spread (final size will measure 16-1/2" x 11-1/8" with trim included in gutter and outer edges). Live area for type is 1/4" on each side of the center line of gutter and 1/4" inside document edges on all sides. (Please do not set bleeds beyond the document page.) Do not include crop and/or registration marks unless needed for gatefold or other specialty ads.

Screen

150-line screen

Printing And Binding

Printed: Web Offset, CTP (computer to plate)

Binding: Perfect

2020 **Rough Notes** Magazine Mechanical Requirements

Additional Ad Specs

Two- or three-color ads [black plus spot color(s)] and other ads must meet the following guidelines:

- Ads containing non-buildable PMS inks (i.e., PMS colors with transparent white): Send original file. All graphics and fonts must be included and/or converted to paths according to the above directions.
- Always convert spot colors to CMYK in 4-color ads. Additional spot color plates in 4-color ads will be billed accordingly, or converted to CMYK in prepress.
- Ads submitted on disk must follow above formatting specifications.
- Ads under 11MB may be submitted by email. Contact the advertising coordinator before sending.

We will not make changes to any files without notifying you. Ads that do not open or do not fit the specifications above will need to be corrected and resubmitted. If no proof is sent with the file, one will be generated and invoiced.

Copy and Rate Policies

Rate protection—We will protect advertisers against rate increases for 11 months following their first insertion. Any advertisement within that period may be combined for frequency discount.

Earned rate credits for increased frequency are deducted from the first billing after the change.

Short rate charges for cancellation or decreased frequency are added to the first billing after the change.

Cancellation and automatic repeats—

We will not accept cancellations after the closing date. Without materials or instructions, we reserve the right to repeat the advertiser's latest advertisement of the same size.

Ad change policy

It is not the policy of The Rough Notes Company to change a client's digital ad in any way. All ads should be submitted as per the specifications described in the reproduction requirements section above. However, upon written request, and in order to facilitate the production of **Rough Notes** magazine, The Rough Notes Company will at no charge make minor changes to digital ads submitted by our clients. The Rough Notes Company will not guarantee or warrant these changes and will be held harmless in the event that these changes are not printed correctly. The client is responsible for full payment of the advertising space.

Rough Notes reserves the right to decline or discontinue advertising at any time and for any reason, including, but not limited to, any that would, in our judgment, tend to draw readers from the insurance industry into another or that is, in our judgment, inconsistent with the best interests of the insuring public, the insurance industry or its agents or salespeople. Advertisers and their agencies will indemnify and hold Rough Notes harmless against any claim, suit, loss or expense, regardless of nature or basis that might arise from advertisements published. We reserve the right to hold the advertiser and advertising agency jointly and severally liable for monies due us.

SHIPPING INFORMATION:

Send orders and materials to:



Tricia Cutter

Production/Advertising Coordinator

The Rough Notes Company, Inc.

11690 Technology Drive

Carmel, IN 46032

Ph (800) 428-4384, ext. 1019

(317) 582-1600

Fax (317) 816-1000

triciac@roughnotes.com

standout services for our valued partners

Regional Advertising—Whether you're doing business in a certain geographic area or want to test a new product or service in a specific market, let *Rough Notes* help you do it efficiently and cost-effectively. From our five regional editions, choose the areas you want to target.

Bonus Distribution—In addition to *Rough Notes*' regular circulation, you get bonus distribution at key industry meetings and conventions. For a complete list of bonus circulation opportunities, see the Editorial Calendar in the back pocket of the folder.

Complimentary Copies of *Rough Notes*—To launch your campaign, we'll send a copy of the magazine along with a cover letter to your key customers or prospects. Prepare your own letter, or we'll create it for you. Give us your list and we'll handle the mailing. This service is free to 3X national and 6X regional advertisers.

Ad Reprints—*Rough Notes* offers black and white or color reprints to all advertisers at cost. They can be designed as a single page or as a 4-page with a customized sales message. Just supply the artwork for your sales message—we'll do the rest.

*When agency leaders are looking for new insights, strategies, products, and technologies to drive growth in their businesses, they turn to *Rough Notes*.*

Count on *Rough Notes* to put you in front of "The Deciders."



standout services for our valued partners

*As a **Rough Notes** advertiser, you enjoy exclusive access to a wide array of services designed to deliver maximum impact for your ad dollar*

Inserts and Custom Options—**Rough Notes** offers a wide range of inserts and ad formats—from ride-alongs, tip-ins, coupons, and posters to gate and barrel folds. Take advantage of packaging options like customized polybagging and belly bands to get your message in front of your target audience the moment **Rough Notes** arrives on their desks.

Free Online Exposure—The Rough Notes Company publishes an online digital version of **Rough Notes** magazine every month. As a **Rough Notes** advertiser you will receive bonus online exposure for free!

Reader Service—**Rough Notes** makes it easy for agents and brokers to learn more about your products and services—and easy for you to fulfill requests for information and track responses. A postage-paid Reader Service Card is bound into each issue. Inquiries can be forwarded to you via fax, mail, or email.



Rough Notes: the #1 agent partner, advocate, and resource

*Here's why independent agents consistently say **Rough Notes** is #1:*

- Exclusively focused on the independent agent community for more than 140 years
- Presenting keen insights and bold concepts that drive agency growth
- Connected to agents ... carriers ... specialty markets ... trade associations ... consultants ... vendors ... and more
- Consistently delivering top results for our advertising partners

***Rough Notes:** The independent agent's most trusted resource since 1878*



Rough Notes Advertising Sales Representatives

Eric Hall

*Executive Vice President—Advertising
National Sales Director*

Ph (800) 428-4384, ext. 1022

(317) 816-1022

Fax (317) 816-1000

ehall@roughnotes.com

Marc Basis

*Vice President
National Sales Director*

Ph (866) 461-3045

(561) 740-8110

Fax (561) 740-8101

marchb@roughnotes.com

