

Insurance Rough Notes.

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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 ta 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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Capitalizing on Benefits

Benefits is the fastest growing business segment for independent agents, and *Rough Notes* covers it from every angle

Vendor/Consultant Profiles

Strategies and technologies that power growth for independent agencies

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



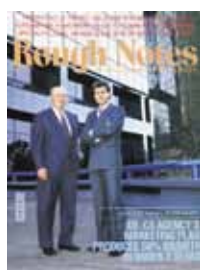
the *Rough Notes* Agent Editorial Advisory Board

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. Each month, *Rough Notes* editors recognize an Agency of the Month—selected 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 eleven 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 \$300,000 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.



AGENCY PARTNERS

WE'VE GOT YOUR BACK



GuideOne rebrands, recruits independent agents

If the name GuideOne isn't familiar to you, it's not because it's a new company. Established in 1992, the Federal Mutual Insurance Company, a subsidiary of the GuideOne Insurance Group, has been a leading provider of life, health, and accident insurance for over 100 years. But in 2007, the company decided to rebrand itself as GuideOne Insurance, a move that was met with enthusiasm by its policyholders and agents alike. The rebranding was a strategic move to reflect the company's commitment to providing comprehensive insurance solutions to its customers. The new logo, featuring a large '4' and the word 'GUIDEONE' in bold, capital letters, was designed to be memorable and professional. The company's website, www.guideone.com, was also updated to reflect the new branding. The rebranding was a success, and the company has continued to grow its business, adding new products and services to its portfolio. The company's commitment to customer service and its long history of providing reliable insurance coverage have made it a trusted partner for many individuals and businesses. The rebranding was a testament to the company's strength and its commitment to its customers. The new logo and website design were created by a professional design firm, ensuring that the rebranding was executed flawlessly. The company's success in the insurance industry is a result of its dedication to its customers and its commitment to providing the highest quality insurance coverage. The rebranding was a key factor in the company's continued success and growth. The new logo and website design were a perfect fit for the company's mission and vision. The company's commitment to customer service and its long history of providing reliable insurance coverage have made it a trusted partner for many individuals and businesses. The rebranding was a testament to the company's strength and its commitment to its customers. The new logo and website design were created by a professional design firm, ensuring that the rebranding was executed flawlessly. The company's success in the insurance industry is a result of its dedication to its customers and its commitment to providing the highest quality insurance coverage. The rebranding was a key factor in the company's continued success and growth. The new logo and website design were a perfect fit for the company's mission and vision.

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

OUTSIDE THE BOX

New MGU platform Ethos refines the art and science of specialty underwriting

By Elizabeth Stinson, CPCU

Don't let the name fool you. Ethos is not just a new MGU platform; it's a new way of thinking about specialty underwriting. The platform is designed to help independent agents and brokers better understand their clients' needs and provide them with the most appropriate insurance coverage. The platform is built on a solid foundation of data and analytics, allowing agents to make more informed decisions about which policies to offer. The platform is also designed to be user-friendly, making it easy for agents to navigate and use. The platform is a game-changer for the specialty underwriting industry, and it's one that every agent and broker should be familiar with. The platform is designed to help agents better understand their clients' needs and provide them with the most appropriate insurance coverage. The platform is built on a solid foundation of data and analytics, allowing agents to make more informed decisions about which policies to offer. The platform is also designed to be user-friendly, making it easy for agents to navigate and use. The platform is a game-changer for the specialty underwriting industry, and it's one that every agent and broker should be familiar with.



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 54 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.



TRUCKING TOOLS

Automation solutions boost safety, efficiency and underwriting in the transportation sector

By Dave Willis, CPA

Now more than ever, technology is playing a role in the trucking arena. From driver and fleet safety to compliance, logistics management and underwriting, a number of tools have come to market recently. Here's a look at four of them.

Driver app

One of the newest products on the market is an app called Greenlight, which combines smartphone-based video capture and telematics to improve driver safety and document incidents if they do occur.

"We wanted to develop something less complicated, something that would be the computer that already is everyone's pocket—their smart-phones or tablet devices, like a tablet," says Jason Green, founder and CEO of the company that

developed the product. "We wanted to leverage that to make better tools for drivers."

Designed first for the consumer marketplace, the product generated

immediate and significant interest from people interested in improving fleet safety. "With professional drivers, there's high risk, a high need for safety, and a lot of money at stake," Green says. "But owners can reduce claim costs and risk by a certain percentage—savings could be in the hundreds of thousands or millions of dollars."

Green and his team connected with fleet insurance professionals who, he says, had meaningful market partici-

starts recording short segments of video at a time and automatically create segments where nothing happened. A side benefit of the results is that it improves safety simply by taking the phone out of a driver's hand.

Greenlight also features a telematics functionality that records driving behavior, for instance—the app immediately saves the video, which can be uploaded to the cloud. "The video can be used to help drivers learn from mistakes, or it could potentially exonerate them in the case of wrongful claims or fraud," Green notes.

If data show that a fleet driver is exhibiting risky behavior—perhaps backing too heavily into lines—the driver gets a training video sent to his or her phone with messaging about the driving issue. A report also can be sent to the company fleet manager or risk manager. "The driver takes the training, and it gets noted in his or her account," Green says. "Monitoring continues, so there's improvement or the need for further training."

Fleet management
Another technology-based tool, Greenlight Safety, helps fleet operators with safety, government compliance, vehicle maintenance and more. "Greenlight Safety was started a few years ago with the idea of helping trucks safer on the road," says co-founder Mark Walton, whose vision for the solution grew out of a desire expressed by trucking carriers for insurance agency services. "Some of the issues we found that went on to a risk and loss cause their insurance was that they had a really hard time talking to us with Federal Motor Carrier Safety Administration (FMCSA) Compliance, Safety & Accountability (CSA) scores and paperwork."

That led Walton and his partner and co-founder, Tommy Johnson, to develop a software-as-a-service-based management solution for fleet managers. Key components include an automated vehicle inspection process, an accident feature, document support, trip logging, and more.

The patented inspection process grows out of the driver's need to inspect their vehicles every day, pre-trip and post-trip. "If there's an inspection report that's then given to the carrier, it's a really good tool for the mechanic to fix the vehicle, and the driver gets a report that says they automated this entire process and

captures information quickly if an accident occurs. "We talked to defense attorneys as we built this functionality, as we could guide drivers through the process of capturing the right information and pictures," explains Johnson, who comes from the claims side of the insurance business. "We can get reported statements from the other driver, if they're willing as well as from witnesses and passengers, along with basic policy information."

A claims manager can upload from the screen and can be sent immediately to the fleet manager, carrier claim department, and agent. Reporting claims can tend to reduce overall claim costs, Walton adds.

Greenlight Safety also helps keep track of documents for the driver, the truck, and the company. As agents, we'll frequently run into clients who didn't keep up with things like running VINs when they should," Walton recalls. "We've automated the process, incorporating calendar reminders and with program administrators that serve freight or logistics companies that use independent contractors for some of their deliveries," Panton says. "These freight or logistics firms require that independent contractors that work with them carry certain types of insurance and maintain minimum coverage."

The platform also lets truckers who are part of the program purchase health insurance and a range of voluntary health benefits.

"The federal government is

how many they're off duty," Johnson explains. "We were the second one that was able to certify that it has a driver that's compliant with FMCSA requirements."

Business platform

Various agents have created a business operating system that helps logistics companies monitor, understand, and use information about their operations—everything from sales and payment cycles to customer service and freight operations. The system, dubbed iX, is built around only by office staff but, also, by drivers. "It's a 24/7 platform that's available 24/7," explains Carlos Portales, senior vice president for corporate and government affairs. "Drivers can get into it using their smartphones or tablets, in their cabs or wherever they happen to be working."

One app the product includes helps trucking companies purchase insurance in partnership with Paul Hansen Partners International. "We work with program administrators that serve freight or logistics companies that use independent contractors for some of their deliveries," Panton says. "These freight or logistics firms require that independent contractors that work with them carry certain types of insurance and maintain minimum coverage."

The program annually, semi-annually, quarterly—or even daily—audited. Our goal is to build a marketplace that caters to all of their needs."

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WRITING RISKS IN "RESTAURANT RECESSI"

Restaurants face tough competition, but carriers are eager to insure them



By Joseph S. Harrington, CPCU

Carriers are not as hospitable for restaurants as the hospitality industry these days. Some carriers are calling restaurants the "restaurant recession," although that may overstate the case. Even so, the industry is in a difficult position, and carriers are not as eager to insure them as they once were.

function, perhaps, of the growing number of people working from home at least part of each week.

There were about 424,000 restaurants in the United States in the spring of 2010, according to research from NPD Group, down from a peak of more than 477,000 in 2004. The decline has come in independent, full-service restaurants, which have a higher number of chain locations and food service outlets than do independent ones.

With contraction or slow growth

in the market for basic meals, restaurants and bars must innovate to attract diners and stay relevant in a market where being "trendy" is an imperative for survival.

The resulting experimentation in menus and client expectations further complicates the already challenging task of running operations with a high degree of consistency and predictability, which is a key to success in the industry.

For non-unionized restaurants, a competitive labor

environment, rising food costs, and evolving customer expectations have had a tightening impact on profits.

But for Brian White, technical writing director for Nationwide's commercial policies, "The restaurant business is not in a recession. Over the same period, the number of new jobs created in the industry has increased by 1.3 million."

Restaurants and bars typically operate on small margins and intense competition, with significant losses for fire, employee injury, general liability (both premises and products), liquor liability, and employment practices liability.

A substantial number of establishments have experienced a loss of revenue due to a natural disaster or a fire. In today's restaurant world, it's not only the value of the food that makes one a target for hackers, but also the link one offers to larger targets, such as one's bank. Fast-moving food establishments accept almost every form of in-person payment, often without checking identification or even requiring a signature.

A growing share of restaurant operations are investing in advanced technology that lets them accept mobile payments and online ordering, says March. "We are rapidly growing segments of the market that are very attractive to hackers."

Although that exposure is relatively new, the exposure from internet builds on past performance. "For the most part, it is business as usual with coverage and pricing," says March. "We continue to see demand for good options and price points that can be tailored to meet the unique needs of operators whether big or small."

At Nationwide, White says, "We provide a variety of solutions in both standard and E&O markets for our members in the food service industry. We strive to make the most of our talent and technology to give individual operators and deliver coverage to protect each member."

For more information:
Nationwide Insurance
www.nationwide.com
Nationwide
www.nationwide.com

"We continue to see carriers targeting restaurants, which in turn is driving a competitive market."

—Tony March
Commercial Product Development Manager
Nationwide Insurance

Association, the number of businesses in the United States more than doubled between 2012 and 2016, from 2.475 to 5.301, with most of the increase attributed to a rapidly expanding number of microbusinesses. Over the same period, the number of new jobs created in the industry has increased by 1.3 million.

Margins and markets

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Commercial Product Development Manager
Nationwide Insurance



benefits is big business

*What makes **Rough Notes** a great partner for P-C advertisers, makes **Rough Notes** a great fit for benefits advertisers*

Our readers are predominantly owners of independent insurance brokerages and agencies selling to and managing an average of 1,027 clients in a given year. In the past 12 months, they averaged over \$28 million in health benefits sales and over \$964,000 in voluntary benefits. They are the most difficult to reach yet the most lucrative sales channel in the insurance industry.

Our competitive advantage comes from our cornerstone editorial approach where we identify the leading firms that are innovators and industry leaders in providing solutions to their clients' benefits and insurance needs. We put a microscope on best practices and share them with our readers every month.

OUR READERS SELL

1027

Average Number of
Clients Worked within
Last 12 Months*

99%

Independent Producers
or Semi-Captive
Broker/Agent*

90%

Sell
Benefits*

Purchasing Power*

Disability Benefits	89%	Accident	68%	Consumer Driven (CDHC)	57%
Life Benefits	88%	Supplemental Health	63%	Individual Insurance	56%
Health Benefits	84%	Employee Wellness	63%	Enrollment Services and Tech	53%
AD&D	74%	Cancer Insurance	62%	Critical Illness	51%
Long-term Care	69%	Vision Products	61%		
Dental Benefits	68%	Executive/Key Person	58%		
Voluntary Benefits	68%	Pharmacy Benefits	58%		

**2014 Reader Profile Study*



*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.



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



TECHNOLOGY

DOING THE RIGHT THING

Automation vendor listens to agency
delivers rating and management

Working in isolation

The EZLynx Agency Management System and the PPS and Rating System are two products that have been developed by EZLynx, a Dallas-based design and development firm. The EZLynx Agency Management System is a web-based system that provides a comprehensive view of an agency's performance. The PPS and Rating System is a web-based system that provides a comprehensive view of an agency's performance. The EZLynx Agency Management System and the PPS and Rating System are two products that have been developed by EZLynx, a Dallas-based design and development firm. The EZLynx Agency Management System is a web-based system that provides a comprehensive view of an agency's performance. The PPS and Rating System is a web-based system that provides a comprehensive view of an agency's performance.

AGENCY PARTNERS

EVERYTHING OLD IS NEW AGAIN



Against the backdrop of a rich history, the Philadelphia Continuumship reborns itself while retaining core values.

"An ounce of prevention is worth a pound of cure"

By Elizabeth Brown, CHS

During the past few years, the industry has seen a number of changes. Some of these changes have been the result of the industry's own efforts to improve itself. Others have been the result of external forces. In any case, the industry is facing a number of challenges. One of the most significant challenges is the need to improve the industry's reputation. The industry has a long history of being a "dirty industry" and it is time to change that. The industry must take steps to improve its reputation and to ensure that it is seen as a "clean industry".





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
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- Alternative Risk Transfer
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- and much more



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