



2017 Media Kit

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 flowers.
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 patterin' 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 stretchin' 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."
"Ah! but it's nae that, it's mair that tired that he is, Janet; he's nae weel."
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 sicht I could never forget. In ae corner was my wife lying on the groun', au' beside her the wee bit bairn—nae a soun' frae either o' them. I touchit my wife i' the shouter, 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 til' 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 kirkyaird. 'Kirkyaird!' said she, 'kirkyaird! Nae kirkyaird for me. My bairnie shall sleep whaur he played—in oor gairden. Nae a step farer.' 'But it'll niver 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 are 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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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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Benefits is the fastest growing business segment for independent agents, and **Rough Notes** covers it from every angle

Columns

Experts share their knowledge and insights in all phases of agency operations

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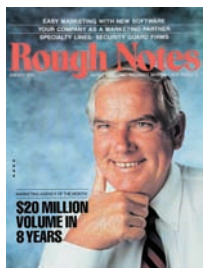
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Standout Services for Our Valued Partners

Take advantage of our power tools to maximize your ad dollar



*Delivering your message in **Rough Notes** heightens your credibility and allows you to capitalize on our powerful brand, built over 139 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 going back to 1995.



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.

*"I have been an avid reader of **Rough Notes** magazine since my entry into the insurance industry in 1977. In the early years of my scratch agency, **Rough Notes** was my lifeline!*

*As McClain Insurance Services grew, so did our admiration for the many agencies featured on the cover and within the pages of **Rough Notes**. The agents' stories and advice from industry experts challenge all of us to reach our highest potential as we serve our clients, our carrier partners, and our communities. Regardless of differences in agency size or focus, each article provides us with ideas that can be repurposed in our own operation. It was beyond my wildest dream that one day our agency story would be shared in **Rough Notes**.*

*There is no organization in our industry that has actively supported and educated agents longer and with more passion than **Rough Notes**."*

Claudia McClain
President
McClain Insurance Services
Everett, Washington



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 agents and brokers. 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 Agencies of the Month.

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 \$250,000 to the various agent charities around the country.



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 who are constantly searching for new and smarter ways to do business. If these are the agents 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.





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

*"I'm a huge fan of **Rough Notes** magazine and what it means to our industry. Your article has done nothing but create buzz, excitement and inspiration amongst my employees and customers. Thank you. We are quite humbled to be a part of it all."*

*Jerry Conrey
Agency Principal
Conrey Insurance Brokers & Risk Managers
Tustin, California*



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 53 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 at 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

By Dave Willis, CPIA

—Stephen Mueller
Managing Director
OneBeacon 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*

Rough Notes is read by owners of independent insurance agencies and brokerages. Your message goes to a higher-level, more influential reader, giving you a higher impact. 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.

Rough Notes' readers are different from any other audience. They are owners and principals at some of the largest independent firms in the country. They continually evaluate carriers, technologies, and products to keep their position as industry leaders.

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.

1,027

Average Number of
Clients Worked within
Last 12 Months*

99%

Independent Producers
or Semi-Captive
Broker/Agent*

90%

Sell
Benefits*

Firm's Production Levels*
Last 12 Months

Average \$ Amount

Health Benefits
Voluntary Benefits

\$28,106,428.00
\$964,583.00

**2014 Reader Profile Study*



Benefits Audience Profile

- 99% of **Rough Notes** subscribers either hold or manage someone who holds a benefits license
- Industry's Largest Readers per Copy - 4.18 (160,930 Total Readers)

When subscribers were asked to compare **Rough Notes** to our competitors, this is what they said*:

- Demonstrates the highest level of editorial credibility – 72%
- Provides interesting articles with visually engaging layouts and graphics – 82%
- Covers benefits market efficiently and provides information of value – 62%
- Publishes the best, most relevant and current voluntary benefits coverage – 62%
- Most influences how you manage/execute your business – 81%
- Provides information you do not see elsewhere – 71%
- Is most popular/highly read magazine in your organization – 89%

Purchasing Power*

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

*2014 Reader Profile Study



vendor/consultant profiles

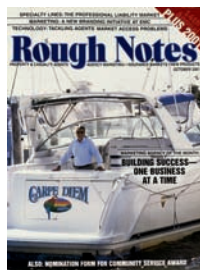
Connecting you with motivated buyers of technology and services

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.



columns & departments

Experts share concepts and strategies that power agency growth

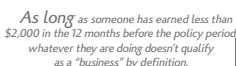
Each month, **Rough Notes** readers turn to our columns and departments for expert advice on how to motivate producers, build quality business, and manage people and work flows.

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



HOME-BASED BUSINESSES

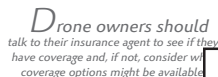
Dissecting policy limitations and exclusions for clients who operate businesses from home

However, our industry is currently faced with a tremendous challenge on the training front, due to the mass retirement of Baby Boomers. Not only is their exit from the workforce creating challenges, but the ways in which they communicate and

But often price is the driving factor behind insurance program offerings. But with a little help, young agents can demonstrate to clients as prospects a level of knowledge that translates to value. Many clients will happily pay a little more for their personal insurance coverage if they're comfortable with their program and know that hot-butt issues have been addressed—and addressed properly.

In the first part of this series, we will examine a common exposure that is often overlooked: home-based businesses.

h. Any other activity engaged in for money or other compensation, except the following: One or more activities, not described in (2) through (6) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period.



By Randy Boss, CRA, CRM, SHRM-SCP

Guaranteeing safety and protecting privacy—what lies ahead?

Individuals and businesses are acquiring d by the thousands, and most experts expect this trend will continue. There is, however, plenty o associated with them since the most popular d

It slammed into the ground near an 11-month-

- **Civil Operations (Non-Governmental)**—are drones used commercially to inspect cell towers, shoot movies or to compile multidimensional real estate portfolios.

- Don't fly higher than 400 feet and stay out of the clouds

TACTICAL TECH

Strategies to expand your reach and build success

You need to work with this team member to implement the strategy and plan what we discussed in the "Planning for 2016" column that appeared last month. Fortunately, there are tools

There are some simple, basic steps you can take to encourage action. For instance, your phone number should be prominently displayed. You may want to consider using a separate phone number on your website that will let you know which calls come

to be attractive and engaging, of course. More than that, it needs to encourage action. That's because, in addition to being the place customers and prospects land when they search for insurance online, your website is the target for your social platform engagement.

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

- Agency Financial Management
- Employee Benefits
- Internet Marketing and Social Networking
- 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



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!

Database Marketing—Advertisers who want to reinforce their ad campaign with a direct mail program have access to **Rough Notes'** exclusive subscriber list at substantially reduced rates. For details, call Tricia Cutter at 1-800-428-4384.

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.



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”!



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 139 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



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