



2022 Media Kit

Insurance Rough Notes.

VOL. I.

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



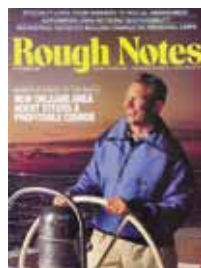
the *Rough Notes* Agent Editorial Advisory Board

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.



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 \$560,000 to the various agent charities around the country.



FINGERS IN THE PIE

whose home is in the center. Walsh sent informative letters along with the nomination form. Because of his long-time association and friendship with Bill, it seems appropriate to allow him to speak through excerpts from those letters.

Original intervention

"In 1992," Ken reminisces, "I met Bill Mitchell when I moved to Maine to manage the Boys & Girls Clubs of Greater Waterville. Waterville was a dying community, losing many jobs due to closures of mills. The Boys & Girls Club was 15 years in the red, on the verge of closing its doors due to lack of funding." Bill volunteered to serve on the group's board of directors and led a capital campaign that helped to restore financial stability to the organization to the tune of over \$10 million. In addition, he spearheaded the merger of the Boys & Girls Clubs and the YMCA—the first such merger in the nation. Incidentally, Bill was an alum of both organizations.

That wasn't enough for Bill, however. According to Ken, because the Boys & Girls Clubs YMCA were going to be housed in the newly constructed AYCC, "Bill took on the role of

"In every venture, Bill engages the entire community in innovative and exciting ways, delivers a fun and quality experience that keeps participants returning year after year, and thus increases the number of kids we can serve, the quality of our services, and community awareness of our programs."

—Kenneth Walsh
Chief Executive Officer
Allford Youth & Community Center

Ongoing involvement

While Bill was collaborating with Ken on the Boys & Girls Clubs, he naturally got involved in other activities that benefited both that organization and the AYCC. (That was, of course, in addition to the many community activities in which he was already involved.) According to Ken, through the years, Bill has given in a number of ways. For instance, he organized and ran the Bill Mitchell's GHM Invitational Golf Tournament, which benefits the AYCC's after-school program. "Unlike some donors who simply lend their name to an event and expect once the work is done to accept congratulations, Bill runs this event from start to finish," Ken explains. "We just show up to accept the check on the 18th hole." The grand total of the event's contributions tops \$500,000 to date.

Bill also donated an entire phone system to Camp Tracy, the AYCC's summer day camp program.

As a major donor, Bill supported adding a second floor to the Allford Center and became a member of the Founders Club, pledging a legacy gift.

Along with his wife Vicki, Bill organized the Weekend Meals Backpack program, "Backpack Backpacks."

According to Ken, 80% of the children served by AYCC are food insecure. They finish their day with a hot meal, but what happens over the weekend?

Well, from 70 backpacks distributed weekly in 2015, we now fill over 125 backpacks weekly to feed over 400 individuals in need," notes Ken.

Bill helped drive that growth. He "sponsored a 92-Day Backpack Challenge to our community to fill 5,000 backpacks in 92 days through a raffle sponsored by the Allford Youth Center, (radio station) Mix Maine, and another of Bill's businesses, The Proper Pig restaurant," Ken says.

volunteer project manager of the construction of the building, working more than 30 hours per week for an entire year." Incidentally, Bill also is a commercial real estate developer and owns a property management and maintenance business, however, much of his work on building projects is done on a volunteer basis.

But that's not all. "When the doors opened," Ken continues, "the AYCC was the largest licensed school-aged program in the Northeast. ... Bill worked with me to create a planned-giving campaign." The AYCC started with zero in the campaign account, and "through aggressive hard work, as of this date, we now have \$22 million."

Bill also helped draft the original bylaws and affiliation agreement for the combined organization. "It comes as no surprise we inducted Bill into our 2001 Inspirational Hall of Fame for his immense contributions to the 5,000 underprivileged youth from over 191 communities served at this facility," Ken writes.

And this is where the "fingers in the pie" comes in.



Hometown entrepreneur wins Rough Notes Community Service Award

By Alice Ashby Roettger

In the early '90s, Waterville, Maine, was dying, as were other small towns in the industrial Northeast. What does this have to do with The Rough Notes Company's Community Service Award? Well, it has to do with Bill Mitchell, owner of long-time family-owned GHM Insurance—among other things. It's the "other things" that led us to the Community Service Award.

Bill's role in the annals of the award is unusual in two ways: First,

because of the onslaught of the coronavirus, he wasn't able to be honored at the annual Rough Notes Agency of the Year celebration that was to have taken place in late March. Second, although he was cited for his work with one specific organization, it was implicit that the award was far more than that.

For years, Bill has had fingers in the many pies that are Waterville.

Bill was nominated by his friend Kenneth Walsh, chief executive officer of Waterville's Allford Youth & Community Center (AYCC), specifically for his work with the Boys & Girls Clubs and YMCA of Greater Waterville,

ROUGH NOTES

MAY 2020



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.



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.





THE AGENT LEADER

Skills Group products helps agency leaders become their best version possible

By Christopher W. Clark

When I think of the word "leader," I think of a person who is not just a manager, but a mentor. A person who is not just a boss, but a coach. A person who is not just a supervisor, but a guide. A person who is not just a director, but a visionary. A person who is not just a leader, but a leader.

Skills Group products helps agency leaders become their best version possible. Skills Group products helps agency leaders become their best version possible. Skills Group products helps agency leaders become their best version possible.

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Skills Group products helps agency leaders become their best version possible

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



By Elizabeth Rios, CPCU

It's a common theme in the insurance industry: "I need to change lanes." But what does that mean? It means you need to change your mindset, your approach, your way of thinking. It means you need to change your way of doing business. It means you need to change your way of living. It means you need to change your way of being.

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"I used to think that having 200 employees was a sign of success. Then I realized that the true sign of success is your bottom-line profit."

By Elizabeth Rios, CPCU

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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.



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.



CRITICAL ILLNESS: MORE VALUABLE THAN EVER



Because when
"Life tables are
revised, it's not
just a matter of
paying the bill."

By Leo Stasowski

CRITICAL illness coverage has been around for decades, but it's never been as popular as it once was. The perception of it as a "life-or-death" policy has faded, and many people don't understand the value of the coverage. In the past, you could get a critical illness policy for as little as \$100 a year. But now, with the rise of chronic diseases and the cost of medical care, the value of this coverage has increased significantly. In fact, many people are now paying for critical illness coverage as a way to protect their financial future.



Insurance and savings. The value of critical illness coverage has increased significantly. In fact, many people are now paying for critical illness coverage as a way to protect their financial future. The value of this coverage has increased significantly. In fact, many people are now paying for critical illness coverage as a way to protect their financial future.

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selling for less than half its original value. This is a significant loss for many people who have invested in critical illness coverage. The value of this coverage has increased significantly. In fact, many people are now paying for critical illness coverage as a way to protect their financial future.



The study indicated that an average person would have to pay \$1,000 for out-of-pocket expenses. This is a significant loss for many people who have invested in critical illness coverage. The value of this coverage has increased significantly. In fact, many people are now paying for critical illness coverage as a way to protect their financial future.

48% of the population are unable to pay \$1,000 for out-of-pocket expenses.



CREATIVITY: THE MOTHER OF INVENTION



Creativity can be a challenge for new approaches to convergence and collaboration.

By Michael J. Maloney, MBA, ABA

When it comes to creativity, there is a lot of talk about it. But what does it really mean? Creativity is the ability to think outside the box and come up with new ideas. It is the ability to see things from a different perspective and to come up with solutions that others haven't thought of. Creativity is the mother of invention.

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Rough Notes

NEW ATTORNEY
WITH 10 YEARS
OF EXPERIENCE
IN THE FIELD

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ATTORNEY
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IN THE FIELD

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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**, **Mary Belka**, 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.

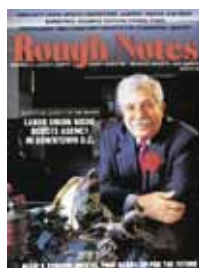
Your message in *Rough Notes* reaches 38,500 growth-oriented independent agents who are eager to discover how your products and services can help them achieve their goals.



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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.

What's your Signature?

Your client's risk is unique, different, a little out there – and that's what we love about 'em.

Target Markets Program Administrators Association

Target Markets Program Administrators Association

Insurance Networks Alliance

QBE, your trusted partner

As a leading program partner with over 10 billion annual premium, QBE offers diverse expertise, global strength and robust regulatory services through its global network of subsidiaries.

Why QBE?

Program: QBE is a global leader in providing a wide range of insurance products and services, including property, casualty, marine, and aviation.



*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.



2022 **Rough Notes** Magazine Editorial Calendar

JANUARY Ad closing: 12.06.21 Materials: 12.09.21	FEBRUARY Ad closing: 01.05.22 Materials: 01.10.22
<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Sports & Leisure • Private Flood <p><i>Focus on Technology</i></p> <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Identity Protection <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Insurance Networks Alliance Annual Meeting 	<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Construction • Agents E&O <p><i>Focus on Emerging Risks</i></p> <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Critical Illness
MARCH Ad closing: 02.04.22 Materials: 02.09.22	APRIL Ad closing: 03.04.22 Materials: 03.08.22
<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Municipalities • Cannabis <p><i>Focus on Personal Lines</i></p> <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Accident Insurance <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • NetVU Accelerate 	<p>Editorial Highlights:</p> <p>Specialty Lines:</p> <ul style="list-style-type: none"> • Professional Liability <p><i>Focus on Risk Management</i></p> <p>Benefits Products & Services:</p> <ul style="list-style-type: none"> • Disability <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Target Markets Program Administrators Association Mid-Year Meeting <p>ALSO: CYBER SPECIAL SECTION</p>

MAY		JUNE	
Ad closing: 04/04/22 Materials: 04/08/22		Ad closing: 05/04/22 Materials: 05/09/22	
Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Social Services • Commercial Auto/Trucking Focus on Leadership	Benefits: <ul style="list-style-type: none"> • Independent Agency “Capitalizing on Benefits” 	Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Condo Associations • Bars and Restaurants Focus on Professional Development	Benefits Products & Services: <ul style="list-style-type: none"> • Dental & Vision Bonus Circulation: <ul style="list-style-type: none"> • Insurance Marketing & Communications Association Annual Conference • FAIA Annual Convention ALSO: FLORIDA SPECIAL REPORT
JULY		AUGUST	
Ad closing: 06/03/22 Materials: 06/08/22		Ad closing: 07/05/22 Materials: 07/08/22	
Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Cargo • Architects & Engineers E&O Focus on Technology	Benefits Products & Services: <ul style="list-style-type: none"> • Life Insurance Bonus Circulation: <ul style="list-style-type: none"> • LAAIA (Latin American Association of Insurance Agencies) Convention 	Editorial Highlights: Specialty Lines: <ul style="list-style-type: none"> • Construction • Workers Comp Focus on Emerging Risks	Benefits: <ul style="list-style-type: none"> • Independent Agency “Capitalizing on Benefits” Bonus Circulation: <ul style="list-style-type: none"> • Wholesale & Specialty Insurance Association Annual Marketplace • WCI360

2022 **Rough Notes** Magazine Editorial Calendar

SEPTEMBER		OCTOBER	
Ad closing: 08/05/22 Materials: 08/09/22		Ad closing: 09/05/22 Materials: 09/09/22	
Editorial Highlights: <i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Stop Loss, Self-Insurance, High Deductible <i>Focus on Leadership</i>	Bonus Circulation: <ul style="list-style-type: none"> • AppliedNet • National African American Insurance Association Annual Conference & Empowerment Summit • Target Markets Program Administrators Association Summit 	Editorial Highlights: <i>Specialty Lines:</i> <ul style="list-style-type: none"> • Professional Liability • Cyber Insurance <i>Focus on Personal Lines</i>	<i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Hospital Insurance Bonus Circulation: <ul style="list-style-type: none"> • PLUS Conference
<p align="center">ALSO: TARGET MARKETS PROGRAM ADMINISTRATORS ASSOCIATION SPECIAL SECTION</p>			
NOVEMBER		DECEMBER	
Ad closing: 10/03/22 Materials: 10/07/22		Ad closing: 11/04/22 Materials: 11/08/22	
Editorial Highlights: <i>Specialty Lines:</i> <ul style="list-style-type: none"> • Commercial Auto/Trucking • Social Services <i>Focus on Risk Management</i>	<i>Benefits:</i> <ul style="list-style-type: none"> • Independent Agency “Capitalizing on Benefits” Bonus Circulation: <ul style="list-style-type: none"> • Insurance Networks Alliance Annual Meeting 	Editorial Highlights: <i>Specialty Lines:</i> <ul style="list-style-type: none"> • Environmental/Pollution • Security <i>Focus on Professional Development</i>	<i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Wellness Programs
<p align="center">ALSO: INSURANCE NETWORKS ALLIANCE SPECIAL SECTION</p>			

2022 *Rough Notes* Magazine Rates

Effective January 2022

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

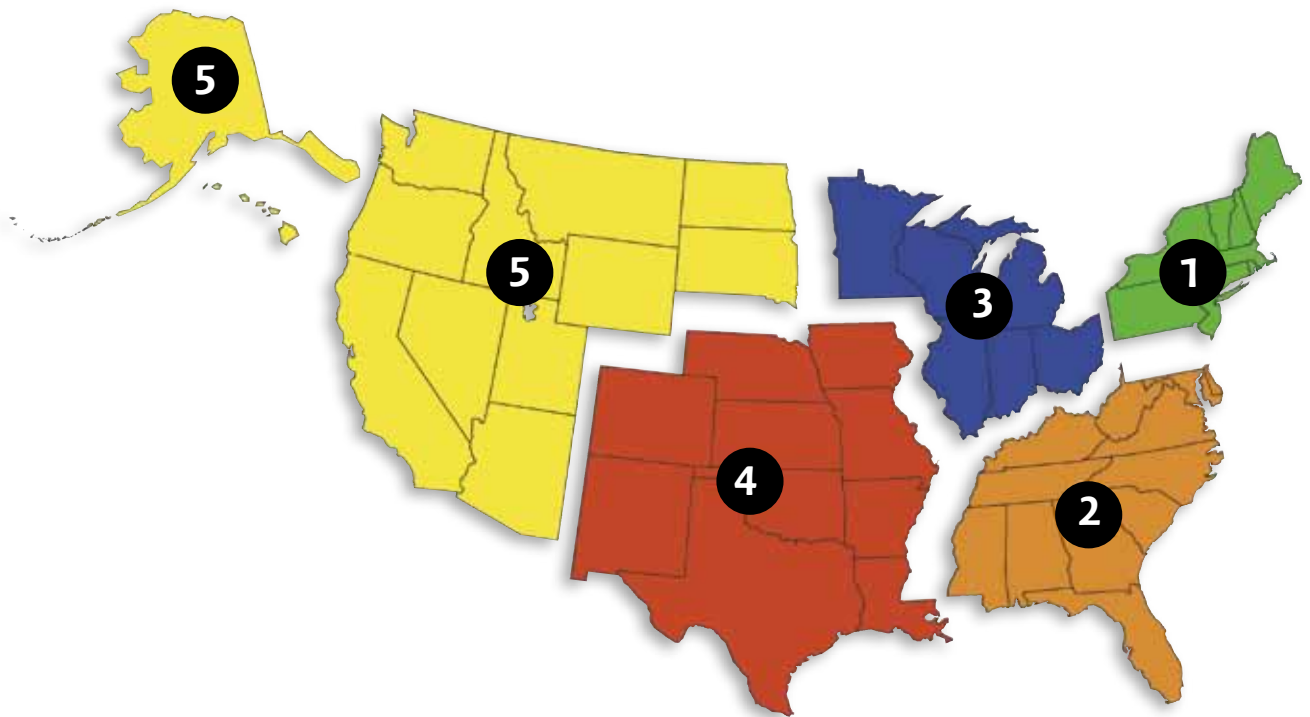
Rates include advertiser's national ads at *Rough Notes*' website with a hyperlink to the advertiser's home page.

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

2022 **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

2022 **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

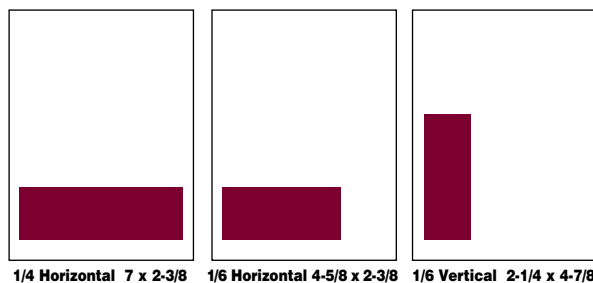
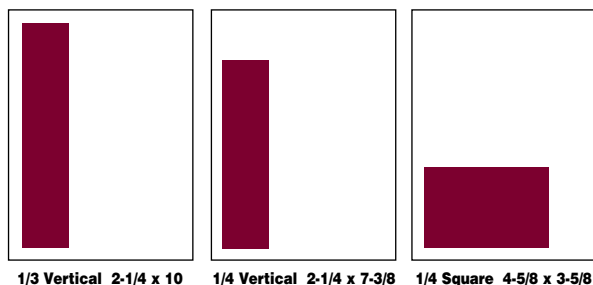
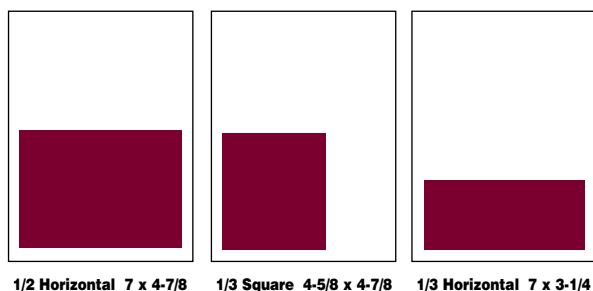
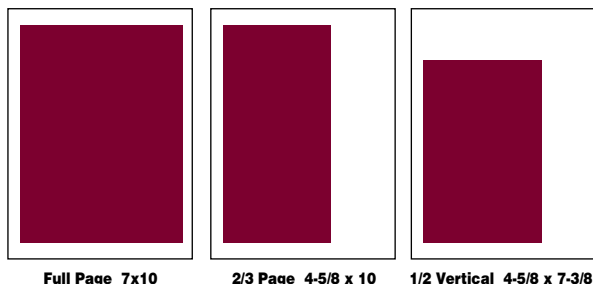
- ALL art/graphics files must be included.
- ALL screen and printer fonts must be included.
- High-resolution transparency flattening must be applied to drop shadows and layered items.
- If any .eps files are used, fonts embedded in the file must also be included unless they have previously been converted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

2022 **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 143 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

marcb@roughnotes.com



