



2023 Media Kit

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



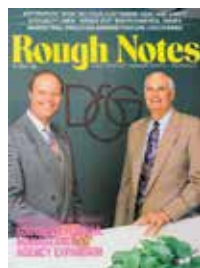
the *Rough Notes* Agent Editorial Advisory Board

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.

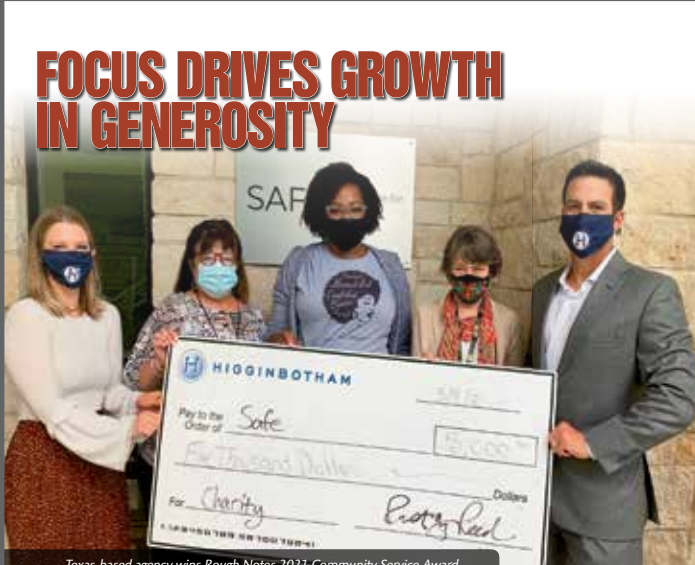


Community Service Award

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 \$600,000 to the various agent charities around the country.

FOCUS DRIVES GROWTH IN GENEROSITY



Texas-based agency wins Rough Notes 2021 Community Service Award

Life experiences

This year's honoree is a unique amalgam of many of these elements. Higginbotham, headquartered in Fort Worth, Texas, is being honored for its Higginbotham Community Fund, which was conceived of by CEO Rusty Reid. The fact that he was named president and CEO of the agency at age 27 points to his being an idea person who thinks creatively and "gets the ball rolling."

As a matter of fact, among his many honors, Rusty was named one of the 25 Most Innovative Agents in America by the National Alliance for Insurance Education & Research.

During his childhood, Rusty absorbed the charitable impulses of his grandparent, whom he visited on a regular basis. "My life experience was around nonprofit and difficult circumstances regarding handicapped children," says Rusty. For example, no stranger to tragedy, his grandmother moved beyond misfortune into the foster care of child, one of whom was autistic. It wasn't long before she founded the Autism Treatment Center.

Past forward to Rusty's transition to Higginbotham. "An early client of ours was a landscaper who was involved with an MS (multiple sclerosis) organization. He asked me to be on the board and head a fundraiser. I thought, 'Wow, this was fun to do, and the net result was wonderful.' I wanted serving to be part of our philosophy."

That philosophy is based on four core values that Rusty cited in an article naming Higginbotham the best agency to work for in south central Texas. "We are family to our employees, accountable to our clients, committed to our careers, and generous to our communities. These values inform all our decisions," he said.

Higginbotham was certainly generous to its surrounding community through the years, "but it was fragmented and sporadic," Rusty observes. In addition, as he began to address that problem, a colleague pointed out that it was frustrating to give to organizations that determined to whom the monies were to be distributed with no input from Higginbotham.

Rusty began mulling over a way by which he could pull the disparate elements together while encouraging employee participation. The result: In 2011, with a starting corporate donation of \$50,000, the Higginbotham Community Fund was born. Higginbotham would gather the monies and determine itself how they were to be distributed. Even more interesting is the fact that the endeavor is funded by employees, who can designate what organization they would like to support, and sometimes in which they might have a vested interest.

Because Higginbotham is one of the largest independent insurance, financial and HR service providers in the nation, its 76 offices are scattered geographically across the lower half of the United States. Each office is somewhat autonomous in the sense that it can be aware of and sensitive to the desires of its employees and the needs of its surrounding community. These perspectives help inform disbursement decisions, which are in the hands of the Fund.

A side benefit of this corporate/employee charitable giving is a sense of comradeship among the employees of all Higginbotham's entities.

Beyond the fund

Although the Higginbotham Community Fund is the agency's major charitable thrust, other efforts are not neglected. For example, quick to recognize the "time and talent" element of community service, Higg, as the firm is sometimes called, formed FORCE.

By Alice Ashby Roettger


This year's winner of the coveted Rough Notes Community Service Award has taken a unique approach to giving back to its community—one that finds its genesis in an agency CEO's childhood experiences.

But first, let's consider the backstory of the service award itself. In his many travels throughout the country, independent agent Bob Kretzmer began to observe a pattern among his peers—a pattern of independent insurance agencies giving back to their communities in a wide variety of innovative ways. He observed that these agencies acted out of a desire for credit, but to achieve an end result for a community need.

Bob began to ponder how he might help bolster the industry's public image while honoring those agencies that engage deeply with their communities and give back generously to those who helped them become successful.

Approaching Walt Gidewski, owner and CEO of The Rough Notes Company, which among other things publishes *Rough Notes* magazine, Bob suggested that the Rough Notes Company establish a Community Service Award to honor the charitable activities of independent agents, agencies and brokers. Long story short, Walt jumped at the suggestion.

During the 20-plus years of the award's existence, the variety of honored services has become staggering. Many agents/agencies have gone beyond supporting organizations that already exist to creating new ones that reflect a personal interest or to recognize a local or even a statewide need.





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.



Barclay reported similar concerns for special civil justice

Even so, for this year's early and potentially shrewd, new investors looking out for early signs that America is losing the economic war, there are at least two places to look: the Dow Jones Industrial Average and the S&P 500.

The findings are consistent in another Group's intent link. B. No intent towards and geographical in which was particularly close.

The United Nations High Commissioner for Human Rights has also been asked to investigate the situation in the region. The High Commissioner has been asked to investigate the situation in the region. The High Commissioner has been asked to investigate the situation in the region.

Agreement is strengthening, by the way. "For centuries, Americans' attitudes are not even off a point of ambivalence," says the author. "But now, after 9/11, there is a dramatic shift in American attitudes and feelings—the impact of global terrorism and multicultural challenges are in the picture. This book of letters clearly reflects the shifts in political and social policy debate."

Wolcottman notes the lesson that we can learn is a message of greater tolerance, respect, and understanding. "We need to be able to live with people who are different from us," she says. "We need to be able to live with people who are different from us. We need to be able to live with people who are different from us. We need to be able to live with people who are different from us."

Highlights from the report

of success," says Andrew Williams, chief executive of British airfreight company "A" based upon its promotional efforts, everyone is successful, even the really bad company. It's a success."

[illegible]

Market impact
The research, Weissman says, indicates that the new and heterogeneous manufacturing output of about a 20% increase in U.S. and foreign sales, and that's the "big

Periods of collapse and paroxysms make a fair match even for the

[illegible][illegible]

But the primary motivation for the new legislation is to encourage the construction of new and expanded health care facilities and to attract new investment capital to the health care industry. The bill directs the Secretary of Health and Human Services to conduct a study of the health care industry and to report to Congress on the results of the study. The bill also directs the Secretary to conduct a study of the health care industry and to report to Congress on the results of the study.

My career is interesting



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 January, 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.



INSURING MUNICIPALITIES

Other facilities are in the process of being installed as the airport with modern and national facilities.

By Joseph S. Harrington, CPD

[illegible]

the same time, the *Journal* is a "strong supporter of nuclear energy. The plant's operation should be closely monitored, not ignored," it adds.

The issue of liability represents a real problem for the "nuclear industry" and it is doing so in the form of liability insurance. The nuclear industry has been successful in obtaining a federal law that limits its liability to \$560 million. The industry has also been successful in obtaining a federal law that limits its liability to \$560 million.

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increased in changes in work, because public bodies operate in the public eye and are legal entities with budgeting and spending and have less ability than their private sector counterparts.

AN END

SPECIALTY LINES MARK
IS OF RISK
EDUCATION A

"Property, law enforcement liability, and personal liability are unrelated to the

products for nonrecipients," she says. "These language collection buying, sharing, lending, and reselling strategies in essence can transform waste on a global basis."

Further research on the other hand, provides detailed and multi-dimensional assessment of impacts that the non-recipients may of each non-recycling," she adds. "While there are no significant cash benefits, reducing both paper consumption and."

Now with that, Turner suggests

SPECIALTY LIVES MARKETS
AN EXCESS OF RISK:
SOCIAL SERVICES AND
NONPROFITS IN A
PANDEMIC WORLD

Increased number of claim challenges in the sector push for higher payouts

By Lisa Williams

[illegible]

Representative of class

[illegible]

These are particularly concerning to critics of the pact and critics also complain that the lack of budgetary transparency and of adequate accountability by the state.

Reaction there is very hot, says Richard T. Goodwin, director of government reform for the U.S. State Agency. "The Germans looking for the rest of Europe will not see their expectations from which they can work," he says. "These officials are always waiting, waiting for the 11th hour to present."

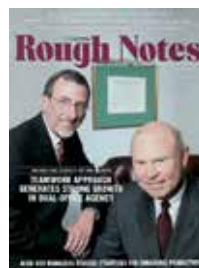
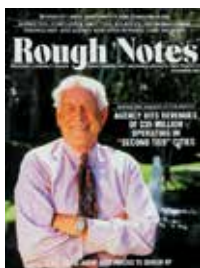
The work of government has improved somewhat, he adds. "Germany has taken a little reform," adds Goodwin. "Many countries there would have suffered up to 100 million deaths in a range of

years ago will only now be in the way of his being a leader.

Another way of measuring progress is the growing number of African American business owners, bank presidents, and top executives in the Fortune 500. In 1980, there were 1,000 African American business owners in the Fortune 500. In 1990, there were 1,500. In 2000, there were 2,000. In 2010, there were 2,500. In 2020, there were 3,000. In 2030, there will be 3,500. In 2040, there will be 4,000. In 2050, there will be 4,500. In 2060, there will be 5,000. In 2070, there will be 5,500. In 2080, there will be 6,000. In 2090, there will be 6,500. In 2100, there will be 7,000.

[illegible][illegible]

English
Reading
and general
comprehension
level
increased
from 1990
to 1995
for all
groups. The
gap between
the two
groups



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

STOP LOSS INSURANCE

Product use grows as smaller employers get on board

By Len Strazewski

Things are changing and it's not just the broad fields of politics or economics that are evolving. Thanks to more flexible and accessible stop loss insurance, a broader range of employers—smaller than ever—are saving money by self-insuring employee benefits.

And their agents and brokers are the key to matching employers up with new stop loss products like level funding plans, reference-based pricing and benefits capex.

A generation ago, only large corporations and public entities could afford to self-fund employee benefits. Self-insurance was a risk management tool that required large amounts of capital and access to claims management tools

and administrative services only (ASO) contracts that insurers reluctantly made available for a fee. To offset losses from catastrophic claims such as rare but premature deaths or organ transplants, those employers might have purchased high-limit stop loss insurance, usually from insurance companies that traditionally provided financial backup for small health insurers.

But today, all of these resources are available to a wide range of employers—from large employers with thousands or tens of thousands of employees to small businesses with fewer than 100 workers—and insurers are providing stop loss insurance and related services that protect those employers from excessive losses.

Demand for stop loss continues to grow. A recent market report from

A.M. Best indicates that stop loss capacity has been growing steadily. "With more U.S. employers shifting to self-funded health plans to contain employee benefit costs, the stop loss insurance segment has experienced growth exceeding 10% in each of the past four years, reaching \$21.2 billion in 2019," the report says.

Self-funded insurance has become more attractive since the implementation of the Affordable Care Act, which has resulted in a

major shift in the commercial group market. The report also indicates that more than 100 million of 100 health plans in 2019 were fully insured, up from 90 million in 2018.

more higher level insurance tasks and premium volume. "Technology could handle some lower-level administrative work so that an individual full-time employee," she adds, "and we could still provide quick, efficient and accurate service to clients. In 2021, we began using Markle Inc.'s critical insurance processing provider for lower-level administrative work."

"At the same time, we made certain that we continued to provide the personal touch, using technology to make our service more personal. Amanda mentions. For example, we have a VSP phone system so staff can answer phones remotely."

"When staff was able to return to work after COVID restrictions were lowered," Taylor says, "we met with staff to determine how they felt about returning to the office. Based on those conversations, we changed our standard work week to two days in the office and three days at home. We also offer flexible hours and actually have our first fully remote worker in a different city."

The future
The agency used Daqin Consulting to facilitate the purchase of Tenet's shares and, at the same time, to create a future internal promotion plan to continue to offer ownership throughout the years to sales producers and support staff.

"What we set up assures that we will be able to remain locally owned."

Value driven
According to Mackey, there is no particular secret in the agency's

success. "We simply adhere to old-fashioned values of honesty and integrity in all of our dealings and we have a great product. The great technology, tell the truth to customers, our company and our people."

"Because of that, we were most of our business referrals that come from current customers, from members of the community who have seen the support we provide through charitable giving of both money and time, and from the companies we represent, who have learned to trust us because of our integrity, honesty and accuracy," he notes.

"Because of that, the agency moved its entire system to Microsoft 365 and other Microsoft products, such as Microsoft Defender for Business, with the help of Kite Technology Group, in order to make certain that clients' data is secure. One result of that was that Microsoft did a customer story on Markle & Terfco. The commitment to technological excellence has also been recognized by Applied Systems."

Markle & Terfco is pleased to recognize Markle & Terfco as our Agency of the Month. The agency's commitment to

independence between it is the best way to serve clients in present and future and also with Rough Note commitment to the independent agency system, which we continue to use as the best insurance distribution system in the United States, one that exemplifies the American ideal of

independence and free-market enterprise. ■

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Dennis Pillsbury is a Virginia-based freelance writer.

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The author
Dennis Pillsbury is a Virginia-based freelance writer.

"When an employer and its benefits adviser can successfully calculate the employer's ability to absorb risk, they can make good decisions about self-funding and purchasing stop loss insurance over that limit."

—Robert Hatcher
Chief Underwriting Officer, Stop Loss
Liberty Mutual Insurance Co.

to spread risk over time using stop loss programs, reference-based pricing to various indices, such as Medicare pricing, and various types of stop loss in an aggregate, as well as "private" claims devices.

Liberty Mutual's latest complement to its stop-loss coverage is Product Solutions, which the carrier calls a "voluntary risk management program that complements each client's individual stop-loss plan" with medical claims management, medical bill review and various levels of expertise that most small employers lack.

The service allows the insurer to deliver cost containment efforts as early as possible in the claims process and contain the growth of expenses, according to Hatcher.

How low can an insurer go in supporting self-funding with stop loss? Size isn't really the issue, says Jay Ritchie, president of Tokio Marine HCC Stop Loss Group in Kenosha, Georgia.

True self-insurance minimum size is mandated by state regulation, but various new products such as group captive and level funded plans create

stability for all sizes of employers. Tokio Marine HCC, he says, is "the way you think" of stop loss and can shape stop loss capacity in various ways to meet the needs of customers.

However, the insurer is not just a state of new stop loss capacity. Ritchie says the company helps mold the capacity into products and designs that meet the unique needs of employers.

The insurer collaborates with agents and brokers and third-party administrators to build self-insurance programs that are designed for each employer, using claims data that is unique to the particular employer, he says.

"Agents and brokers are trusted advisors to employers but also to insurers who help create plan designs to meet employer needs. I don't usually see the 90% that goes right. I see the 10% that goes wrong and needs to be reworked," Ritchie observes.

The insurer is also a resource for new and seasoned clients, he says. "It's not just how you transfer risk, but how you manage the claims," Ritchie says. New medical techniques such as gene therapy are a challenge for stop loss insurers who are part of the claims process.

"The largest growth in stop loss and related self-insurance products is for small to medium-sized employers."



Amanda Stephenson works in the office.

Mickey says, "The happy that we have been able to take this route and share that the independent agency can now be a great place to be in business where large multiples are being offered by potential acquirers."

"We've seen a lot of our competitors that said, 'To be able,' and that's fine for them. But we are committed to serving our customers first and that means that sometimes we have to ignore the bottom-line implications in favor of doing what's right for the customer."

We believe that the good results will come in the long run. We had a great year during the pandemic as any indication, we're on the right track. We had a great year of recovery growth in 2021."

Value driven
According to Mackey, there is no particular secret in the agency's

success. "We simply adhere to old-fashioned values of honesty and integrity in all of our dealings and we have a great product. The great technology, tell the truth to customers, our company and our people."

"Because of that, we were most of our business referrals that come from current customers, from members of the community who have seen the support we provide through charitable giving of both money and time, and from the companies we represent, who have learned to trust us because of our integrity, honesty and accuracy," he notes.

"Because of that, the agency moved its entire system to Microsoft 365 and other Microsoft products, such as Microsoft Defender for Business, with the help of Kite Technology Group, in order to make certain that clients' data is secure. One result of that was that Microsoft did a customer story on Markle & Terfco. The commitment to technological excellence has also been recognized by Applied Systems."

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"We are fortunate to be where we are. Nashville is a wonderful place to live and attracts talented people to our area. That is a key ingredient to our success. We are always looking for new people as we grow."

—Amanda Hall
Chief Financial Officer

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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**, **Cheryl Koch**, **Meg McKeen** 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 35,000 growth-oriented independent agents who are eager to discover how your products and services can help them achieve their goals.



columns & departments

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Reasoning or owning your potential

is one of the great responsibilities in life

HOLD ON ...

By Dr. William T. Hold

OWN YOUR POTENTIAL

The biggest lie: You can be anything you want to be

Hold on often hears we heard or have said. "You should be anything that you want to be!" It's almost too common. Regardless of how much I want to be a nuclear physicist, brain surgeon, astronaut, or astronaut's mother, I cannot be anything I want to be. I can be a nuclear physicist, astronaut, or astronaut's mother. (See Michael Jordan, Tom Brady, or any other great athlete.)

The results of life are what we make of them. We cannot be anything we want to be. However, the great and serious truth is we all have potential. The challenge is to fully develop and realize that potential. To do that, you need to own your potential.

Realizing or owning your potential is one of the great responsibilities in life. Each of us has a potential with multiple dimensions and elements—talents, God-given and developed through training and experience, support of others, self-discipline, determination, risk-taking, responsibility, and fortune, and so on.

The excitement, the adventure, and the mystery of owning your potential is to learn to know and exceed the expectations of your family, friends, co-workers, teachers, professors, critics, and even yourself. We need to continually ask ourselves questions that include, what is my greatest hope for any way I am reaching and how much I need to be doing to truly own it?

Let the discipline, practice, make sense, and it is more your potential. What stands in the way of owning your potential? What are the obstacles, limitations, uncertainties, or cautions about not doing them? In a culture that is so different from that of just a few years ago, many are confused and frustrated with current social and political trends and trends.

In addition, people tend to be more easily satisfied than before and are ready to simply accept others—in person and through social media—offerings of bad motives and feelings. This leads people to feel uncomfortable and more uncertain about their own potential. They are easily misled and easily discouraged. They find it harder to make big decisions, and the consequences of choices become evident only after they are followed with unrelenting criticism. Unfortunately, as individuals we cannot control the behavior of others. We can only control our response to it. So, how to own your potential in contrast to the negative response you may reflect or control? It is not to be afraid to own your potential or anything about it. You can't allow yourself to become the victim of others' perceptions of you.

And you cannot allow yourself to let in critics like the legendary Chinese fool, P'oh, who has been the mythical character living many decades ago in England (or Australia, depending on who tells the story) during his evening sitting. The reason for the decision was his habit of only doing things in increasingly tighter circles until he flew up his own head and fell through the clouds.

The important question now becomes what do you control? We cannot be a significant element until we take control.

Our attitude. No one is asking that you be the best. No one is asking that you be perfect. The positive attitude is important. Believe in yourself, believe in others, and have the positive elements of faith in the fruit of your mind.

Our work. One of the disciplines of ownership now being used to describe people in today's workplace is the "silent quitter." These employees are not taking a positive attitude, nor are they interested in working smart. They are there to work. They work. One of the disciplines of ownership ask what money they can learn or whether they would like contribute to someone—others or their organizations.

There is a great universal admiration for diligence and working hard. However, it is important to keep in mind that, ultimately, we will be judged for the results of our work not just for the work itself. We need to work to successfully with purpose, always remembering that success is not a continuum.

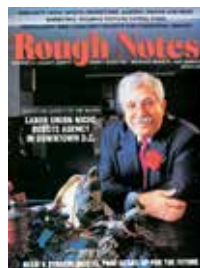
Our character. We can control our character. We cannot control our reputation. We cannot control how we have been frequently asked that your character

2

BRUCE NOTES

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.

NSM INSURANCE GROUP
The nation's leading specialty insurance provider

Over the past 30 years, NSM Insurance Group has steadily grown to become the leading specialty insurance provider with 35+ divisions that powered by a team of more than 750 global employees. The company was founded and continues to be led by CEO Geoff Mollenkott, a master of conceptualizing and building specialty programs. NSM has the deepest knowledge, experience and leadership needed to build successful niche insurance programs and takes pride in caring agents with insights that underpin long-term client relationships and new business wins.

NSM's best-in-class insurance programs deliver:

- **Unparalleled niche expertise:** NSM bolsters your ability to expertly navigate the complexities of niche markets and meet the unique needs of your clients.
- **Superior service:** With A-rated carriers, dedicated underwriters and in-house claims service, NSM makes your job easier.
- **Specialized claims handling:** Dedicated, in-house claims handling and management ensures efficient communications and outcomes.

NSM's leading specialty programs you should top into include:

- **RK Insurance Group:** For more than 30 years, RK Insurance has been the leading market for commercial law firms — and now through its premier garage offering, RK has an expanded appetite for non-vehicle risks across the country, including used car dealers, used heavy truck dealers, garages, repair shops and body shops, and auto salvage, dismantling and recycling shops.
- **Care Providers Insurance Services:** CPS delivers comprehensive insurance coverage for nonprofit and social service organizations — and is committed to serving these vital organizations despite others leading back in the market, drawing on 25 years of focused expertise. CPS tailors insurance plans to include the critical coverages nonprofit organizations need, so they can spend less time worrying about their insurance — and more time carrying out their missions.
- **ATP:** While other carriers snap back, ATP — the leader in behavioral healthcare insurance for more than 10 years — remains the only dedicated serving the unique industry. ATP understands the complexity of the exposures that addiction treatment and mental health facilities face, allowing them to develop highly successful programs that allow the critical coverages they need — and empowering them to focus on helping those who need it most.
- **Hedra Insurance:** Hedra is a best-in-class commercial real estate insurance market specializing in package and monoline property for non-residential apartments and condominiums. Hedra is available on a non-admitted basis and is focused on providing competitive coverage to the small to middle market owner. Hedra is the true leader in hotel/apartment insurance — delivering access to an A-rated carrier, in-house claims team and dedicated underwriter.
- **True Transport Insurance:** TIH delivers, implements and manages owner-carrier insurance programs for the trucking industry, for more than 20 years. TIH has worked with a variety of A-rated carriers to provide robust coverage that meets the unique needs of more than 20,000 owner-carriers, ranging in fleet size from 50,000. The program has a footprint in all 50 states and a proprietary tech platform called TrueAdvantage that helps administer the program for both agents and insureds.

Guided by an entrepreneurial spirit and an uncompromising focus on building success for agents, NSM is leading the way in redefining what's possible when it comes to specialty insurance for niche markets. Simply put, we help agents win and build a profitable book of business. It's our only goal — because we know when agents are successful, we win, too. Let us put our expertise and experience to work for you.

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That's what we stand for — and why top agents have been turning to NSM for best-in-class specialty programs for more than 30 years. When it comes to unique client needs, there's only one name to trust.

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Target Markets Program Administrators Association

AN AGENT'S STORY OF HOW FREEDOM BUILT HER FUTURE

This former agency employee purchased the agency where she worked, and then six more with capital based on future revenue.

After 15 years working for an agency, Lee Ann transitioned from employee to owner with the help of Smart Choice. After a financial analysis of the transaction with her regional Territory Manager and the support of Smart Choice partners, the acquisition was made with a cashflow loan — eliminating the need for Lee Ann to borrow against personal assets.

Eight years later, Lee Ann purchased three more agencies. A few years later, three more — all with the Smart Choice team by her side assisting with financing, M&A guidance and operational collaboration.

*your freedom
your future*

Refuse Smart Choice was established, for smaller independent agents being “independent” also meant being hopelessly isolated. Getting appointments with the top-tier carriers was nearly impossible, which meant you didn't have access to the more lucrative insurance buyers. You couldn't find partners for the best coverage for your clients across multiple carriers, which made you non-competitive. That's why we created Smart Choice — to give agents the freedom to succeed.

Fast forward to 28 years later and Smart Choice...

- Is the fastest growing insurance network
- Is the only on-line program of its kind
- Has over 100 carrier partners
- Has partnered with over 9,000 agents

Insurance Networks Alliance

“The top reasons I like working with Smart Choice are that I have access to markets I would not otherwise have so I can do what's best for my clients, I have access to a full team of experts that can answer virtually any question we ask, and they have programs such as Smart Start Commercial that make it easy for us to write policies where we lack experience. I just love the support I have from them.”

— Lee Ann Priddison / ABCare Insurance Service.

With Smart Choice, agents own what they already have plus everything they write in the future. Independent insurance agents that partner with us include scratch agencies, former dedicated agents, multi-office and agencies looking to acquire and grow.

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*Delivering your message in **Rough Notes** heightens your credibility and allows you to capitalize on our powerful brand, built over 144 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.



2023 **Rough Notes** Magazine Editorial Calendar

JANUARY Ad closing: 12.06.22 Materials: 12.09.22	FEBRUARY Ad closing: 01.06.23 Materials: 01.10.23
<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Cannabis • Selling Benefits <p><i>Focus on Agency Technology</i></p>	<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Construction • Accident Insurance <p><i>Focus on Agency Perpetuation</i></p>
MARCH Ad closing: 02.06.23 Materials: 02.10.23	APRIL Ad closing: 03.06.23 Materials: 03.10.23
<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Municipalities • Disability Insurance <p><i>Focus on Emerging Risks</i></p>	<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Professional Liability • Wellness <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 <div>Ad closing: 04.05.23 Materials: 04.10.23</div>	JUNE <div>Ad closing: 05.05.23 Materials: 05.10.23</div>
<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Social Services <p><i>Focus on Leadership</i></p> <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Stop Loss • PIA of NJ & NY Annual Conference 	<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Commercial Auto/ Trucking <p><i>Focus on Professional Development</i></p> <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Dental & Vision • FAIA Annual Convention • LAAIA (Latin American Association of Insurance Agents) Convention <p><i>ALSO: FLORIDA SPECIAL REPORT</i></p>
JULY <div>Ad closing: 06.05.23 Materials: 06.09.23</div>	AUGUST <div>Ad closing: 07.06.23 Materials: 07.10.23</div>
<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Construction <p><i>Focus on Agency Operations</i></p> <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Life Insurance 	<p>Editorial Highlights: <i>Benefits Products & Services:</i></p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Workers Comp <p><i>Focus on Association Trends</i></p> <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Hospital Insurance • Wholesale & Specialty Insurance Association Annual Marketplace

2023 **Rough Notes** Magazine Editorial Calendar

SEPTEMBER Ad closing: 08.04.23 Materials: 08.09.23		OCTOBER Ad closing: 09.04.23 Materials: 09.08.23	
Editorial Highlights: <i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Agency Success <i>Focus on Customer Experience</i>	Bonus Circulation: <ul style="list-style-type: none"> • Target Markets Program Administrators Association Summit • NAMIC Annual Convention 	Editorial Highlights: <i>Specialty Lines:</i> <ul style="list-style-type: none"> • Cyber Insurance <i>Focus on Personal Lines</i>	<i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Disability Insurance Bonus Circulation: <ul style="list-style-type: none"> • PLUS Conference
ALSO: TARGET MARKETS PROGRAM ADMINISTRATORS ASSOCIATION SPECIAL SECTION			
NOVEMBER Ad closing: 10.05.23 Materials: 10.10.23		DECEMBER Ad closing: 11.06.23 Materials: 11.10.23	
Editorial Highlights: <i>Specialty Lines:</i> <ul style="list-style-type: none"> • Social Services <i>Focus on Agency Management Systems</i>	<i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Stop Loss 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"> • Commercial Auto/Trucking <i>Focus on Customer Service</i>	<i>Benefits Products & Services:</i> <ul style="list-style-type: none"> • Emerging Trends
ALSO: INSURANCE NETWORKS ALLIANCE SPECIAL SECTION			

2023 *Rough Notes* Magazine Rates

Effective January 2023

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

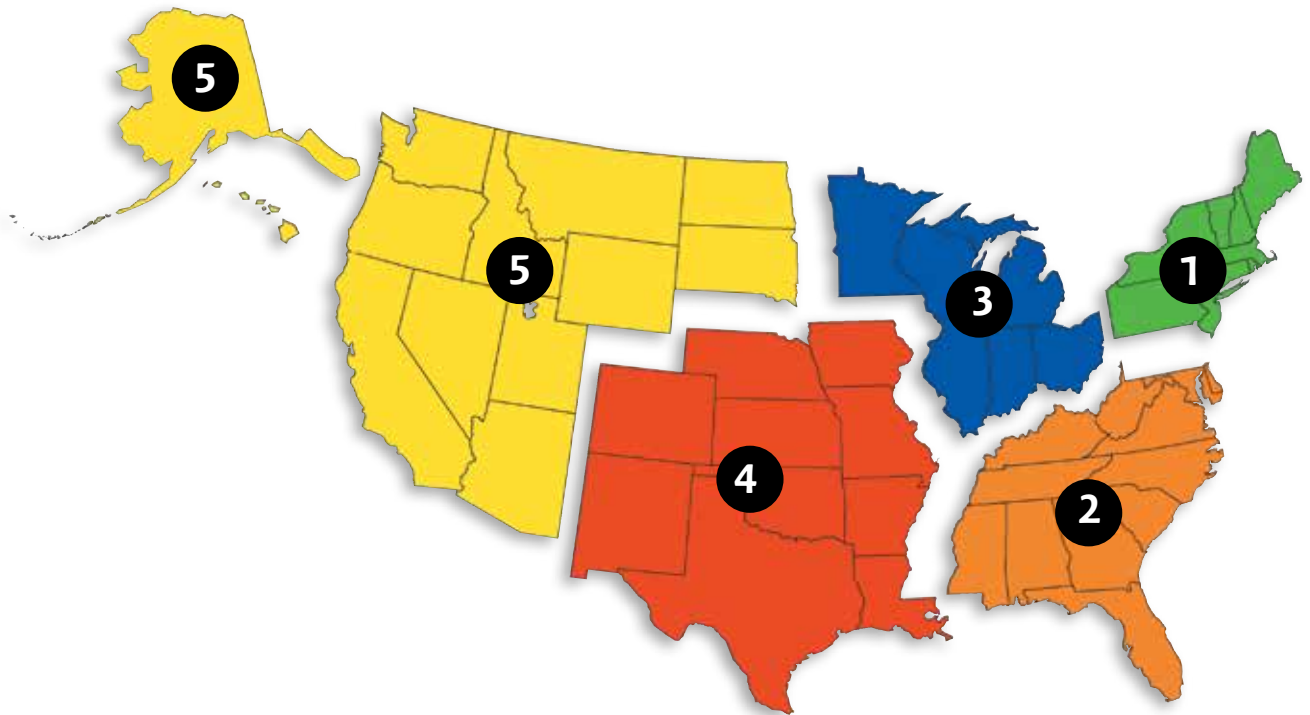
Rates include advertiser's national ads at *Rough Notes'* website with a hyperlink to the advertiser's home page.

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

2023 **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

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 8.375" 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

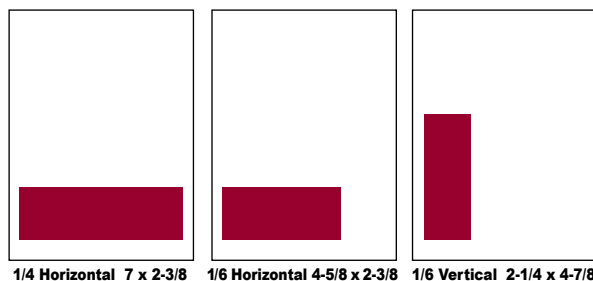
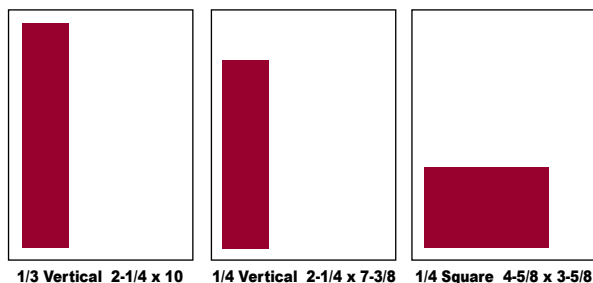
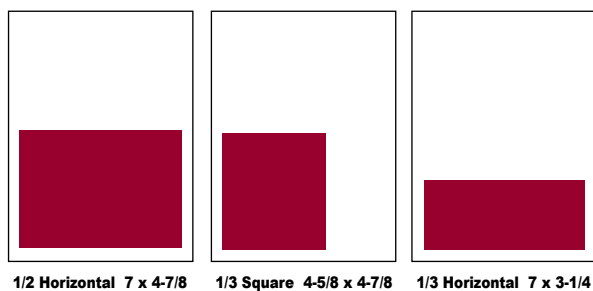
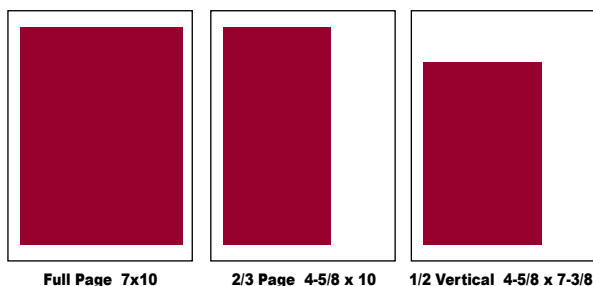
- ALL art/graphics files must be included.
- ALL screen and printer fonts must be included.
- High-resolution transparency flattening must be applied to drop shadows and layered items.
- If any .eps files are used, fonts embedded in the file must also be included unless they have previously been converted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

2023 **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 144 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

Marc Basis

Vice President

Executive Vice President—Advertising

Ph (866) 461-3045

(561) 740-8110

Fax (561) 740-8101

marcb@roughnotes.com

Eric Hall

President of Strategic Partnerships

Ph (800) 428-4384, ext. 1022

317-514-1047

Fax (317) 816-1000

ehall@roughnotes.com





