



2024 Media Kit

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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 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 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 sicht 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 touchit my wife i' the shoulther, 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.



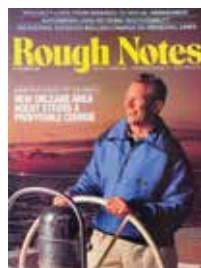
the *Rough Notes* Agent Editorial Advisory Board

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 landowner 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.

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.

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, Higginbotham sometimes called, formed FORCE.



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

Events in the 1980s have kept the community focused, they have inspired and set forth ideas that have allowed us to leave the business community and the public in a better position to deal with the challenges of the 1990s.

The findings are consistent in another Group, a cohort of 800 Native American and Greenlandic individuals who participated here.

- 2) The importance of frequency, location, and duration of exposure to the environmental agent in the development of the disease.
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Agreement is strengthening, by the way. "For centuries, Americans' attitudes are not even off a point of indifference," 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 forefront. This book of essays might affect the public's political and social policy debate."

Wolfebaum notes the lesson that we can learn is awareness of group identity and culture. "It is time with our multiculturalism to understand the differences between the majority and the minority. There is a significant role for leaders and citizens to actively contribute to a realization of this multiculturalism and address the associated issues."

Highlights from the report

of success," says Andrew Williams, chief executive of British airline Gatwick. "A hotel will appear as a potential threat, even if it is a mere wing of the airport."

The "birds in paradise" by nature and nurture makes more dignified and more useful of themselves. They will be found, therefore, in being part of something more, and their general condition of progress.

Market impact
The research, Weissman says, indicates that the use of the new and heterogeneous technologies helped at least a 20% increase in U.S. and foreign sales, and that's the "big picture."

Periods of collapse and panics make a fair match over time

[illegible][illegible][illegible]

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 project with maximum cost reduction.

By Joseph S. Harrington, CPA

Whether you're looking for a new business or just want to grow your existing one, you need to know what you're doing. And that's where the experts come in. They can help you with everything from finding a location to getting the right equipment. They can also help you with the legal and financial aspects of starting a business. So if you're thinking about starting a business, don't forget to consult with an expert. They can help you avoid the common pitfalls and make sure you're on the right track.

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

In the case of building new power plants from the "nuclear industry," the *Journal* is more in line with public opinion. It says that "nuclear power plants are safe and profitable, but the nuclear community must be more open and transparent in its use of public information and financial data, the latter especially regarding its use of government money to subsidize its operations by supplying its own electricity."

On the issue of increasing the use of nuclear in the clean energy of large electricity user facilities or "nuclear generating stations," the *Journal* is also in line with public opinion. It states that "the government is justified in subsidizing such facilities, but it should not be required to do so. The government should not be required to subsidize nuclear power plants, but it should be allowed to do so."

On the issue of public safety, the *Journal* is also in line with public opinion. It states that "the government should be required to provide a safe and secure environment for the public, but it should not be required to do so."

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 not dead issues.”

products for non-synthetic," she says. "While language collection buying, direct trade, and localized agriculture is becoming more prominent, most are a distant future."

"Future research, on the other hand, provides detailed and multi-dimensional assessment of options that fit the core management needs of each community," she adds. "While there are no defined web knowledge collection tools, they represent a start."

Keep in mind that, *Travis argues*

**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

Entomologists, Malologists, Catechists, and other religious leaders, Protestants, agnostics, atheist agnostics and more are all likely to find something and say something appropriate. How likely, then, is there to be a novel religious text, BFL, perhaps, printed and properly cited. As good as there is, it is not likely to be, the most serious and carefully argued in reading what's out, and how likely it is to be found in the first place. It is not likely to be found in the first place.

In a sense, there is a lot of it, but it is high-pitched and not well-written, and it is not the most serious.

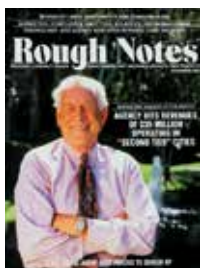
Representing my class

[illegible][illegible][illegible]

the potential for litigation or future plant closure. The potential for litigation is a major concern of the plant manager.

[illegible]

to the fact that the
only thing that
can be done is to
wait for the
next day.



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 for 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 providing stop loss insurance and related devices 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 company group market. The report also indicates that more than 100 million of 100 firms points to it was less likely than the fully insured market.

more higher level insurance tasks and premium volume. "Technology could handle some lower-level administrative work so that an individual firm was burdened," 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 directly, a benefit."

"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."

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



Amanda Stephenson works in the office.

Michelle says, "The happy that we have been able to take this route and share that the independent agency can now give you a lot of control over your 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 rough start during the pandemic as any indication, we're on the right track. We had a rough start during the pandemic as any indication, we're on the right track. We had a rough start during the pandemic as any indication, we're on the right track.

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

"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 easily 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? Hatcher says, "It's not really the issue, says Jay Ritchie, president of Taka Marine HCC Stop Loss Group in Kenosha, Wisconsin."

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

stability for all sizes of employers. Taka 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.

"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



data is secure. One result of that was that Meritworth did a customer survey on Markle & Terfco. The commitment to technological excellence has also been recognized by Applied Systems. Rough Notes is pleased to recognize Markle & Terfco as our Agency of the Month. The agency's commitment to

independence because it is the best way to serve clients in preeminent and fits with Rough Notes' commitment to the independent agency system, which we continue to see as the best insurance distribution option in the United States, one that exemplifies the American ideal of

independence and free-market enterprise. ■
The author
Dennis Pillsbury is a Virginia-based freelance writer.

"Our customers appreciate the fact that we are committed to remaining independent so that we can continue to provide the service that they expect—service that might not be as strong if we were up for sale."

—Mickey Martin
Chairman and CEO



"[A]fter COVID restrictions were lowered, we... charged 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."

—Taylor Rogers
Chief Operating Officer



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

[illegible][illegible][illegible]

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 700 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 solid career, 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:

- **RR Insurance Group:** For more than 30 years, RR Insurance has been the leading market for commercial law firms — and now through its premier garage offering, RR 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 coverage 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 dedicated to serving this unique industry. ATP underwriters understand 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.
- **Habitat Insurance:** Habitat is a best-in-class commercial real estate insurance market specializing in package and monoline property for non-residential apartments and condominiums. Habitat is available on a non-admitted basis and is focused on providing competitive coverage to the small to middle market owner. Habitat is the true leader in habitat 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.

Build Success.™
NSM
nsminc.com/agents

NICHE SPECIALTY MARKETS

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.

► nsminc.com/agents

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*

Case Study:
How an Agent Leveraged Smart Choice to Acquire Multiple Agencies

To learn more about growth and agency acquisition, go to www.smartchoiceagents.com/case-studies/just-phone-call-away-or-see-here



Before 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 one-fee program of its kind
- Has over 100 carrier partners
- Has partnered with over 9,000 agents

“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 Priddy / 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.

www.smartchoiceagents.com | 888.264.3388

Insurance Networks Alliance

15 ROUGH NOTES MAGAZINE—SINCE 1878

*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.



2024 **Rough Notes** Magazine Editorial Calendar

JANUARY Ad closing: 12.04.23 Materials: 12.08.23	FEBRUARY Ad closing: 01.04.24 Materials: 01.09.24
<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Cannabis <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Selling Benefits <p><i>Focus on Agency Technology</i></p>	<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Agents E&O <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Accident Insurance <p><i>Focus on Agency Perpetuation</i></p>
MARCH Ad closing: 02.05.24 Materials: 02.09.24	APRIL Ad closing: 03.04.24 Materials: 03.08.24
<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Municipalities <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Disability Insurance <p><i>Focus on Emerging Risks</i></p>	<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Professional Liability <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Wellness <p><i>Focus on Risk Management</i></p> <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Target Markets Program Administrators Association Mid-Year Meeting

MAY Ad closing: 04.04.24 Materials: 04.09.24	JUNE Ad closing: 05.03.24 Materials: 05.08.24
<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Social Services & Nonprofits <p><i>Focus on Leadership</i></p> <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Stop Loss <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • PIA of NJ & NY Annual Conference 	<p>Editorial Highlights:</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><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Dental & Vision <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • FAIA Annual Convention • LAAIA (Latin American Association of Insurance Agents) Convention <p><i>ALSO: FLORIDA SPECIAL REPORT</i></p>
JULY Ad closing: 06.04.24 Materials: 06.07.24	AUGUST Ad closing: 07.05.24 Materials: 07.08.24
<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Construction <p><i>Focus on Agency Operations</i></p>	<p>Editorial Highlights:</p> <p><i>Specialty Lines:</i></p> <ul style="list-style-type: none"> • Workers Comp <p><i>Focus on Artificial Intelligence</i></p> <p><i>Benefits Products & Services:</i></p> <ul style="list-style-type: none"> • Life Insurance

2024 **Rough Notes** Magazine Editorial Calendar

SEPTEMBER Ad closing: 08.05.24 Materials: 08.09.24	OCTOBER Ad closing: 09.04.24 Materials: 09.09.24
<div> <div> Editorial Highlights: <i>Focus on Customer Experience</i> </div> <div> Bonus Circulation: • Target Markets Program Administrators Association Summit </div> </div> <div>ALSO: TARGET MARKETS PROGRAM ADMINISTRATORS ASSOCIATION SPECIAL SECTION</div>	<div> <div> Editorial Highlights: <i>Specialty Lines:</i> • Cyber Insurance <i>Focus on Personal Lines</i> </div> <div> <i>Benefits Products & Services:</i> • Hospital Insurance </div> </div>
NOVEMBER Ad closing: 10.04.24 Materials: 10.09.24	DECEMBER Ad closing: 11.04.24 Materials: 11.08.24
<div> <div> Editorial Highlights: <i>Specialty Lines:</i> • Social Services & Nonprofits <i>Focus on Agency Management Systems</i> </div> <div> Bonus Circulation: • Insurance Networks Alliance Annual Meeting </div> </div> <div>ALSO: INSURANCE NETWORKS ALLIANCE SPECIAL SECTION</div>	<div> <div> Editorial Highlights: <i>Specialty Lines:</i> • Commercial Auto/Trucking <i>Focus on Customer Service</i> </div> <div> <i>Benefits Products & Services:</i> • Emerging Trends </div> </div>

2024 *Rough Notes* Magazine Rates

Effective January 2024

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

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

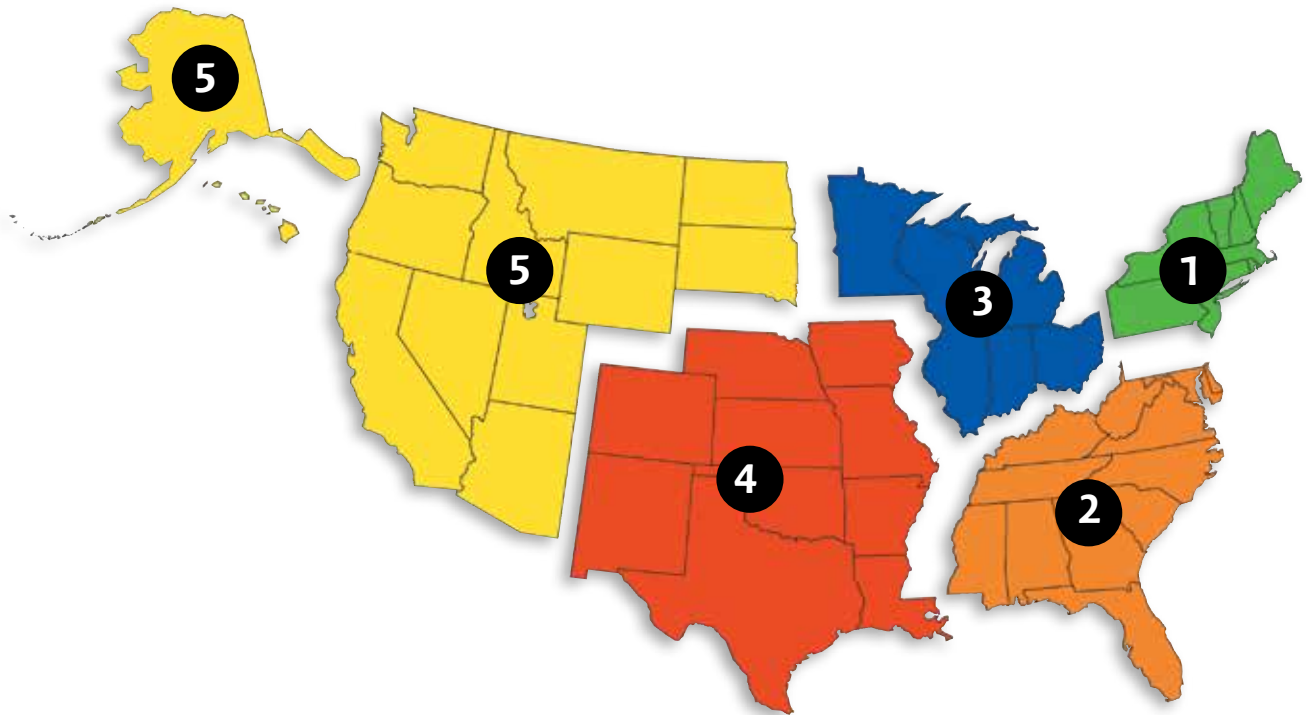
Rates include advertiser's national ads at *Rough Notes*' website with a hyperlink to the advertiser's home page.

Black/White	1x	6x	12x
Full Page	\$6,240	\$5,340	\$4,845
2/3 Page	4,975	4,260	3,880
1/2 Page	3,740	3,190	2,920
1/3 Page	2,630	2,330	2,110
1/4 Page	2,080	1,780	1,615
1/6 Page	1,415	1,290	1,130

2-Color	1x	6x	12x
Full Page	\$6,885	\$5,985	\$5,490
2/3 Page	5,620	4,905	4,525
1/2 Page	4,385	3,835	3,565
1/3 Page	3,275	2,975	2,755
1/4 Page	2,725	2,425	2,260
1/6 Page	2,060	1,935	1,775

4-Color	1x	6x	12x
Full Page	\$7,895	\$6,995	\$6,500
2/3 Page	6,630	5,915	5,535
1/2 Page	5,395	4,845	4,575
1/3 Page	4,285	3,985	3,765
1/4 Page	3,735	3,435	3,270
1/6 Page	3,070	2,945	2,785

2024 **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

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	\$2,890	\$2,750	\$2,480	\$2,395	\$2,280
2 Regions	3,810	3,675	3,130	3,090	2,985
3 Regions	4,700	4,575	4,020	3,880	3,675
4 Regions	5,575	5,375	4,775	4,575	4,370
2/3 Page	1x	3x	6x	9x	12x
1 Region	\$2,340	\$2,245	\$1,985	\$1,925	\$1,880
2 Regions	3,080	2,975	2,595	2,510	2,380
3 Regions	3,790	3,635	3,255	3,105	2,975
4 Regions	4,465	4,300	3,810	3,670	3,485
1/2 Page	1x	3x	6x	9x	12x
1 Region	\$1,765	\$1,690	\$1,510	\$1,445	\$1,375
2 Regions	2,300	2,220	1,955	1,880	1,780
3 Regions	2,825	2,750	2,400	2,340	2,210
4 Regions	3,310	3,215	2,845	2,750	2,480
1/3 Page	1x	3x	6x	9x	12x
1 Region	\$1,195	\$1,180	\$1,120	\$1,025	\$970
2 Regions	1,635	1,600	1,425	1,350	1,275
3 Regions	2,025	1,965	1,745	1,665	1,600
4 Regions	2,420	2,310	2,060	1,965	1,810

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

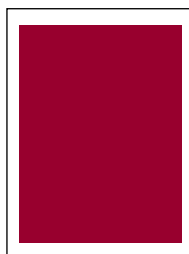
- ALL art/graphics files must be included.
- ALL screen and printer fonts must be included.
- High-resolution transparency flattening must be applied to drop shadows and layered items.
- If any .eps files are used, fonts embedded in the file must also be included unless they have previously been converted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

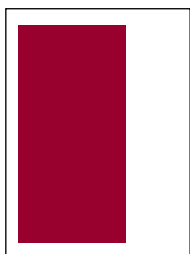
Illustrator .eps files for Mac or PC

- 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).

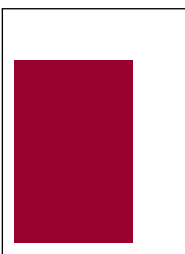
Mechanical Requirements Standard Unit Sizes (in inches)



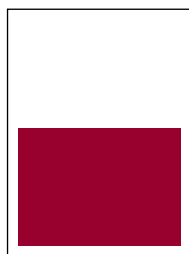
Full Page 7x10



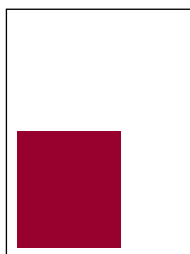
2/3 Page 4-5/8 x 10



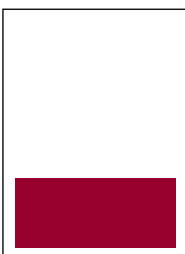
1/2 Vertical 4-5/8 x 7-3/8



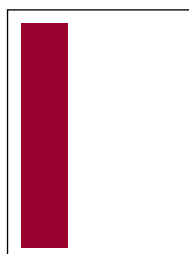
1/2 Horizontal 7 x 4-7/8



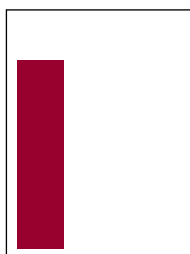
1/3 Square 4-5/8 x 4-7/8



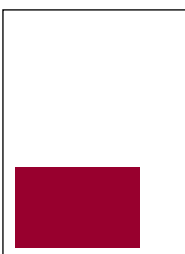
1/3 Horizontal 7 x 3-1/4



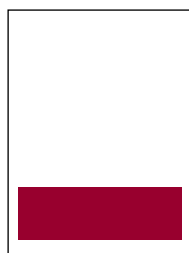
1/3 Vertical 2-1/4 x 10



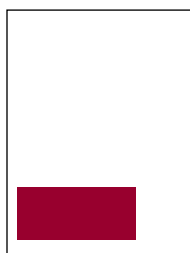
1/4 Vertical 2-1/4 x 7-3/8



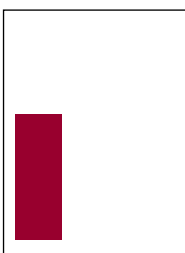
1/4 Square 4-5/8 x 3-5/8



1/4 Horizontal 7 x 2-3/8



1/6 Horizontal 4-5/8 x 2-3/8



1/6 Vertical 2-1/4 x 4-7/8

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

2024 **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*



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