



## 2024 Media Kit

# Insurance Rough Notes.

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H. C. MARTIN.

CHAS. B. COE.

J. T. DOWNEY.

## AFTER THE STORM.

After the storm, a calm;  
After the bruise, a balm;  
For the ill brings good, in the Lord's own time,  
And the sigh becomes a psalm.  
After the drought, the dew;  
After the cloud, the blue;  
For the sky will smile in the sun's good time,  
And the earth grow glad and new.  
Bloom is the heir of blight,  
Dawn is the child of night;  
And the rolling change of the busy world,  
Bids the wrong yield back the right.  
Under the fount of ill,  
Many a cup doth fill,  
And the patient lip, though it drinketh oft,  
Finds only the bitter still.  
Truth seemeth oft to sleep,  
Blessings so slow to reap,  
Till the hours of waiting are weary to bear,  
And the courage is hard to keep.  
Nevertheless, I know  
Out of the dark must grow,  
Sooner or latter whatever is fair,  
Since the heavens have willed it so.

## THE WEE, WEE BAIRNIE.

"Step gently, step gently."  
I stepped hastily back. I feared I had been treading on some of the old man's flowers.  
He leant on his spade and made no motion for some minutes. At length he raised his head, and in a husky voice began:  
"Ay, sir, I mind the time as well as 'twere yesterday, and it's forty years since, when oor wee bairnie died. It was his fourth birth day, and he stopped up tae wait till I cam home wi' a bit present for him. I sat doon be' the fire tae wait for my supper (my wife was ben the hoose bakin'), when I the patterin' o' his little feet, an' I looked up an' held oot my arms for him. He didna come runnin' tae them sae quick as usual, an' when I had him on my knees, says I 'An' fa'll ye be, ye wee bit nickum?'  
"I'm fayther's wee, wee bairnie."  
"An' wi' that he nestled closer to me. He didna seem cheery, sae I ca'd the doggie tae 'im, an' the doggie cam lazy like fra his corner 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."  
"Ah! 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 toucht my wife i' the shouter, an' she lookit up, an' then rose up wi'out a word an' stood beside me, lookin' at the form of the little laddie. Suddenly he gied a start an' held out his arms tae me—'Am I no ver ain wee bairnie, fayther?' 'Ay, ay,' said I, for I could hardly speak, an' I knelt doon beside him an' took his little hand. My wife knelt doon on th' other side of him and took his other hand. 'Yer wee, wee bairnie,' he muttered, as tae himsel'—for he gied himsel' the name—an' then he laid his head back, an' we could see he was gone. The doggie cam' an' lookit in his face, an' lickit his han', an' then wi' a low whine went an' lay doon at his feet. Niver a tear did we weep; but we sat baith o' us lookin' intae the sweet wee facie til' th' mornin' broke in on us. The neebors cam' i' the mornin', an' I rose up and spoke tae them; but my wife she never stirred nor gied a sound, till ane o' them spoke o' when he wad be carried tae the auld kirkyaird. 'Kirkyaird!' said she, 'kirkyaird! Nae kirkyaird for me. My bairnie shall sleep whaur he played—in oor gairden. Nae a step farer.' 'But it'll niver be allowed.' 'Allowed!' cried she, 'the bairnie shanna stir past the end o' the gairden.' An' she had her way. Naebody interfered; an' there he lies jist waur ye were gaun to pit yer fit, an' there he'll lie tae the resurrection mornin'. An' ilka evenin' my wife comes an' sits here wi' her knittin', an' we never tire o' speakin' o' him that lies beneath."

And the old man bent down and passed his hand over the loose mould as if he were smoothing the pillow of his "wee, wee bairnie."

READ the card of the Home Fire Insurance Co., H. H. Walker, state agent.

## HOW MUCH LUXURY WE NEED.

Ruskin says some sensible things on this point, in the following paragraph:  
I am no advocate for meanness of private habitation. I would fain introduce into it all magnificence, care and beauty were they are possible; but I would not have that useless expense in unnoticed fineries or formalities; corning of ceilings and graining of doors, and fringing of curtains, and thousands of such things which have become foolishly and apathetically habitual—things on whose common appliance hang whole trades, to which there never yet belonged the blessing of giving one ray of real pleasure, or becoming of the remotest or most contemptible use—things which cause half the expense of life, and

destroy more than half its comforts, manliness, respectability, freshness and facility. I speak from experience. I know what it is to live in a cottage with a deal floor and roof, and a hearth of mica slate; and I know it to be in many respects healthier and happier than living between a Turkey carpet and gilded ceiling, beside a steel grate and polished fender. I do not say that such things have not their place and propriety; but I do say this emphatically, that the tenth part of the expense which is sacrificed in domestic vanities, if not absolutely and meaninglessly lost in domestic discomfort and incumbrances, would, if collectively offered and wisely employed, buile a marble church for every town in England; such a church as it should be a joy and blessing even to pass near in our daily ways and as it would bring the light into the eyes from afar, lifting its fair height above the purple crowd of humble roofs.

BARNARD, COE & SAYLES, have in every respect a first class insurance agency.

*The Northwestern Mutual Life Insurance Company*

affords a safe and sure protection to encumbered estates.

EVERY man should settle his own estate during his life-time, so far as lies in his power. He who does his own life-work, allotted him to perform, does that work better than any deputy, however well paid, and especially when that deputy is an attorney or administrator intent upon increasing his own estate, with no pecuniary interest in the estate of him who is removed from the walks of life.

THE estate that owes nothing, or is protected by a policy in the Northwestern Mutual Life Insurance Company, to an amount equal to its indebtedness, is already virtually settled.

Barnard, Coe & Sayles,

DEALERS IN

FIRST CLASS

FIRE INSURANCE

75 and 77 East Market Street,

INDIANAPOLIS.

We watch carefully the interests of our customers, from the time the policy is issued till the loss is paid.

Special attention given to form of policy.

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Our sales professionals are waiting to take your call

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



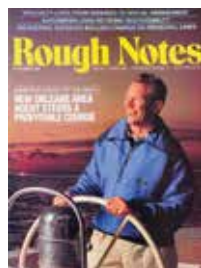
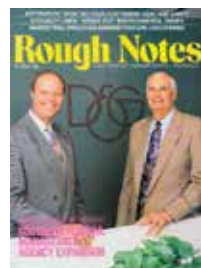
# the *Rough Notes* Agent Editorial Advisory Board

*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 grandparents, 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 children, one of whom was autistic. It wasn't long before she founded the Autism Treatment Center.

Fast 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 servicing 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 carriers, 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 endorser 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 Kretzner 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 not 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 Gidowski, 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.

**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 is sometimes called, formed F.O.R.C.E.



# 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.



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



**EMERGING RISKS**

# CHALLENGE AND CHANGE

*Insuring beyond current coverage for emerging risks*

By Elizabeth Boero, CPCU

The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.

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**EMERGING RISKS**

1. The emergence of new risks. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.

2. The impact of climate change. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.

3. The rise of cyber risks. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.

4. The growth of the gig economy. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.

5. The increasing complexity of risks. The bridge is not just a structure of steel and concrete, it's a symbol of human ingenuity and the quest for progress. It's a testament to our ability to overcome adversity and build a better future.



**SPECIALTY LINES MARKETS**

By Joseph S. Harrington, CPCU

The specialty lines market is a complex and ever-evolving landscape. It encompasses a wide range of risks, from aviation and marine to energy and construction. The market is characterized by high-risk, low-volume policies that require specialized underwriting and pricing. The market is also characterized by a high degree of competition and a focus on customer service.

## CONDO ASSOCIATION INSURANCE

*Trends of collapse and judgments make a hard market even for the*

Condo association insurance is a critical component of a property owner's risk management strategy. The market has become increasingly challenging due to a combination of factors, including a high number of collapses and large judgments. This has led to a significant increase in the cost of coverage and a more cautious approach by insurers.

Insurers are now more selective in the risks they underwrite, and they are charging higher rates to cover the increased risk. This has created a difficult market for both property owners and brokers. However, there are still opportunities for those who are willing to take the time to understand the market and provide excellent service to their clients.





# 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.



## SPECIALTY LINES MARKETS

# INSURING MUNICIPALITIES

Cities and towns are at the forefront of cyberattacks, so they grapple with them as well as natural disasters.



**By Joseph S. Livingston, CPCU**

Whether general liability or non-automobile policies, cities and towns are actively seeking the best coverage for their risks. But the insurance market is not always as straightforward as it seems. The risks are not only the physical, but also the political, and the public liability. The risks are not only the physical, but also the political, and the public liability. The risks are not only the physical, but also the political, and the public liability.

**Property, Law Enforcement Liability and more**

Public liability coverage is a key component of a municipality's risk management program. It covers the municipality's liability for injuries to third parties, including those caused by the municipality's employees, contractors, and vendors. It also covers the municipality's liability for injuries to the public, including those caused by the municipality's facilities, equipment, and services.

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## SPECIALTY LINES MARKETS

# AN EXCESS OF RISK: SOCIAL SERVICES AND NONPROFITS IN A PANDEMIC WORLD

Increased number of claims challenges in the sector push for higher prices



**By Lori Meltzer**

Nonprofits in the social services and nonprofit sectors are facing a significant increase in claims challenges. This is due to a combination of factors, including the impact of the COVID-19 pandemic, which has led to a surge in claims related to employee safety, mental health, and other issues. Additionally, the sector has seen a rise in claims related to the handling of sensitive information, such as client records and financial data.

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# 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

## BENEFITS FOCUS

# STOP LOSS INSURANCE

Product use grows as smaller employers get on board

By Len Strazewski

Times are changing and it's not just the broad fields of public or economic 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 utilities 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 cancer treatments, those employers might have purchased high-limit stop loss insurance, usually from reinsurance companies that traditionally provided financial backup to small health insurers.

But today, all of those resources are available to a wide range of employers—from large employers with thousands of employees to small ones 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 market has experienced growth exceeding 10% in each of the past four years, reaching \$2.2 billion in 2020," 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 employer group market, the largest market for the report says.

The report also said medical loss ratio (MLR) of 100 basis points to 1.5 was less steep than the fully insured market

more higher level insurance tasks and premium volume.

"Technology could handle some lower-level administrative work so that the individual full-time business" she adds, "and we could still provide quick, efficient and cost-effective claims. In 2021, we began using Markit's (a critical resource) processing power 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. Annuals remain. For example, we have a VSP phone system so staff can receive phone requests directly."

"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 Design Consulting to facilitate the purchase of Ten Zentzen's shares and, at the same time, to create a future internal participation 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."

groups have been purchasing stop loss insurance through level-funded products.

The amount of claims covered by stop-loss carriers also has been growing with the rising number of costly medical treatments, the report says, and stop-loss carriers' strength in managing high-dollar medical claims efficiently and offering more customized financial solutions to employer groups will drive competition in the stop-loss market in the near to medium term.

In 2020, about 44% of employer-based health insurance involved some version of self-funding health on a basis of stop loss insurance, but in 2021, self-insurers rose to about 67% of employers, according to Robert Hatcher, chief underwriting officer, Stop Loss, at Liberty Mutual Insurance Co. in Boston.

"What is the threshold of risk for an employer? That's the key," Hatcher says. "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."

Since the COVID pandemic, health insurance claims have been on the rise, making risk assessment more complicated and demanding better data analysis and careful choice among self-funding packages, he says.

The employer can choose among a variety of new stop-loss-driven products that package capacity with pricing and claims management tools, adds Danielle Harting, vice president, Employer Stop Loss, Liberty Mutual.

"There's a lot of new product differentiation that has really grown out of stop loss applications," she says. They include level-funded products that allow small employers

*"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 that contains claims cost by linking payment to various indices, such as Medicare pricing, and various iterations of stop loss in an aggregate, as well as "private" claims delivery.

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 Harting.

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

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

flexibility for all sizes of employers. Talcott Marine HCC," he says, "is the reinsurer. We don't have any kind 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 matter of 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. They 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 claims, 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 show that the independent agency can compete with large multiples are being offered by potential investors."

"We've seen a lot of our competitors go high-tech," said Taylor's case for that. 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."

"When you think the good results will come on the right track, but they don't during the pandemic are any indication, we're on the right track. We had our first year of revenue growth in 2021."

**Value driven**

According to Mickey, 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 never wavered on that. We have never told the truth to customers, our company and our people."

"Because of that, we write most of our business through 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 through our consistent service and accuracy," he notes.

As part of Markit & Zerfoss' commitment to clients, 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'

*"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 Harkin  
Chief Financial Officer

data is secure. One result of that was that Microsoft did a customer survey on Markit & Zerfoss. The commitment to technological excellence has also been recognized by Applied Systems.

Rough Notes is pleased to recognize Markit & Zerfoss as our Agency of the Month. The agency's commitment to

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

independence and free-market entrepreneurship. ■

**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



*"After 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 Taylor  
Chief Operating Officer



ROUGH NOTES

SEPTEMBER 2022



# 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

**WINNING STRATEGIES**  
By Roger Sikke

**ARE YOU WINNING IT OR WINNING IT?**  
When it comes to the relationship game, which approach does your agency take?

**You don't renew accounts, you continue relationships.** Continuations are based upon meeting and exceeding the client's expectations by providing a superior client experience.

**W**inning is not just a matter of who you are or who your competitors are. It's a matter of how you are perceived. You are competing to win your way through a crowded marketplace with other agencies. To be successful, you need to be perceived as a leader. You need to be perceived as a partner, someone who can help you achieve your goals, someone who can help you win. You need to be perceived as a partner, someone who can help you achieve your goals, someone who can help you win.

**Rough Notes**  
INSURANCE-RELATED COURT CASES  
COURT DECISIONS

**Parising a three-letter word**  
That *Barbushan* and *Robert Williams* were friends and co-workers. On August 28, 2012, *Barbushan* purchased a 2014 Ford F-350. *Robert Williams* was the driver of the truck, and *Barbushan* agreed. According to *Barbushan*, *Williams* was driving the truck on the road when it was involved in a crash. *Barbushan* was not going to let *Williams* drive the truck forward approximately eight feet from where it was parked in a driveway so that the *Williams* could reach around the vehicle to inspect it. The truck, which was still in front of *Barbushan's* garage in the driveway, was parked on an incline and facing the street. *Barbushan* turned the truck around and the emergency brake was applied. *Barbushan* and *Williams* stood outside the truck conversing with each other. *Barbushan* was in the driver's seat of the truck. *Barbushan* then exited the truck and spoke with *Barbushan*. *Barbushan* and *Williams* were to inspect the truck's engine. *Barbushan* told *Williams* to get out of the truck and he turned her to get out of the truck. *Barbushan* looked under the truck's dashboard, pulled the emergency brake, and the truck "took off". According to *Barbushan*, *Williams* had been holding on to the "steering wheel" when the truck rolled over. *Barbushan*'s ankles as it crashed down the driveway. *Barbushan* ran after the truck, jumped inside, and stopped the truck. *Barbushan* sustained multiple injuries, including an open fracture of her left ankle, a right shoulder and spinal fracture, fractures of the ribs and elbow, and a left knee dislocation.

**Staff:**  
Editor-in-Chief: Steve Wells, CPA, steve@roughnotes.com  
Senior Features Editor: Elizabeth Hines, CPCU, elizabeth@roughnotes.com  
Editor: Christopher W. Cook, chris@roughnotes.com  
Editorial Assistant: Alex A. Hartger, alex@roughnotes.com  
Graphic Designer: Jim Brooks, jim@roughnotes.com  
Production/Advertising Coordinator: Vicki Carter, vicki@roughnotes.com  
Circulation Manager: Greg Lind, greg@roughnotes.com  
Contributing Editors:  
Thomas A. McGee, CLU, thomasmcgee@roughnotes.com  
David H. Hilday, dhilday@roughnotes.com  
Lee Hinzman, leeh@roughnotes.com  
Scott Acker, scott@roughnotes.com  
Kevin P. Hennessey, kevin@roughnotes.com  
Chris Peaslee, chris@roughnotes.com  
Kimberly Pittman, CFC, kimberly@roughnotes.com  
Roger Sikke, rick@roughnotes.com

**Hold On ...**  
By Dr. William T. Hold

**OWN YOUR POTENTIAL**  
The biggest lie: You can be anything you want to be

**H**ow often have we heard or been told, "You can be anything that you want to be"? It's simply not true. Regardless of how much it costs to be a medical physicist, brain surgeon, astronaut, or famous scientist, it's not going to happen. Much in the same fashion, I suspect you will be the next Michael Jordan, Tom Brady, or any other great athlete. The crux of life's equation is: *can*. And you cannot be anything you want to be. However, the great and loving truth is we all have potential. The challenge is to fully develop and realize that potential. In short, 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 dimensions God gives and developed through factors that include the support of others, self-discipline, determination, realized opportunities, good fortune, and continued lifelong learning. The excitement, the adventure, and the mystery of owning your potential is that your potential can exceed the expectations of your family, friends, co-workers, insurance producers, critics, and even yourself. We need to continually ask ourselves, "What is my potential, how far away am I from reaching it, and what do I need to be doing to truly own it?" All the above sounds good, makes sense, and is very motivational. What stands in the way of realizing our potential? Today, many people feel uncomfortable, uncertain, or confused about how to present themselves in a culture that is far different from that of just a few years ago. Many are confused and frustrated with current social and political issues and trends. In addition, people tend to be more easily offended than before and are ready to angrily accuse others in person and through social media—of ulterior or hidden motives and feelings. This leads people to feel uncomfortable and more uncertain. They have become fearful and more uncertain. They have become cautious, angry and, in some instances, simply afraid. They find it harder to make big decisions, and the consequences of choices become evident quickly, often followed with scolding and criticism. Unfortunately, as individuals we cannot control the culture. But we can control our responses to it. The key to owning your potential is contemplating on the issues you can affect or control and stop worrying about those you can't control or really do anything about. You can't allow yourself to be lulled from one issue to another and be distracted. And you cannot allow yourself to go in circles with the legendary Ostrich herd. Folk tales have the mythical creature living many decades ago in England or Australia, depending on who tells the story before becoming extinct. The reason for its demise was the habit of not often flying an increasingly lighter circle until it flew up its own backside and disappeared. The important question now becomes what can you or your company do in a significant extent to control the following: **Our attitude.** No one is asking that you be the personification of Polonius. However, maintaining a positive attitude is important. Believe in yourself, be all in the victory, and enjoy the positive elements of your life in the month of your mind. **How hard we work.** One of the descriptions now being used to describe people in today's workplace is to make a positive difference, not just to be interested in working smarter. They are there to avoid failure, under the day, and survive. They never ask what more they can learn or whether they made any contribution to success—others or their organization's. There is almost universal admiration for diligence and working hard. However, it is important to keep in mind that, ultimately, we will be judged by the results of our work and not just the work itself. We need to be successful with purpose, always remembering that success is not a condition.

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 25+ divisions that powered by a team of more than 750 dedicated employees. The company was founded and continues to be led by CEO Geoff Mollenman, a master of conceiving and building specialty programs. NSM has the in-depth knowledge, experience and resources needed to build successful niche insurance programs and takes pride in serving 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 client-centric, dedicated underwriter 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 tow trucks — and now through its premier garage offering, RK has an expanded appetite for non-tow-back 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.
- **Core Providers Insurance Services:** CIS delivers comprehensive insurance coverage for nonprofit and social service organizations — and is committed to serving these vital organizations despite others looking back on the market, leaving or 25 years of focused expertise. CIS takes 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 step back, ATP — the leader in behavioral healthcare insurance for more than 20 years — remains the best 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 deliver high successful programs that allow the critical coverage they need — and empowering them to focus on helping those who need it most.
- **Health Insurance Holdings:** A best-in-class commercial real estate insurance market specializing in package and monoline specialty for non-residential apartments and condominiums, health is available on a non-rated basis and is focused on providing competitive coverage to the small to middle market areas, health is the true leader in hospital and insurance — delivering access to an A-rated carrier, in-house claims team and dedicated underwriter.
- **True Transport Insure:** TR Insure's, multi-tiered and managed ownership/rental insurance programs for the trucking industry for more than 20 years. TR has worked with a variety of A-rated carriers to provide niche coverage that meets the unique needs of more than 20,000 ownership/rental programs in fleet size from 50,000. The program has a footprint in 48-50 states and a proprietary tech platform called True Advantage 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](http://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](http://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, MGA guidance and operational collaboration.

*your freedom your future*

**Case Study:**  
How an Agent Transitioned from Employee to Owner

To learn more about growth and agency acquisition, go to [www.smartchoiceagents.com/case-studies/just-phone-call-away-or-own-her](http://www.smartchoiceagents.com/case-studies/just-phone-call-away-or-own-her)

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 options 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

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

“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 Pridgen / ABCare Insurance Service.

Insurance Networks Alliance



*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](http://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](http://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

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

<b>MAY</b>	<b>JUNE</b>
<p style="text-align: right;">Ad closing: 04.04.24 Materials: 04.09.24</p> <p><b>Editorial Highlights:</b> <i>Specialty Lines:</i> • Social Services &amp; Nonprofits</p> <p><i>Benefits Products &amp; Services:</i> • Stop Loss</p> <p><i>Focus on Leadership</i></p> <p><b>Bonus Circulation:</b> • PIA of NJ &amp; NY Annual Conference</p>	<p style="text-align: right;">Ad closing: 05.03.24 Materials: 05.08.24</p> <p><b>Editorial Highlights:</b> <i>Specialty Lines:</i> • Commercial Auto/Trucking</p> <p><i>Benefits Products &amp; Services:</i> • Dental &amp; Vision</p> <p><i>Focus on Professional Development</i></p> <p><b>Bonus Circulation:</b> • FAIA Annual Convention • LAAIA (Latin American Association of Insurance Agents) Convention</p> <p style="text-align: center;"><i>ALSO: FLORIDA SPECIAL REPORT</i></p>
<b>JULY</b>	<b>AUGUST</b>
<p style="text-align: right;">Ad closing: 06.04.24 Materials: 06.07.24</p> <p><b>Editorial Highlights:</b> <i>Specialty Lines:</i> • Construction</p> <p><i>Focus on Agency Operations</i></p>	<p style="text-align: right;">Ad closing: 07.05.24 Materials: 07.08.24</p> <p><b>Editorial Highlights:</b> <i>Specialty Lines:</i> • Workers Comp</p> <p><i>Benefits Products &amp; Services:</i> • Life Insurance</p> <p><i>Focus on Artificial Intelligence</i></p>

# 2024 **Rough Notes** Magazine Editorial Calendar

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

# 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 Guaranteeds .....	+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

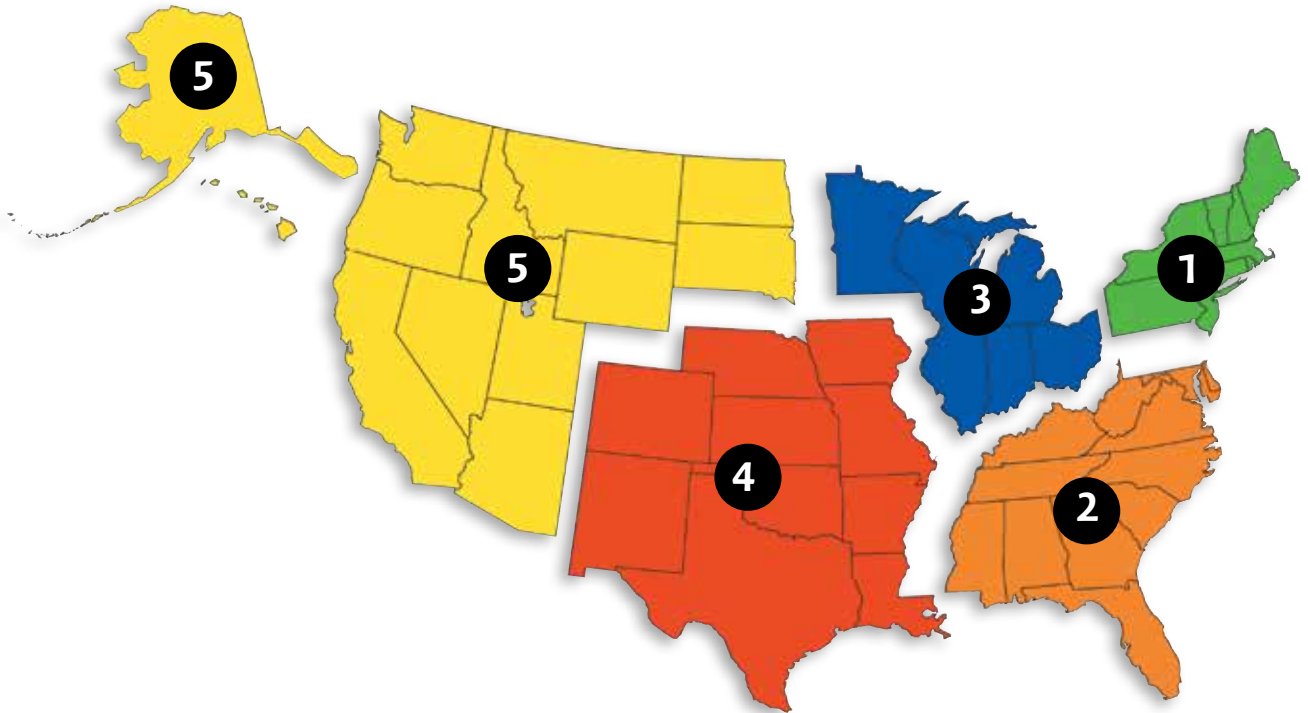
Rates include advertiser's national ads at *Rough Notes'* website with a hyperlink to the advertiser's home page.

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

# 2023 **Rough Notes** Magazine Mechanical Requirements

## **Required Material**

Electronic files are preferred when submitting materials, if possible. Acceptable program formats for sending material for ads in *Rough Notes* magazine are as follows in order of preference:

**PDF files set to print-quality specifications are the preferred format for ads submitted to Rough Notes.**

Acrobat 5.0 (PDF 1.4) or higher, minimum resolution 300 dpi, fonts embedded. Convert all images to CMYK in their original format before creating the PDF file. PMS spot colors will be converted to CMYK unless otherwise specified.

Please note: Full page ads are to be created to the document size of 8.375" 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.

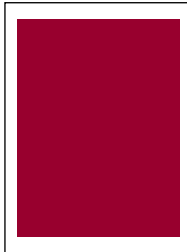
- Convert PMS and spot colors to CMYK. (See below for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

## **Illustrator .eps files for Mac or PC**

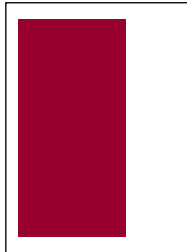
- Save Illustrator file as an .eps file with raster setting at high resolution.
- All graphics used in the original file must be included (tiffs, embedded .eps, logos, etc.).
- Fonts (embedded in .eps files and/or used in the document) must be converted to paths before the .eps file is created. This 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).

# 2023 **Rough Notes** Magazine Mechanical Requirements

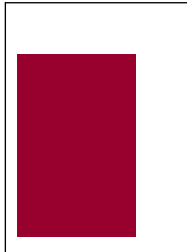
## Mechanical Requirements Standard Unit Sizes (in inches)



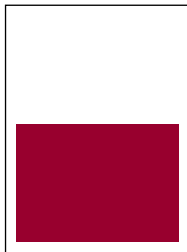
Full Page 7x10



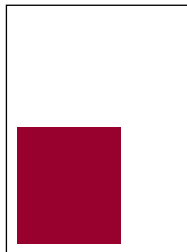
2/3 Page 4-5/8 x 10



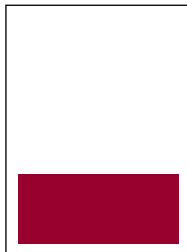
1/2 Vertical 4-5/8 x 7-3/8



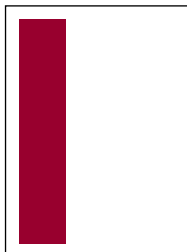
1/2 Horizontal 7 x 4-7/8



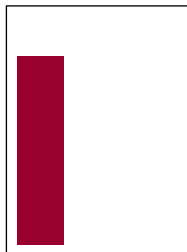
1/3 Square 4-5/8 x 4-7/8



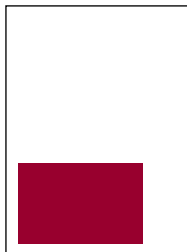
1/3 Horizontal 7 x 3-1/4



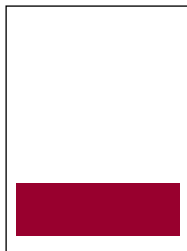
1/3 Vertical 2-1/4 x 10



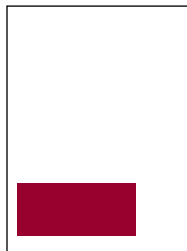
1/4 Vertical 2-1/4 x 7-3/8



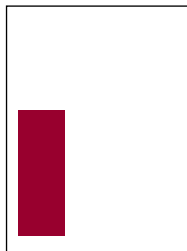
1/4 Square 4-5/8 x 3-5/8



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

# 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**





