



2025 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 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 patterin' o' his little feet, an' I looked up an' held oot my arms for him. He didna come runnin' tae them sae quick as usual, an' when I had him on my knees, says I 'An' fa'll ye be, ye wee bit nickum?'
"I'm fayther's wee, wee bairnie."
"An' wi' that he nestled closer to me. He didna seem cheery, sae I ca'd the doggie tae 'im, an' the doggie cam lazy like fra his corner stretchin' his legs. The bairnie but doon his little han' an' strokit the dog's head. But he didna git up an' play wi't, and seemed tired like.
"Janet," cad I ben the hoose, "what ails the bairnie?"
"Ails him," said she. "Awa wi' ye; nae-thin ails him."
"But he's tired like."
"Hoot," says she, "nae wunner, sittin' up till this time o' night."
"Ah! but it's nae that, it's mair that tired that he is, Janet; he's nae 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 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,

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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 385 Agencies of the Month.



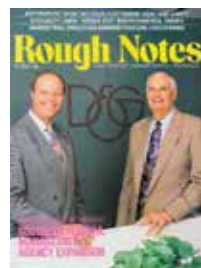
The *Rough Notes* Agent Editorial Advisory Board

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.

**BENDER-JOHNSON RECEIVES
2023 ROUGH NOTES
Community Service
Award**

Sacramento agency under her leadership builds on a decades-long track record of "giving back"

By Alice Ashby Roettger



The 2023 Rough Notes Community Service Award was given at the Company's Agency of the Year Awards Reception held at the Sacramento Convention Center. From left: The Rough Notes Company, Chairman, Director of People Operations, Jennifer Williams; Maggie Bender-Johnson, President and Chief Executive Officer, Bender Insurance Solutions.

Some years ago—nearly 25, as a matter of fact, Robert Kretzmer shared with his friend Walt Gdowski, president and CEO of the Rough Notes Company, that he wished there was some way that independent agents, brokers, or agencies could receive special recognition for their philanthropic contributions to the cities or areas that they service. It would be a kind of "giving back," as Kretzmer described, to the people who helped make them a success.

The outcome of that conversation was the creation of The Rough Notes Company Community Service Award, of which Kretzmer is executive director. The award is sponsored by The Rough Notes Company, long-time publisher of *Rough Notes* magazine.

This year's winner of the coveted award is Maggie Bender-Johnson, president and CEO of Bender Insurance Solutions of Roseville, California. Let's take a look at the Bender Insurance Solutions story, which is an extraordinary example of careful perpetuation, breaking the glass ceiling, and the honoring of employee loyalty.

Founded by Warren G. Bender in 1988, Bender Insurance Solutions has served the Sacramento area for 85 years—70 years from offices in Sacramento itself and since 2008 from its current headquarters location in nearby Roseville. Over the years, the family-led agency has experienced considerable growth. During those growing years, Warren's son Stephen joined the firm, eventually taking over the helm from his father. Another son, James, brought his expertise in construction management.

Just prior to the turn of the 21st century, grandson Christopher became the third generation of Benders to take his place in the firm, and not long after that, one of Stephen's daughters, Maggie Bender-Johnson, broke the ancient glass ceiling, along with her sister, Jillian Bender-Cornier.

Over the past half-century, the firm has grown from three employees to more than 50 and has seen an increase in annual revenue from \$725,000 to more than \$10 million. Hidden among all these statistics is the fact that Bender is now known as the Sacramento area's

PHOTOGRAPH BY LARRY ROBERTSON

Giving back

Among the many plaques that members of the Bender Insurance Solutions team received through the years, The Rough Notes Community Service Award is unique in that it recognizes the firm's "thankyou

The work of the Leukemia & Lymphoma Society is of particular personal interest to the Bender family, whose patriarch and company founder died of a form of one of those blood diseases.



Maggie Bender-Johnson addresses the attendees after receiving the Community Service Award.

www.roughnotes.com 5

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.

AGENCY OF THE MONTH

FRACTIONAL LEADERSHIP WORKS

Unique approach allows Cincinnati agency to fill its C-suite with world-class talent

By Dennis H. Pillsbury

In January of 2019, a new, more-than-60-year-old agency opened its doors in downtown Cincinnati, Ohio. Camargo Insurance, which originally served clients from a house on the suburban street from which it got its name, first started in 1956. It was being rebooted as "Camargo Version 2.0" by the third generation of ownership represented by Jay Mueller as chief executive officer.

Jay says he moved the agency "out of the suburbs and to the downtown area, where it would be near universities and where it could create the energy needed to attract and retain the great people we needed to take the agency to the next level."

The agency was founded by Jay's grandfather, Gusenthar, who sold insurance out of his house alongside his wife, Jean, who ran her real estate business there. Jay's father, Steve, took the reins in the 1980s and Jay got involved in 2007 in the production side of the business. "We were running a great business that served our community, but like many insurance agencies, we were not keeping up with technology," Jay explains. "In my opinion, we were not meeting the next generation of customers where they wanted to be," he points out. "The business model consisted of a few experienced partners managing the business and attending to clients. It was a successful operation, but the growth potential of that model had reached its limit. I really felt that we needed to move to the next level if we wanted the business to be sustainable in the long term."

"But I readily admit that, at the time, I didn't really know what that meant," he adds. "I was in my early 20s and didn't have a ton of business experience that would help me



The Camargo Insurance team. Front row: Chris Owens, Insurance Advisor; Allison Watkins, Insurance Advisor; Jay Mueller, Chief Executive Officer; Janet Jensen, Chief Operating Officer; David Branch, Insurance Advisor. Back row: Victoria McAlpin, Insurance Advisor; Tim O'Ranion, Commercial Account Manager; Alissa Grubbs, Commercial Account Manager; Julia Roberts, Director of Administration; Dave Setzer, Director of Insurance Operations and Insurance Advisor.



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 since the 1800s.

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.





PROFESSIONAL DEVELOPMENT PARALLELS

Leveraging military training principles in building insurance agency expertise

BY BOB BOWEN

In the realm of professional development, the journey from novice to seasoned expert shares remarkable parallels across diverse fields. Just as military recruits undergo rigorous training programs to become, say, skilled sailors, insurance professionals embark on a continuous learning journey to navigate the complexities of their industry.

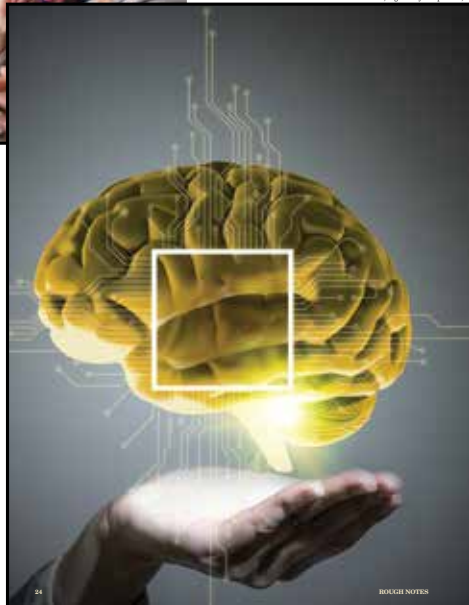
Drawing inspiration from military training principles, attending insurance industry events and maintaining one's likability to progress from boot camp to flight school—a strategic investment in education that prepares individuals for the challenges and opportunities that lie ahead.

regulatory frameworks, and best practices. Much as boot camp instills core military values such as teamwork and adaptability, insurance events cultivate essential attributes like strategic thinking and problem-solving. Workshops on insurance fundamentals, regulatory compliance,

Advanced training: transitioning to flight school

As military recruits progress in their careers, many undergo special-ops training programs such as flight school to hone their skills for more complex roles. By the same token, insurance professionals advance their

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



THE LOOMING INSURANCE IMPLICATIONS OF ARTIFICIAL INTELLIGENCE

How will coverages be affected, if at all, by the use of AI?

BY PAUL BROUSSARD

Artificial intelligence (AI) will without a doubt reshape industries. As AI integration becomes more widely accepted and adopted in various industries, the insurance industry will adapt in response.

Different industries are already using AI tools like ChatGPT and Google Gemini to help them become more efficient with manual tasks, but will there be unintended consequences for using such AI for professional purposes? And how soon will the insurance industry react, positively or negatively, to this change?

Implications involving professional liability and management liability are presumed to be the most affected coverage. Let's dive in...

Professional Liability. Comments related to an error and omission (E&O), professional liability (PL) or management liability (ML) policy are often made for their negligence in providing a professional service (usually requiring a license) or for their consultation. Insurance agents, attorneys, and other consultants are starting to utilize AI tools to perform legal research, use written language as a part of their professional work, and to write articles to promote their services.

I have to admit that when deciding to do a topic on this subject, I asked ChatGPT to write this article first to see what it generated, while it was structured well and written eloquently, it lacked a professional standard to pass for a valuable article in my clients and industry colleagues. Having said that, using AI in professional writing works could fail to uphold a professional's standard of care, leading to claims of negligence.

As of now, we haven't seen any questions on insurance applications asking about a business's use of AI or AI-related autonomous language being implemented, but we can only assume it is coming. For example, a lawyer using AI to write a brief that inadvertently cited case law is probably something that a professional liability insurance carrier doesn't wish to cover, because it may not uphold an attorney's professional standard of care.

On the other hand, technology (E&O) insurance carriers are already affirmatively providing coverage for such concerns that are using AI software as a service. That said, the jury is still out on which way the insurance industry leans regarding AI use in professional industries, but if AI is



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 61 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.

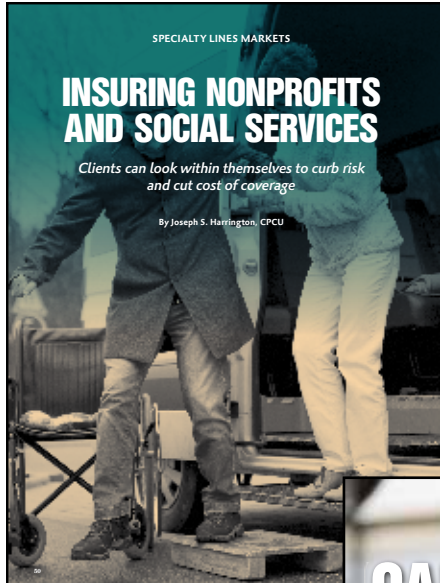
What’s more, **The Insurance Marketplace** is updated continuously on the Rough Notes website.

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



SPECIALTY LINES MARKETS

INSURING NONPROFITS AND SOCIAL SERVICES

Clients can look within themselves to curb risk and cut cost of coverage

By Joseph S. Harrington, CPCU

It's no mystery that not-for-profit organizations and social service agencies face substantial loss exposures serving vulnerable people with special needs. The risk is even greater for those organizations and agencies that provide transportation or residential services.

In light of such daunting risks, it's a bit surprising, and perhaps a relief, to hear that there's a lot more that nonprofits and service agencies can be doing within their own operations to reduce risk and manage a challenging market for insurance.

According to Kristina Tallawski, senior vice president and leader of middle market commercial lines at Nationwide, "Comprehensive business continuity planning is an approach to risk mitigation that is often overlooked" by nonprofit clients but represents something that can pay off in the long run. "The more you know about your organization's operations and the most vulnerable exposures, the more you can do to reduce risk."

"To help reduce turnover, we're seeing more in-depth analysis of employee benefit programs focused on "higher needs," she says. "These needs include disability coverage, interest-free loans, and lower backburner costs," she adds. "But the analysis extends to greater employee recognition and timing of roles to offer opportunities for advancement."

Maintenance matters

When it comes to helping nonprofits manage their operations, don't overlook volunteers, says Robin Stahl, vice president for Risk Placement Services (RPS).

"Volunteers are commonly overlooked," she says. "Volunteers are valuable resources as long as they have been properly vetted with background checks, completed applications, and interviews."

Paul Kim, assistant vice president of risk management services at Philadelphia Insurance Company, also emphasizes attention to organizational fundamentals as a means to reduce risk.

"They go to top of your maintenance schedule," he advises organizations. "Schedule self-inspections regularly and assign third parties to inspect, whether it's your insurance company, the fire department, or the health department. Establish a capital budget to be used to repair or replacement of property."

According to Kim, for all the unique exposures faced by nonprofit and social services, the "number



"We are seeing less capacity, higher rates, higher underwriting."



SPECIALTY LINES MARKETS

CANNABIS INSURANCE

Producers and carriers adapt to prolonged legal limbo

By Joseph S. Harrington, CPCU

The march to legalize recreational use of cannabis continues, with 14 states acting to do so over the past four years, mostly by voter referendum. Today, 24 states and the District of Columbia allow some form of cannabis consumption without medical authorization; 33 states and D.C. allow the use of cannabis for medicinal purposes.

As that progression continues, however, another reality is becoming more apparent: a prolonged and perhaps permanent division between states that allow recreational use of cannabis and those that don't. In fact, that's not unusual, as there are other commodities, such as fireworks, that are legal in some states but not in others.

With cannabis, however, there is the impending complication of having the substance listed by the federal government as a Schedule I controlled substance prohibited from private use or possession.

For cannabis entrepreneurs and those seeking to invest in them, this legal dual reality presents the unenviable prospect of an interstate market with clear rules and regulations.

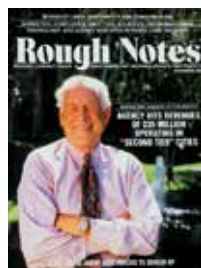
The federal government appears to be in no hurry to clarify the matter. While marijuana legislation draws widespread support in opinion polling, a vote in Congress to legalize would still carry some risk among some constituents.

Even absent of "de-listing" cannabis, Congress has moved at a snail's pace to create legal "bank holders" for banks and insurance companies to serve cannabis enterprises without creating legal peril. After several years of legislative inaction, a bill to allow banks to serve cannabis has passed the U.S. Senate Banking Committee and awaits action by the full Senate. A similar measure to underwrite the sector has been introduced in the House, but no action has yet been taken.

There is little to carry action on the matter in the U.S. House, where parties prefer to continue action on matters far more important than marijuana.

Pushed aside
The topic of cannabis often gets "pushed to the side" in Congress, according to Erich Schick, vice president of Specialty Insurance Services. "With so much taking place [in the world], we need to get our right stuff. I'm not surprised we are where we are."

So far, "federal inaction [on cannabis] has not impacted our business much at all," says Nick Smith, assistant vice president of life services for James River Insurance Company. "Our book of business has grown as we see



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

AGENCY PARTNERS



"We are here to help people become professionals. It's not just through the knowledge or skill set. It's the community that you're involved in. It's the learning experience and process."

—William J. Hold, MBA, CPA, CISM, CDR
President and CEO
Risk & Insurance Education Alliance

THE NATIONAL ALLIANCE BECOMES THE RISK & INSURANCE EDUCATION ALLIANCE

The nonprofit's rebranding captures forward-thinking momentum and respect for the past

By Maury C. Ciccarelli

Names matter, embodying in just a few words how people should think about an organization. Choosing a new name becomes an exercise in how to reflect the firm's evolution and expanded services while harkening back to the reputation for quality that made it so long lived.

In June, the nonprofit The National Alliance for Insurance Education & Research changed its name to the Risk & Insurance Education Alliance—or simply, "The Alliance."

"The change honors the proud partnership we've built for decades—serving 3 million participants since our founding in 1980," says Edward J. Pulaski, CFC, CPCU, FCAS, MAAA, chair of The Alliance Research Advisory Board of Directors and senior vice president and chief underwriting officer of CNA Insurance.

"We've also modernized our look," he adds, "and our new name better reflects the growing importance of risk management in the lives of businesses and families, as well as the careers of emerging industry talent."

The same choice, says The Alliance President and CEO William J. Hold, MBA, CPA, CISM, was a result of multi-year in-depth discussions with the organization's senior leaders and staff, educational partners, faculty, the volunteer board, and other key stakeholders.

"Alliance" was retained in the nonprofit organization's name to embody its many industry partnerships," explains Hold, who became president and CEO three years ago, following his father, William T. Hold, Ph.D., one of The Alliance's original founders.

The new name was solidified once the word "risk" was added, he adds. "Anyone who has talked with college students or professionals considering a career change knows that the word 'insurance' by itself does not attract much interest, but add the word 'risk,' and you've captured their attention."

He says, "Hold notes, 'our name now represents the breadth of learning opportunities we offer and the

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ROUGH NOTES



William J. Hold

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Columns & Departments

Experts share concepts and strategies that power agency growth

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

Rough Notes is privileged to present exclusive commentary from top agency management consultants such as **Roger Sitkins, Mary Belka, Cheryl Koch,** and **Scott Addis**, as well as front-line agency leaders, like **Chris Paradiso, Randy Boss,** and **Marc McNulty**. Other respected contributors cover a host of topics that resonate with a wide range of agency professionals, from legal trends and risk management to human resources issues, customer service and public policy analysis.

Your message in *Rough Notes* reaches 35,000 growth-oriented independent agents and brokers who are eager to discover how your products and services can help them achieve their goals.



Columns & Departments

WINNING STRATEGIES
By Roger Wilkins
BECOMING A BVP AGENCY IS SIMPLE, BUT NOT EASY
When "good enough" is no longer good enough

INSURANCE-RELATED COURT CASES
COURT DECISIONS

BEYOND INSURANCE
By Carolyn Smith, APR, TRA
FLIP THE SCRIPT: UNLOCKING THE POWER OF REVERSE MENTORSHIP
Harness the diverse strengths that each generation brings to the table

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



During the year, *Rough Notes* magazine publishes a "Special Section" that focuses on industry groups, allowing their members to take advantage of a discounted advertising rate and increased visibility to our agent audience.

TARGET MARKETS Program Administrators Association

ELEVATE YOUR WORKFORCE

Program administrators can engage students to build organizational strength

By Elizabeth Boone, CPCU

In a Target Markets Professional Administrators Association presentation titled "Elevate Your Workforce: Access Student Talent," Christine Heston, Executive Director of the Big "T" National Investor Program, and Christine Heston, Executive Director of the Big "T" National Investor Program, discussed the importance of engaging students to build organizational strength. Heston, who is also the chair of the Big "T" National Investor Program, said that the program is a key component of the organization's success. She noted that the program has helped to build a strong pipeline of talent for the organization, and that it is a key component of the organization's success. Heston also noted that the program has helped to build a strong pipeline of talent for the organization, and that it is a key component of the organization's success.

"We encourage insurance professionals to visit our website... We encourage insurance professionals to visit our website... We encourage insurance professionals to visit our website..."

"Look at these students as future leaders and not as kids. They can even serve as your research and development arm for certain tasks. Also, if you're not in a position to do an internship, mentorship goes just as far."

—Whitney Dilard, Executive Director, National Investor Program

In business fields are applying for jobs in industries other than insurance... "I think it's a question of lack of exposure..."

College level

The conversation shifted to post-secondary students... "You think that most of the students..."

Target Markets Program Administrators Association

INSURANCE NETWORKS SPECIAL SECTION

THE NETWORK EVOLUTION

Market dynamics and M&A activity have challenged the insurance network sector to redefine their purpose and offerings

By Lori Widmer

Insurance agency merger and acquisition (M&A) activity in the ground running in 2021 and continued through 2022. A MarshBerry report shows that M&A activity equaled that of the overall business year on record in 2021, with the industry's deal volume significantly higher in the fourth quarter, primarily by volume of deals. The deal volume has surpassed the 2019 level, which was the highest in the industry's history.

These agency mergers are helping to transfer the business. In 2021, private equity funded the market, funded in part by investor gains in bond portfolios, stable business...

Insurance Networks Alliance



Multimedia

*Delivering your message in **Rough Notes** heightens your credibility and allows you to capitalize on our powerful brand, built over 146 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 and brokers, 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, 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.



2025 Rough Notes Magazine Editorial Calendar

january

ad closing: 12.03.24
ad materials: 12.06.24

Editorial Highlights:

Specialty Lines:

- Agents E&O

Focus on Premium Finance

february

ad closing: 01.03.25
ad materials: 01.06.25

Editorial Highlights:

Specialty Lines:

- Cannabis

Focus on Agency Perpetuation

march

ad closing: 02.03.25
ad materials: 02.06.25

Editorial Highlights:

Specialty Lines:

- Workers Comp

Focus on Emerging Risks

april

ad closing: 03.03.25
ad materials: 03.06.25

Editorial Highlights:

Specialty Lines:

- Commercial Auto/Trucking

Focus on Risk Management

Benefits Products & Services:

- Dental

Bonus Circulation:

- Target Markets Program Administrators Association Mid-Year Meeting
- NetVU

may

ad closing: 04.04.25
ad materials: 04.07.25

Editorial Highlights:

Specialty Lines:

- Social Services & Nonprofits

Focus on Leadership

Bonus Circulation:

- PIA of NJ & NY Annual Conference

june

ad closing: 05.02.25
ad materials: 05.06.25

Editorial Highlights:

Specialty Lines:

- Municipalities

Focus on Professional Development

Benefits Products & Services:

- Disability

Bonus Circulation:

- FAIA Annual Convention
- LAAIA (Latin American Association of Insurance Agencies) Convention

ALSO: Florida Special Report

ad closing: 06.03.25
ad materials: 06.06.25

july

Editorial Highlights:

Specialty Lines:

- Construction

Focus on Agency Operations

ad closing: 07.03.25
ad materials: 07.07.25

august

Editorial Highlights:

Specialty Lines:

- Cyber Insurance

Focus on Artificial Intelligence

Benefits Products & Services:

- Life Insurance

Bonus Circulation:

- WSIA

ad closing: 08.04.25
ad materials: 08.05.25

september

Editorial Highlights:

Focus on Customer Experience

Bonus Circulation:

- Target Markets Program Administrators Association Summit
- Applied Net

ALSO: Target Markets Program Administrators Association special section

ad closing: 09.03.25
ad materials: 09.05.25

october

Editorial Highlights:

Specialty Lines:

- Professional Liability

Focus on Personal Lines

Benefits Products & Services:

- Hospital Insurance

ad closing: 10.03.25
ad materials: 10.06.25

november

Editorial Highlights:

Specialty Lines:

- Social Services & Nonprofits

Focus on Agency Management Systems

Bonus Circulation:

- Insurance Networks Alliance Annual Meeting

ALSO: Insurance Networks Alliance special section

ad closing: 11.03.25
ad materials: 11.06.25

december

Editorial Highlights:

Specialty Lines:

- Aviation

Focus on Insurtech

Benefits Products & Services:

- Emerging Trends

2025 *Rough Notes* Magazine Rates

Effective January 2025

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

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.

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

2025 **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.

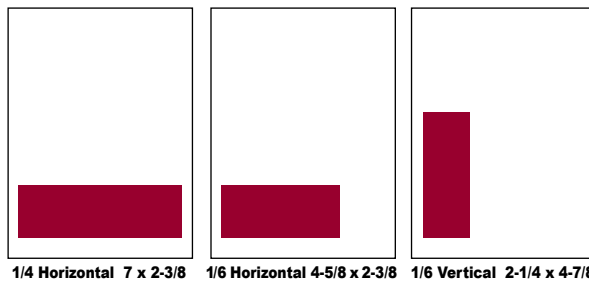
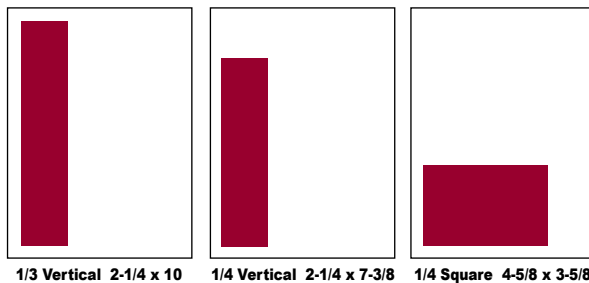
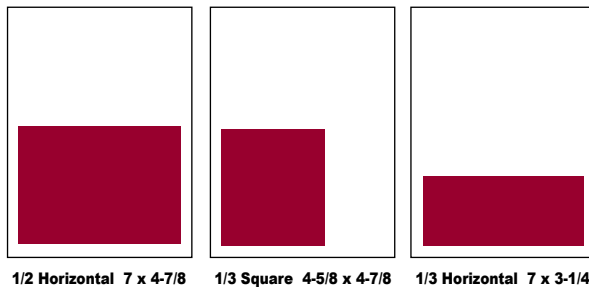
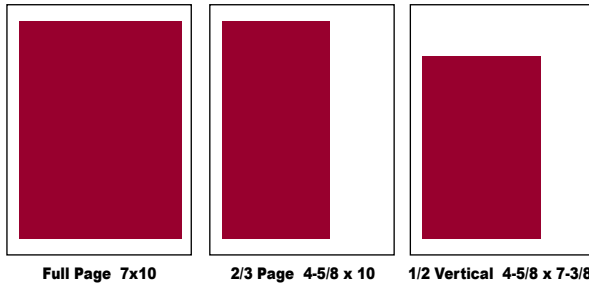
- Convert PMS and spot colors to CMYK. (See below for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

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).

2025 **Rough Notes** Magazine Mechanical Requirements

Mechanical Requirements Standard Unit Sizes (in inches)



Trim Size

Final trim size is 8-1/8" x 10-7/8"

Dimensions for submitted files

Full-page bleed size for perfect binding

Document size must be 8-3/8" x 11-1/8" (8.375 x 11.125). (NOTE: The trim is 1/8" top and bottom and approx. 1/16" left and right). The bleed is included in the document size. Do not include crop and/or registration marks in the submitted file. Live area for type falls 1/4" from document edges on all sides. (Please do not set bleeds beyond the document page.)

Two-page spread with bleed for perfect binding

Create full-page document (8-1/4" x 11-1/8") as above and set up as a two-page spread (final size will measure 16-1/2" x 11-1/8" with trim included in gutter and outer edges). Live area for type is 1/4" on each side of the center line of gutter and 1/4" inside document edges on all sides. (Please do not set bleeds beyond the document page.) Do not include crop and/or registration marks unless needed for gatefold or other specialty ads.

Screen

150-line screen

Printing And Binding

Printed: Web Offset, CTP (computer to plate)

Binding: Perfect

2025 **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.

PLEASE SEND AD MATERIALS TO:

Tricia Cutter

Production/Advertising Coordinator

Ph (800) 428-4384, ext. 1019

(317) 582-1600

Fax (317) 816-1000

triciac@roughnotes.com

Standout Services for our Valued Partners

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.

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 and broker community for more than 146 years
- Presenting keen insights and bold concepts that drive agency growth
- Connected to agents and brokers ... 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

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