

RN

Rough Notes
SINCE 1878

2026 Media Kit

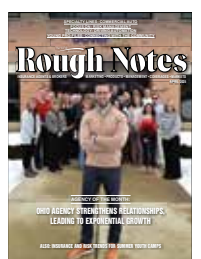


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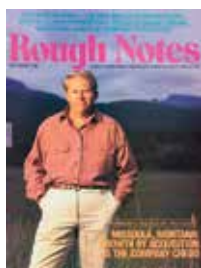
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Providing services from regional advertising and bonus distribution to complimentary copies of *Rough Notes*.

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Eblasts and enewsletters deliver targeted industry news and advertising directly to engaged insurance professionals.

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Banner ads provide high visibility to insurance professionals across Rough Notes website.

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Our sales professionals are waiting to take your call.

From 1878 to the present, *Rough Notes* has featured nearly 400 Agencies of the Month.



Rough Notes Magazine: Key Facts

Fact	Detail
Publisher / Company	The Rough Notes Company, Inc.
Founding / History	Established in 1878
Audience / Niche	Serves independent insurance agents, agency personnel, insurance brokers, life/general agents/managers, corporate insurance risk managers, insurance company personnel, and others active in property/casualty insurance
Editorial Board	The editorial board is composed solely of independent insurance agents
Format	Monthly magazine (print) plus e-newsletters
Circulation (Print)	About 35,000–35,400 qualified print circulation per issue
Digital / Newsletter Reach	Average net distribution for 4 monthly newsletters is around ≈ 50,000 subscribers per newsletter
Geographic Reach	Primarily United States. All states represented in qualified circulation
Established Demographic / Qualification	Recipients are insurance professionals as above; they must qualify (by occupation / role) to be included in “qualified circulation”
Audit / Verification	Circulation is audited by the Alliance for Audited Media (AAM)
Physical Location	Corporate address in Carmel, Indiana.

Major Value Propositions

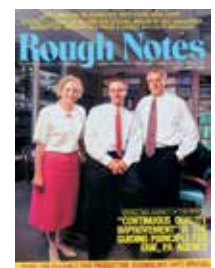
- Deep, expert content focused on independent agents.
- High credibility via audited numbers.
- Email/newsletter reach in addition to print.
- Historical legacy in the industry.

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.



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.

Defining a good customer experience is a tricky thing, since everyone thinks of it differently. But what's true now and always has been is that good client relationships are at the heart of the trust-based business model that is insurance.

Still, customer expectations have changed in recent years. Agents and brokers who want to succeed must understand what today's consumers want and how to deliver it. It's not always easy to satisfy expectations.

As a result, the stress of managing relationships has become a strong element of building strong relationships with customers. But there's one person who can be a critical balance that prevents business relationships from becoming too difficult to handle: the customer. It's not always easy to satisfy expectations.

Customer expectations

Having a customer-centric mindset is the first step. It's about understanding what the customer wants and how to deliver it. It's not always easy to satisfy expectations.

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

PLEASE PASS THE SALT

Data risks solution automates gathering quote information

The writer has always had a problem with the coordination between his brain and fingers when typing, which leads to many lookups and much rekeying. The number of times I've typed "being buffed" instead of "begin buffed" when leaving editorial marks on documents is astonishing. And as a frequent user of salt to pop culture in my office, the amount of time spent correcting mistakes after minutes of online research to locate the appropriate reference is a hazard.



Specialty Lines

Keen insights ... consistent focus

Diverse, dynamic, and disciplined, the specialty marketplace thrives on building relationships with successful retail agents and brokers.

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.



The Insurance Marketplace



Since The Rough Notes Company began publishing the annual specialty lines directory **The Insurance Marketplace**® more than 62 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.

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 Kimberly Paterson**, 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.



Whether it's to catch mistakes, find oversights, or discover carrier limitations, learn to check quotes ...

MIND THE GAP
By Marc McNulty, CC, CRM

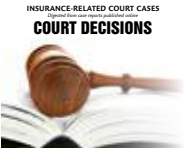
NOT ALL QUOTES ARE CREATED EQUAL
A lesson in insurance quote comparisons

There may be fraud, but there are no damages

INSURANCE-RELATED COURT CASES
COURT DECISIONS

BEYOND INSURANCE
By Carolyn Smith, APF, TRA

YOU'RE NOT TOO EXPENSIVE, YOU'RE JUST NOT VALUABLE YET
Three producers share insights on when prospects claim your price is too high



There may be fraud, but there are no damages

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Editorial columns and departments deliver timely, practical information on need-to-know topics:

- Agency Financial Management
- Employee Benefits
- Digital Marketing and Engagement
- Human Resource Management
- Leadership and Coaching
- Customer Service
- Mergers and Acquisitions
- Perpetuation Planning
- Court Decisions
- Public Policy Analysis and Opinion
- Alternative Risk Transfer
- Risk Management



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



AGENCY PARTNERS

**THE NATIONAL ALLIANCE
BECOMES THE
RISK & INSURANCE
EDUCATION ALLIANCE**

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

By Maurea 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 "Alliance."

"The changes honor the great partnership we've built for the past—serving 3 million participants since founding in 1980," says Edward J. Pulaski, CEO, CPIC, FCAA, MAIA, chair of The Alliance Research Advisory Board of Directors and senior vice president and chief underwriting officer of EMC Insurance.

"We've also understood our look," he adds, "and our new name better reflects the growing importance of risk management in the time of crisis."

—William J. Hall, MBA, CMIS, CDR
President and CEO
Risk & Insurance Education Alliance

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 embrace its many industry partnerships," explains Hall, who became president and CEO three years ago, following his father, William T. Hall, Ph.D., one of the Alliance's original leaders.

"The new name was satisfied 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."

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.



AGENCY PARTNERS

STAFF BOOM FILLS THE GAPS

Dedicated outsourced staffing provides agencies and brokerages greater independence

By Maurea C. Ciccarelli

When Norm Hudson's full-service agency, Insurance Insurance Services, was looking to expand about 10 years ago, finding talent with back-end processing was challenging—and it even more so today.

"We were recognizing a tightening labor market as the back in 2004," says Hudson, principal owner and executive chairman of the board at Insurance, which he purchased along with Chris Waters, chief executive officer, in 2011.

"We started looking for how we could build some scalable labor resources," Hudson says, noting that the agency's growth and the insurance agency segment and tough competition for talent from corporate agencies and independent agencies and brokerages have been feeling the strain to stay independent. They don't often have the budget or bank of business to compete for people to do the entry-level jobs, but the work still needs to get done.

The idea for Staff Boom began to emerge after Hudson looked at hiring U.S. workers for the expanding, but still educational partners, faculty, the volunteer board, and other key stakeholders.

Hudson says the missing elements were an informed operation that would have staff members dedicated to a single client and who could work outside U.S. office hours, giving an agency the advantage of a 24/7 work

in the summer because of U.S. daylight saving time.

"We're pretty flexible as far as what we'll do with our clients when it comes to the hours worked, whether it's day work or night work, we can do overnight," Valencia says. "We're only open 24/7 in Manila, so the art facilities (in the Philippines) it gets some of these high-volume, low-quantity tasks off of the plates of the client's U.S. based facilities, production or higher-skilled employees."

"We can't afford to have your account managers doing certificates and policy checking and delivery," says Hudson, who also serves the title of Staff Boom's founder and CEO.

It's not possible for the account manager to manage a large enough book of business to make the revenue to justify the higher salaries now demanded by the marketplace.

"We provide a really nice solution to get all that remedial looking off their plates and allow them to be client focused and revenue generating more hours of their day. It makes the economics of the agency much more effectively."

To get Staff Boom employees ready for their assignments, the company hires groups of people in Manila and puts them through a six to eight week training program that gives them insurance basics and runs them through processing some of the tasks.

"We're working out the kinks and what are the only things we place them on any account, so we have really good experience available at all times," says Valencia. "That's a real benefit for companies. Finding employees is not the easiest thing to do these days so if they need it."

"One of the ways to be successful is to really integrate that employee into your ecosystem and have them be a part of the team ..."

—George Kalamaris
Vice President, Business Development
All Insurance Specialists

'At the end of the day, when properly utilizing core staff, those businesses are making more money ...'

—Norm Hudson
Co-founder and CEO
Staff Boom



Filling the talent gap

Valencia says many agencies are having trouble finding domestic-based employees to fill entry-level positions, coming in or the salary requirements are higher than agencies and brokerages can pay. This longtime trend has become more sharply defined in U.S. business since the pandemic, but has hit the insurance industry harder as employees are aging out and lower level jobs aren't being sought by younger workers.

George Kalamaris, vice president, business development, at All Insurance Specialists in San Diego, says in 2010 he had back-end processing of carrier requests, certificates of insurance, proof of loss, and other tasks. He was looking for a way to get these tasks off his plate and into the hands of someone who could work around the clock.

"What we liked about Staff Boom is that it was built by folks who are in the insurance business and are people who we've known and respected for years," he says. "The biggest win for us was that they were willing to be more available for [our] customers who are calling All Insurance."

The agency also made the decision early on to hire Staff Boom employees

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.

ELEVATE YOUR WORKFORCE
Program administrators can engage students to build organizational strength

By Elisabeth Boone, CPCU

In a Target Markets Program Administrators Association (TMAA) presentation titled “Elevate Your Workforce: Engaging Student Talent,” Tashika Norrante, director of external engagement at the Spencer Educational Foundation, led a lively discussion about recruiting talent at the high school and college levels.

Norrante, vice president of the Big T’s National Incentive Program, Tary Clumey, chief talent officer at Sunlight Specialty, and Yvonne Reinhardt, chief service specialist at the Builders Group and M&A assistant at South Florida University, all participated in the discussion.

“Let’s start our discussion at the high school level with Whitney Dillard,” said Norrante.

The Incentive program helps young people learn about insurance careers, and it also provides a first step into their overall understanding of insurance,” said Dillard. “Something that we are privileged with now that we weren’t when I started in 1970 is that a lot of states are including insurance education as a part of their financial literacy requirements.

“We encourage insurance professionals to visit our website, www.insurance.org, and view the resources that you can download and present during school career days,” Dillard explained. “One presentation highlights the 40 different careers across insurance. All of these resources can be customized as you see fit.”

Norrante then shifted focus to creating awareness about career opportunities, especially in the program areas. “Take the opportunity to visit the Incentive site, which has numerous letters you can customize to use in your area,” she advised. “You can send them to high schools in your area and follow up with a phone call to the principal to offer additional information and request an appointment.”

“We’ll likely be given the opportunity to present your information directly to students, and if you know children in the school, ask them to help you present your message to their peers,” Norrante added. “Maybe you get 10 minutes, or even 30 minutes, to present your information to middle school or high school students, just to plant that seed in their minds,” she asserted.

Norrante, who has industry professionals actively engage students and teachers and develop a long-term partnership with the high school, Reinhardt responded with some insight advice. “Make a commitment to show up and be consistent,” she said. “You’re not just visiting professionals to visit our site and share information with us. That’s a good way to ensure an ongoing relationship with us. That’s a good way to ensure an ongoing relationship with us. That’s a good way to ensure an ongoing relationship with us.”

Providing students a meaningful connection is important, Dillard said. “Talent has been around for as long as there has been insurance. We’ve been around for as long as there has been insurance. We’ve been around for as long as there has been insurance.”

College level

The conversation shifted to post-secondary students, and Norrante said, “We’ll start with Yvonne because she’s currently in college,” Norrante said. “We do you think that most of the students

“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 Dillard
Executive Director
National Incentive Program

Target Markets Program Administrators Association

Insurance Networks Alliance

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 has been the primary driver of change in the insurance network sector for about a decade. The deal volume has tripled in the last couple of years. Most recently, private equity has focused on insurance networks, taking a series of acquisitions in 2022.

That activity has impacted the network circuit. Networks, often hard-pressed to help their constituents navigate the M&A process, are reporting a loss of members and uncertainty about how to best serve their member agencies in a changing landscape. As agencies consolidate, their needs change. Product offerings also change. And no agency’s current network affiliation may not be addressing those changes.

As the independent agent community ages, such M&A activity will only increase. A 2022 Agency Universe Study conducted by Fitch and the Independent Insurance Agents and Brokers of America (The Big T) shows that the average age of agency principals with 20 or more agents is 60 or older. The need for guidance, education, and resources on consolidation will only increase.

These agency principals are looking to transfer the business. In 2021, private equity flooded the market, lured in part by investors keen to find profitable, stable business



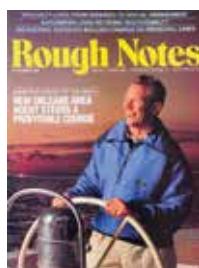
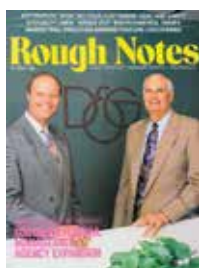
The **Rough Notes** Agent Editorial Advisory Board

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.



Sam Berman (left) presenting The Rough Notes Community Service Award to Clay Snellings, CPCU, principal and chairman of the board of Snellings Walters, and Vicki Nix, associate director, Georgia chapter, Cystic Fibrosis Foundation.

ATLANTA AGENCY RECEIVES THE ROUGH NOTES COMMUNITY SERVICE AWARD

Helping Cystic Fibrosis patients achieve more tomorrows

By Alice Ashby Roettger

“When you think about community service, you think about giving others a chance to serve. We give over 300 people in our industry a chance to participate and support this cause,” says Clay Snellings, CPCU, principal and chairman of the board of Snellings Walters, an Atlanta insurance agency.

What is the cause that Clay took up and later enticed fellow members of the insurance industry to join? Let's go back a bit in his life with wife Lori, his two sons, and daughter Emily, whose diagnosis with Cystic Fibrosis as an infant inspired their fight against the dreaded disease.

Cystic Fibrosis, or CF, is a gene defect that causes a sticky mucus substance to invade a body's organs, particularly the lungs. Around 40,000 people in the United States are currently affected. For years, CF children rarely reached adulthood; and although there had been some breakthroughs, that's what the Snellings family was forced to deal with at that time.

"Insure the Cure is the cornerstone of our company's community service. We are so deeply committed to helping people with CF that we have integrated this cause into both our strategic plan and performance development plans."

—Clay Snellings, CPCU
Principal and Chairman of the Board
Snellings Walters

Then, in 2011, a bit of ironic serendipity occurred when Clay called Chubb Senior Vice President Scott Dalton to cancel his attendance at an agency council meeting in Florida. It seems, he told Scott, his daughter, who had CF, had been hospitalized. Ding! Chubb was active with the national Cystic Fibrosis Foundation and participated in its Great Strides walk each year. Would Snellings Walters like to participate? Of course.

That year, the Chubb and Snellings Walters fundraising garnered \$25,000 in donations for the Atlanta Great Strides walk.

That bit of serendipity also served to combine with something that had been "niggling" in Clay's mind since he had read Simon Sinek's 2011 book,



THANK YOU, 2024 National Corporate Champions



UNSTOPPABLE

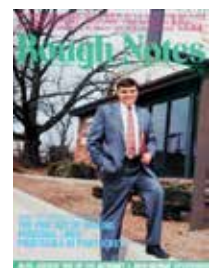


MAKING AN IMPACT



THANK YOU! FOR HELPING US ADD TOMORROWS!

\$1,375,000



Multimedia

*Delivering your message in **Rough Notes** heightens your credibility and allows you to capitalize on our powerful brand, built over 147 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 25,000 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 online archive of *Rough Notes* articles.



2026 **Rough Notes** Magazine Editorial Calendar

january

ad closing: 12.05.25
ad materials: 12.09.25

Editorial Highlights:

Specialty Lines:

- Agents E&O

Focus on Premium Finance

ad closing: 06.05.26
ad materials: 06.09.26

july

Editorial Highlights:

Specialty Lines:

- Construction

Focus on Agency Operations

february

ad closing: 01.05.26
ad materials: 01.09.26

Editorial Highlights:

Specialty Lines:

- Cannabis

Focus on Agency Perpetuation

ad closing: 07.06.26
ad materials: 07.09.26

august

Editorial Highlights:

Specialty Lines:

- Cyber Insurance

Focus on Artificial Intelligence

march

ad closing: 02.05.26
ad materials: 02.09.26

Editorial Highlights:

Specialty Lines:

- Workers Comp

Focus on Emerging Risks

ad closing: 08.04.26
ad materials: 08.07.26

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

april

ad closing: 03.05.26
ad materials: 03.09.26

Editorial Highlights:

Specialty Lines:

- Commercial Auto/Trucking

Focus on Risk Management

Bonus Circulation:

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

ad closing: 09.04.26
ad materials: 09.08.26

october

Editorial Highlights:

Specialty Lines:

- Professional Liability

Focus on Personal Lines

Bonus Circulation:

- WSIA

may

ad closing: 04.03.26
ad materials: 04.07.26

Editorial Highlights:

Specialty Lines:

- Social Services & Nonprofits

Focus on Leadership

Bonus Circulation:

- PIA of NJ & NY Annual Conference

ad closing: 10.05.26
ad materials: 10.09.26

november

Editorial Highlights:

Specialty Lines:

- Social Services & Nonprofits

Focus on Employee Benefits

Bonus Circulation:

- Insurance Networks Alliance Annual Meeting

ALSO: Insurance Networks Alliance special section

june

ad closing: 05.04.26
ad materials: 05.08.26

Editorial Highlights:

Specialty Lines:

- Municipalities

Focus on Professional Development

Bonus Circulation:

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

ALSO: Florida Special Report

ad closing: 11.05.26
ad materials: 11.09.26

december

Editorial Highlights:

Specialty Lines:

- Aviation

Focus on Insurtech

2026 *Rough Notes* Magazine Rates

Effective January 2026

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%

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

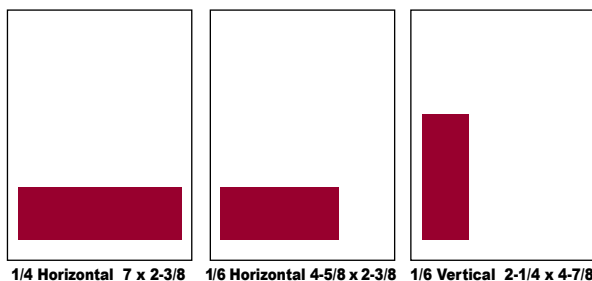
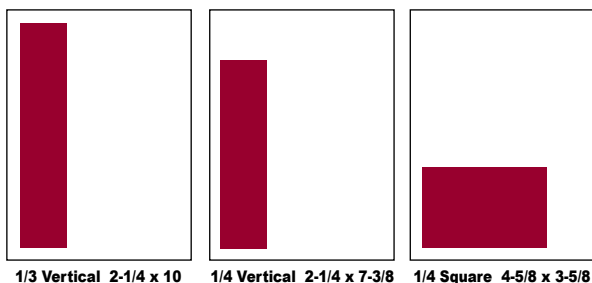
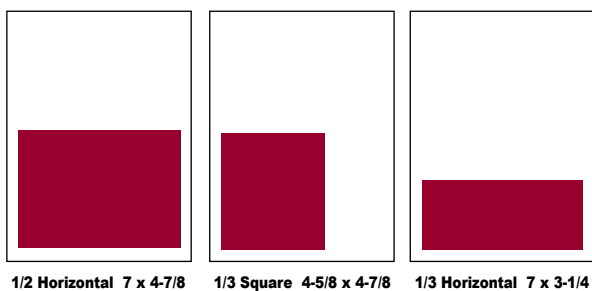
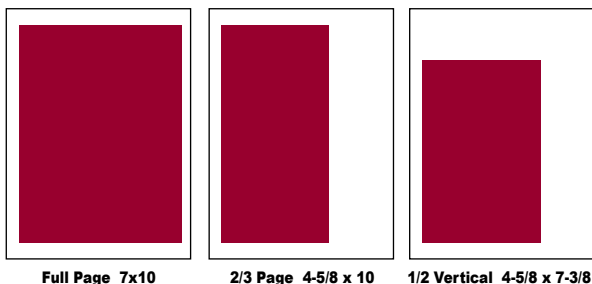
Rates include advertiser's national ads at *Rough Notes*' website with a hyperlink to the advertiser's home page.

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



2026 **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).



Full Bleed (No Crops)
8.375 x 11.125

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

2026 **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. Fonts embedded in the file must also be included unless they have previously been converted to paths.

Please note: Full page ads are to be created to the document size of 8.375" x 11.125." (See info previous 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/JPG 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.

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 to us.

PLEASE SEND AD MATERIALS TO:

Tricia Cutter

Vice President—Advertising

Ph (800) 428-4384, ext. 1019

(317) 816-1019

Fax (800) 321-1909

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."

*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!



2026 **Rough Notes** Eblasts and Enewsletters

Our eblast program gives insurance advertisers a direct line to engaged industry professionals. Delivered straight to the inboxes of Rough Notes' targeted subscriber base, each eblast provides a powerful opportunity to showcase your products, services, and expertise. With clear calls-to-action, your message stands out from the clutter and drives measurable results. Whether you're promoting a new product, highlighting thought leadership, or generating leads, an eblast ensures your brand is front and center with decision-makers across the insurance marketplace.

Key Benefits:

- Reach a highly targeted audience of 50,000 agents, brokers, and industry leaders
- Custom messaging tailored to your campaign goals
- Detailed performance reporting to measure ROI

An eblast is the most direct, effective way to keep your brand top-of-mind and drive immediate action from the insurance community.

Eblast Ad: \$3,000

More ways to reach out readers: digital ad in newsletters, distributed weekly

Enewsletters are audited by the Alliance for Audited Media (AAM)

Enewsletter Ad: \$2,000



COVERAGE CONCERNS

Creative tips and tools to help you write new business and enhance your current customer portfolio.



FOCUS ON MANAGEMENT

Timely advice from independent insurance agency channel thought leaders.



SPECIALTY, EXCESS AND SURPLUS LINES

Creative tips and tools to help you write new business and enhance your current customer portfolio.



TOP Q&A FOR AGENTS

Answers to topical questions on coverages, marketing, management, products and more.

Front Cover Podcast Sponsorship Opportunity

Rough Notes magazine is proudly known to be the magazine that features the best agencies and brokers in the industry. It is an honor for agents to be the agency on the front cover. This podcast continues the conversation with the most-recent Rough Notes cover agency, discussing their story and agency best practices. It brings the magazine article to life.

You get a sponsorship thank you on our website home page, in our print and in our digital magazine—including your logo and website/link.

**Sponsorship Ad:
\$800**

Rough Notes® NEW PODCAST!



Put a voice to the face.

Listen to the new monthly Front Cover podcast and take a deeper dive into Rough Notes' cover stories. You'll find the story behind the story. Researched by Rough Notes writers and editors, interviewed by Jason Cass, and produced by Agency Intelligence Podcast Network.

A must listen for the serious insurance professional.

CLICK TO LISTEN NOW!

THANK YOU
TO OUR SPONSOR:
SITKINS GROUP INC.
www.sitkins.com



**Rough Notes®
PODCAST!**

**Read the story.
Put a voice to the face.**

Rough Notes' cover story agencies are now featured on the monthly Front Cover podcast hosted by Jason Cass, owner of Agency Intelligence Podcast Network.



This month's interview is with Vermont Insurance Agency President Darren Vermont.

Listen to the new monthly Front Cover podcast and take a deeper dive into Rough Notes' cover stories. You'll find the story behind the story. Researched by Rough Notes writers and editors, thoughtfully interviewed by Jason Cass, and skillfully produced by Agency Intelligence Podcast Network. A must listen for the serious insurance professional.

THANK YOU TO OUR SPONSOR:

THE MCGOWAN COMPANIES
For more information about our team, exclusive coverage insurance product, visit mcgowancompanies.com



LISTEN NOW!

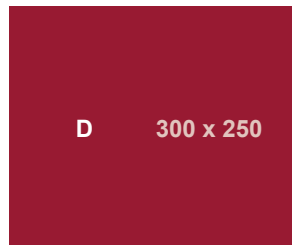
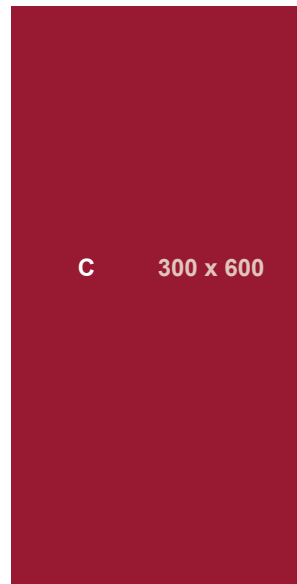
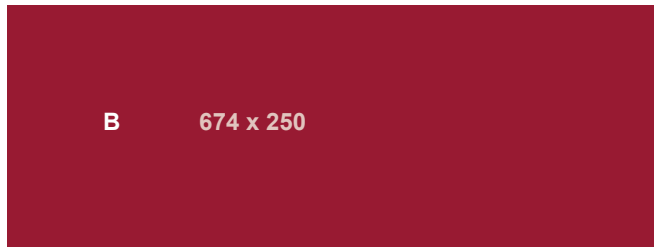


theinsurancepodcastnetwork.com/front-cover

Contact Marc Basso for sponsorship opportunities at (888) 481-5045 or mbasso@roughnotes.com.

2026 Online Banner ads Rates

All dimensions shown are in pixels and are not to size, but shown relative to each other.



2026 Banner Ads by size

	1 Month	3 months	6 months	12 Months
A	\$2,200/m	\$2,100/m	\$1,935/m	\$1,730/m
B	\$3,850/m	\$3,660/m	\$3,375/m	\$3,030/m
C	\$4,680/m	\$4,320/m	\$3,870/m	\$3,100/m
D	\$3,510/m	\$3,288/m	\$2,970/m	\$2,380/m

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 147 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

Tricia Cutter

Vice President—Advertising

Ph (317) 816-1019

Fax (800) 321-1909

triciac@roughnotes.com



Eric Hall

President of Strategic Partnerships

Ph (317) 514-1047

Fax (317) 816-1000

ehall@roughnotes.com

