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Rough Notes
SINCE 1878

2027 Media Kit

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



Why Advertise in *Rough Notes*?

Print sits outside the noise — and that’s increasingly valuable

Print can’t be blocked, skipped, or buried in an algorithm. A reader who sits down with a magazine is giving it an average of 17 days in their home or office, according to The Drum’s analysis of print media dwell time. Compare that to a digital ad that flashes past in a scroll.

Print advertising can deepen the reader relationships that fuel everything else. You can use *Rough Notes* magazine to reinforce your digital message in a high-trust, low-noise environment. That combination tends to outperform either channel alone.

Your ads in *Rough Notes*’ publications are a complement to digital, not the alternative—*Rough Notes* offers both with precision. Our readers place these magazines on the office coffee table and collect them for future reference.

71% of consumers say print catalogs and magazines feel more authentic than digital campaigns. That’s not a nostalgia story. That’s a purchase behavior story.*

- Rough Notes readers trust us**
- Expert content focused on independent agents.
 - E-newsletters in addition to print.
 - Nearly 150 years in the independent insurance industry.

*2025 Harris Poll and Quad study on consumer attitudes toward physical media (as cited in The Drum)

DID YOU KNOW?
A 2025 readership study found that 82.7% of Costco Connection, the third-largest magazine in the United States, readers report buying an item they discovered while reading the magazine. That’s not an engagement metric — that’s a purchase behavior metric, and it’s extraordinary.*

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 Indianapolis, Indiana.

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.



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



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.

Experts share concepts and strategies that power agency growth

Each month, *Rough Notes* readers turn to our columns 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, Meg McKeen 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.



Editorial columns and our Court Decisions coverage 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



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
- agency and broker consulting services
- human resource counsel
- third-party loss control and claims adjusting services
- ... and much more

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. Hall, MBA, CISA, CIB
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 Maure 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 leaves the past partnership we've built for decades—serving 2 million participants since our founding in 1952," says Edward J. Polakowski, CEO, CFAI, FICAI, MIAA, chief of the Alliance Research and Policy Institute, and a past president of the Board of Directors and senior vice president and chief underwriting officer of ERI Insurance.

"We've also modernized our look," he adds, "and our new name better reflects the growing importance of risk education in the lives of individuals."

of multi-year in-depth discussions with the organization's senior leaders and stakeholders. "The Alliance" was retained in the nonprofit organization's name to embody its most important partnership.

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"We've also modernized our look," he adds, "and our new name better reflects the growing importance of risk education in the lives of individuals."

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.

ARROWHEAD INTERMEDIARIES: TACKLING DISLOCATED MARKETS WITH NICHE EXPERTISE

Brown & Brown's rebranded specialty distribution segment leverages decades of experience

By Maure C. Ciccarelli

When crises like natural disasters or nuclear verdicts impact the general industry's ability to respond to customer needs, carefully underwritten and designed specialty and niche programs can fill the void.

What began as Brown & Brown's wholesale and MGA/MCA business segments has evolved into Arrowhead Intermediaries, now made up of a portfolio that played more than \$20 billion in premium in 2020. As these specialty distribution businesses have grown, Arrowhead has kept a close watch on what's happening and where. That fueled their ability to provide programs, products, and specialty solutions for agents and brokers in the United States, Canada, and other international markets.

"The next wave is going to be distribution partners to help to sell their products," explains Arrowhead Intermediaries Chairman, Chris Walker. "We want to be the ones that have a solution for those unique risks and markets that have a high degree of specialization."

"The key for us has been to listen to the agents, put ourselves in their shoes, and then build strong, long-lasting, stable relationships with carrier partners."

—Chris Walker
Chairman
Arrowhead Intermediaries

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

Rough Notes' Target Markets Program Administrators Association and Insurance Networks Alliance Special Sections provide focused coverage of leading organizations and the specialty insurance markets they serve. These high-value sections combine in-depth editorial content with dedicated advertising opportunities, giving members a strategic platform to showcase their expertise, strengthen brand visibility, and connect with a highly engaged audience of insurance professionals. Capitalize on expanded exposure with exclusive discounted advertising rates!

Target Markets Program Administrators Association
September issue

BUILDING MOMENTUM

TMPAA expands resources for a growing program business marketplace

By Sarah Ayars and Ray Scott

As program business continues to expand, TMPAA remains focused on providing the resources, connections, and leadership that help its members succeed while ensuring the next generation of professionals is prepared to carry the industry forward.

By Sarah Ayars and Ray Scott

premium volume of \$110.5 billion in 2024, up from \$10 billion just two years earlier. The findings underscore a sector that continues to mature and grow, as do the resources available to its members.

One of the newest additions to the Target Markets Program is the new leadership transition program, which provides 400 program administrators, 100 members, and 100 service providers. Disrupt to address emerging issues affecting program professionals, the new leadership transition program is designed to help members understand and navigate the challenges of the future of the industry.

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Insurance Networks Alliance
November issue

SECURING PARTNERSHIPS, SHAPING THE FUTURE

INA prepares for 9th Annual Meeting in Tampa

By Ray Scott

For nearly a decade, the Insurance Networks Alliance (INA) has been a leading force in the independent agency distribution channel. What began as a bold experiment—bringing competing networks together to share ideas—has become an industry standard. The INA's 9th Annual Meeting, set for November 10-12 in Tampa, Florida, is no longer about whether networks should exist, but how they can best serve the industry.

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INSURANCE NETWORKS SPECIAL SECTION

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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 \$125,000 to the various agent charities around the country.

"PRESERVE AND SERVE" KEY TO COMMUNITY SERVICE AWARD WIN

Japanese American agent speaks for his heritage through his support of a Japanese American museum

Joshua Morey, president of The J. Morey Company, receives the 2025 Rough Notes Community Service Award from the company's CEO and President Sam Berman.

By Alice Ashby Roettger
Photography by Tim Meyers

Since Bob Kretzmer and the late Walt Golewski established The Rough Notes Company Community Service Award (CSA) nearly 30 years ago, it has honored a wide range of charitable work by independent agents, including health services, hunger relief, and support for survivors of sexual abuse.

In the case of the 2025 winner, however, the word "charity" takes on a larger meaning. Joshua Morey has been a long-time supporter of the Japanese American National Museum (JANM), which—like Joshua's firm, The J. Morey Company—is located in Los Angeles, California. The museum's goal? To honor and preserve the heritage of Japanese Americans but also to serve to educate the larger American community in a way to help it understand and embrace our country's ethnic and cultural diversity.

To know about Joshua's involvement with the JANM, we must venture back into his own heritage.

More than 100 years ago, in 1897, Josh's Japanese immigrant great grandfather opened a general store in the Little Tokyo area of Los Angeles, aptly naming it to recognize his heritage. The Asia Company. Fast forward to 1980 when Josh's father, John, and his brothers, Jack and James, opened an insurance agency in Cerritos, California.

As is the case with many successful insurance agency leaders, Josh originally expressed no interest in the industry. Then, a visit to Japan caused him to recognize the importance of insurance to the Japanese people. Think typhoons, earthquakes, and tsunamis.

Upon his return, Josh joined his father's firm. A few years later, his dad asked him to open a branch office in—yes—the very city where his great grandfather had opened his general store. Recognizing his heritage, Josh saw it that the new office found its home on that very street in the Little Tokyo area.

In a March 2023 *Rough Notes* magazine "Agency of the Month" article, Josh observed, "I stand on the shoulders of my ancestors." He is now the president of The J. Morey Company.

A community effort

The J. Morey Company's charitable efforts focus on supporting diverse communities—not to stand apart but to help them become part of and to serve and educate the greater American whole. It is interesting to note that in 2020, the agency was honored as The Best Insurance Agency in Downtown Los Angeles, and the next year won the 2021 Outstanding Agency

Overall Liberty Mutual and Safeco Insurance (now Liberty Mutual) Agent for the Future™ award.

These awards reflect Josh's belief that "independent agents are entrusted with protecting what people have built; and as stakeholders of our communities, we also have an obligation to build our communities through service."

Enter the Japanese American National Museum

In 1988, just five years after the founding of The J. Morey Company, a group of World War II Japanese veterans and Little Tokyo businessmen met to create a foundation. The goal of the foundation: Fund a museum to tell the story of the Japanese American culture that is an integral part of the American story. In just 30 years, the Foundation had raised \$60 million and had opened the new museum in a

renovated Buddhist temple. Four years later, it added a pavilion and began to offer educational programs that included school field trips.

The museum's purpose played right into the goals of The J. Morey Company and in particular, Josh: to preserve the heritage of the Japanese culture, while helping to ensure a stable future for its younger people.

During his introduction of Josh at the annual *Rough Notes* Agency of the Year dinner in Indianapolis, *Rough Notes* CEO Sam Berman shared its stated purpose: "The Museum documents 130 years of Japanese history highlighting resilience, discrimination, incarceration, military service, redress movements, and cultural contribution. Its permanent collection exceeds 100,000 objects, including artifacts from early immigration, community life, World War II concentration camps, photographs, diaries, letters, artwork by detainees, and items from units like the 42nd Regimental Combat Team."

It is interesting to note that Josh's grandfather, George Morey, as well as his father, John Morey, and his Uncle Jack, were founding members of JANM. In addition, his Aunt Janet volunteers at the museum. Josh enthusiastically followed suit.

According to award Dominator Sara Hester: "Building on his family's legacy, Josh has elevated [his] commitment through his current service on JANM's Board of Governors. He



Delivering your message in *Rough Notes* heightens your credibility and allows you to capitalize on our powerful brand, serving the independent agency system for nearly 150 years.

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, **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.



Since The Rough Notes Company began publishing the annual specialty lines directory **The Insurance Marketplace**® more than 63 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.

Put your expertise where the search happens. Agents use The Insurance Marketplace (IMP) to find markets for complex, unusual and hard-to-place risks.

Your IMP presence puts your underwriting appetite in front of them when they're:

- Searching for a specialty market
- Evaluating potential markets
- Placing a real account

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

Your next submission could already be looking for you.



For advertising opportunities contact:

Tricia Cutter
Vice President—Advertising
Ph (800) 428-4384, ext. 1019
Fax (317) 816-1000
triciac@roughnotes.com

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 and in our print and digital magazines—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!

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Contact Marc Basis for sponsorship opportunities at (866) 481-3545 or mbasis@roughnotes.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.

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.

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E-blast

Our e-blast program gives insurance advertisers a direct line to engaged industry professionals. Delivered straight to the inboxes of *Rough Notes*’ targeted subscriber base, each e-blast 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 e-blast 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 e-blast is the most direct, effective way to keep your brand top-of-mind and drive immediate action from the insurance community.

E-blast: \$3,000

E-newsletters

Reach insurance professionals where they’re already looking for relevant industry information. *Rough Notes* publishes four different eNewsletters, delivered weekly to an engaged audience of insurance professionals. This consistent stream of timely content gives advertisers an effective way to stay visible, build awareness, and connect with their target audience throughout the year.

Why Advertise in Rough Notes E-newsletters?

- Reach a highly engaged audience — Get your brand in front of insurance professionals beyond the pages of the magazine.
- Stay top of mind — With four different eNewsletters delivered weekly, your company can maintain consistent visibility with prospects and customers.
- Strengthen your brand — Align your company with trusted, relevant industry content from *Rough Notes*.

E-newsletter Ad: \$2,000

E-newsletters are audited by the Alliance for Audited Media (AAM)

RN
NEWSLETTER

COVERAGE CONCERNS
Delivers timely insights and identifies coverage gaps and issues impacting insurance professionals.

RN
NEWSLETTER

TOP Q & A FOR AGENTS
Answers to topical questions on coverages, marketing, management, products and more.

RN
NEWSLETTER

AGENCY MANAGEMENT & MARKETING
Practical management and marketing insights, operational best practices, and leadership strategies for agency principals and managers.

RN
NEWSLETTER

SPECIALTY, EXCESS & SURPLUS LINES
Hear from the experts on a niche market. Tools to help you write new business and enhance your current customer portfolio.

Rough Notes Homepage Banner Ads

Strengthen your brand presence with premium digital visibility. *Rough Notes* homepage banner advertising places your company prominently in front of a highly engaged audience of insurance professionals seeking industry news, insights, and resources. Increase brand awareness, reinforce market presence, and drive qualified traffic to your website or targeted landing page.



2027 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

A674 x 90

B674 x 250

C300 x 600

D300 x 250

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

january Editorial Highlights: Specialty Lines: • Agents E&O Focus on Premium Finance	ad closing: 12.04.26 ad materials: 12.09.26	ad closing: 06.04.27 ad materials: 06.09.27 july Editorial Highlights: Specialty Lines: • Construction Focus on Agency Operations
february Editorial Highlights: Specialty Lines: • Cannabis Focus on Agency Perpetuation	ad closing: 01.05.27 ad materials: 01.08.27	ad closing: 07.06.27 ad materials: 07.09.27 august Editorial Highlights: Specialty Lines: • Cyber Insurance Focus on Customer Experience
march Editorial Highlights: Specialty Lines: • Workers Comp Focus on Emerging Risks	ad closing: 02.05.27 ad materials: 02.09.27	ad closing: 08.05.27 ad materials: 08.09.27 september Editorial Highlights: Focus on Artificial Intelligence Bonus Circulation: • Target Markets Program Administrators Association Summit • Applied Net ALSO: Target Markets Program Administrators Association special section
april Editorial Highlights: Specialty Lines: • Commercial Auto/Trucking Focus on Risk Management	ad closing: 03.05.27 ad materials: 03.09.27	ad closing: 09.03.27 ad materials: 09.08.27 october Editorial Highlights: Specialty Lines: • Professional Liability Focus on Personal Lines Bonus Circulation: • WSIA
may Editorial Highlights: Specialty Lines: • Social Services & Nonprofits Focus on Leadership	ad closing: 04.05.27 ad materials: 04.09.27	ad closing: 10.05.27 ad materials: 10.08.27 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 Editorial Highlights: Specialty Lines: • Municipalities Focus on Professional Development ALSO: Florida Special Report	ad closing: 05.04.27 ad materials: 05.10.27	ad closing: 11.05.27 ad materials: 11.09.27 december Editorial Highlights: Specialty Lines: • Aviation Focus on Insurtech Bonus Circulation: • FAIA Annual Convention • LAAIA (Latin American Association of Insurance Agencies) Convention • IMCA Ignite

Effective January 2027

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%

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

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.

For advertising opportunities contact:

Tricia Cutter

Vice President—Advertising

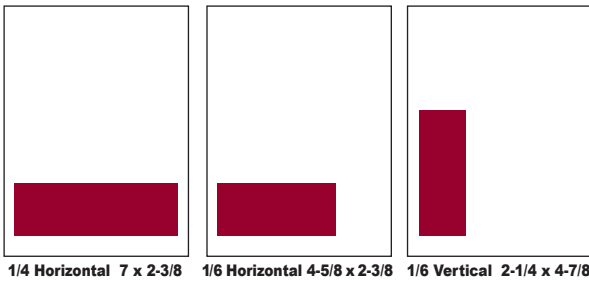
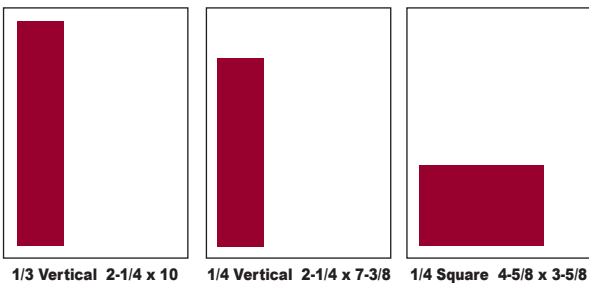
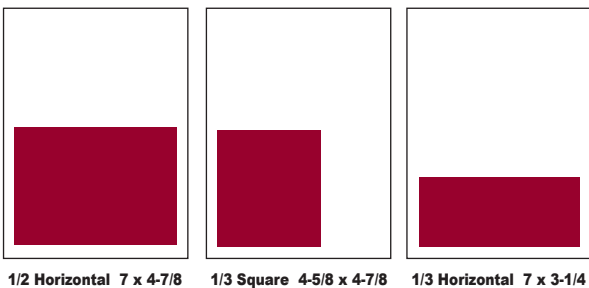
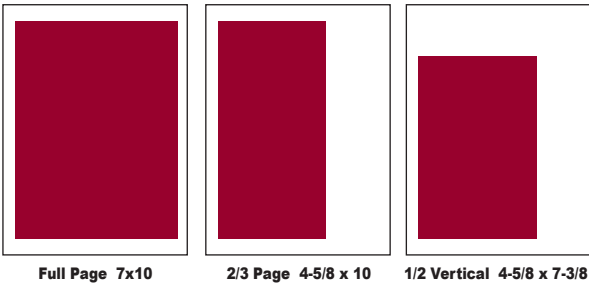
Ph (800) 428-4384, ext. 1019

Fax (317) 816-1000

triciac@roughnotes.com



Mechanical Requirements
Standard Unit Sizes (in inches)



Trim Size

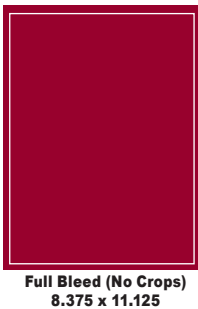
Final trim size is 8-1/8" x 10-7/8"

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

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) 582-1600

Fax (317) 816-1000

triciac@roughnotes.com

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 nearly 150 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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