



THE INSURANCE MARKETPLACE[®]

NATIONAL MARKET DIRECTORY OF EXCESS, SURPLUS,
SPECIALTY LINES, INDUSTRY SERVICES & BENEFITS

2012 EDITION MEDIA KIT

Reservation Deadline: September 9, 2011
Publication Date: December 2011



PUBLISHED BY:

The Rough Notes Company, Inc.

Since 1963 • www.insurancemarketplace.com

Introducing a *whole new way* for agents

The insurance agent's #1 market research tool for 49 years.

Exclusively for independent insurance agents

Absolutely FREE

www.insurancemarketplace.com

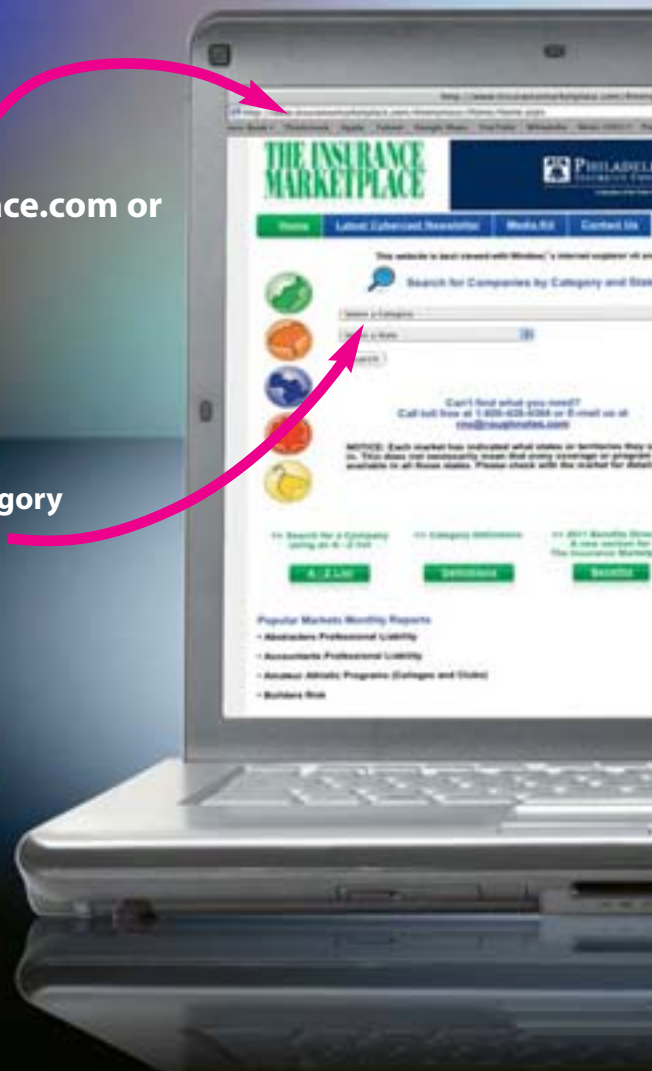
or

www.roughnotes.com

Digital version online at
www.insurancemarketplace.com or
www.roughnotes.com

Printed version mailed to
43,000 subscribers of
Rough Notes magazine

Easy to use category
search tools



to access *your* specialty niches

Available in print and digital format for Web-enabled mobile devices.



Works on any
Web-enabled
phone or other
mobile device



The Rough Notes Company, Inc.

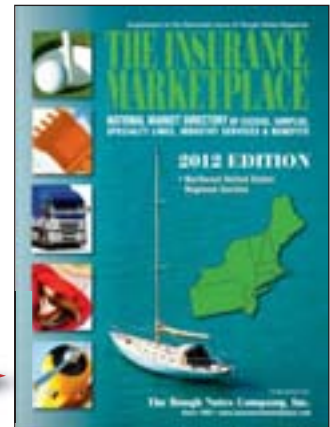
A 133-year tradition

About The Rough Notes Company

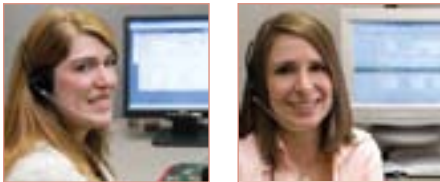
The Rough Notes Company has been an integral part of the insurance industry, providing insurance professionals with quality products and services for well over a century. Your target audience has been our customer since 1878 when Dr. Henry Martin, a physician/medical examiner-turned insurance agent, borrowed the prevalent medical term “rough notes” for the insurance industry’s first national magazine.

Today, The Rough Notes Company remains committed to providing property/casualty insurance agents and brokers with the ideas and information they need to grow their businesses. In addition to *Rough Notes*, we provide agents and brokers with dozens of products and services designed to give them the edge they need in a competitive marketplace—from books and continuing education materials to reference/research services.

Originally offered as a supplement in *Rough Notes*® magazine...



...today, *The Insurance Marketplace*® is the agent’s #1 resource guide!



The Insurance Marketplace Customer Service

Our representatives help agents find experienced providers like you for their specialized market needs. Agents can call our toll-free phone and toll-free fax, or e-mail requests for information. If our representatives cannot immediately locate a market for the coverage that the agent needs, they will research until they find a provider—which could be your company.

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In today's market, agents and brokers need to identify quality market sources. By utilizing the 2012 edition of *The Insurance Marketplace*, you can achieve unparalleled print and electronic exposure to meet your market needs throughout the entire year.

Your advertising dollar allows your company to be included in all of these directories within *The Insurance Marketplace*:

- **The National Market Directory** lists providers for more than **675 categories**, with more to be added in the 2012 edition. As an advertiser, your listings are free. All other listings are fee-based (depending on the number of categories selected) and must meet eligibility requirements (see page 8 of *The Insurance Marketplace* questionnaire).
- Agents will find your address, phone, fax, e-mail information and marketing data in the **Company Home Office Directory** that precedes the National Market Directory.

National Market Directory

This is a marketing guide for nonstandard coverages and specialty lines. The listings include the more commonly written Professional Liability, Errors and Omissions and Malpractice forms, as well as many other Liability and Property insurance categories which are often difficult for the agent or broker to place, or require special underwriting treatment. We develop these listings through annual questionnaires from insurance companies and underwriting managers. The star (★) means that the company listed is operating as a program administrator, underwriting manager or principal market for the coverage. Absence of any symbol indicates that the listed company is simply a market for the coverage. Frequently, other qualifications for a company's underwriting policy are indicated. These listings do not otherwise reflect the companies' underwriting requirements for the acceptance of certain risks. A star (★) does not indicate an endorsement of the listee.

Abstracters Professional Liability

This coverage insures against claims that arise from alleged negligent acts, errors or omissions in researching the validity of real estate property titles and any restrictions on them. Coverage applies to claims that arise due to an abstractor providing either faulty or incomplete information regarding the title. It is usually written subject to a minimum deductible per claim and is often combined with Title Agents Errors and Omissions coverage. Markets for this coverage include:

*5Star Specialty Programs, a division of Crump Ins. Services, Inc.
Alexander Morford & Woo

All Risk
Alliance
*Americ
*AmWIN
Arlingto
Atlantic
AVRECC
BAT Ins
Bloss &
*Bohrer
Bolton &
*Burns &

Accountants Professional Liability

This coverage form insures the legal liability of an accountant or accounting firm for injury or damage resulting from professional services it rendered or did not render, caused or allegedly caused by neglect, error, omission, dishonesty, misrepresentation, fraud, libel, slander or defamation of character. Certified public accountants are the clients of choice but well-managed accounting firms are also eligible for coverage. Markets that provide this specialty coverage include:

*5Star Specialty Programs, a division of Crump Ins. Services, Inc.
Alexander Morford & Woo

R. E. Chaix & Associates Insurance Brokers, Inc.
Roush Insurance Services, Inc.
Russell Bond & Co., Inc.
The Sullivan Group
Surplus Insurance Brokers Agency Inc.
Sweet & Crawford
*Synergy Professional Associates, Inc.
*Target Insurance Services
W. H. Greene & Associates, Inc.
Western Security Surplus Ins. Brokers, Inc.
Westrope
Worldwide Facilities, Inc.
Yates & Associates Insurance Services, Inc.

Accreditation Programs Errors and Omissions

COMPANY HOME OFFICE DIRECTORY

This is a list of the home addresses of the companies listed under the coverage categories. For your convenience, a listing of the states where each company is principally operating follows the home office address. Each of the coverages with which a company is identified is not necessarily written in all states in which it is licensed. The source of the information concerning listings of states and markets is a questionnaire filed with The Rough Notes Company. Although every effort is made to ensure its accuracy at the time of submission, *The Insurance Marketplace* does not warrant the accuracy or timeliness of the information.

123ocp.com: 500 N. Gulph Rd., Ste. 520, King of Prussia, PA 19406. WATS: 866-883-7692. FAX: 610-630-4715. E-MAIL: support@123ocp.com. URL: www.123ocp.com.

A program administrator operating in all states except NY and WA on an admitted basis.

5Star Specialty Programs, a division of Crump Ins. Services, Inc.: 158 N. Harbor City Blvd., Melbourne, FL 32935. WATS: 877-247-9772. E-MAIL: marketing@5starsp.com. URL: www.5starsp.com. A program administrator and managing general agent operating in all states on an admitted basis. Also operating in all states for SGL, NTL and EPLI on a nonadmitted basis.

Abacus Insurance Brokers, Inc.: 12300 Wilshire Blvd., Ste. 400, Los Angeles, CA 90025. 310-207-5432. E-MAIL: info@abacus.net. URL: www.abacus.net. A program administrator writing entertainment programs and operating in all states on an admitted basis. Also operating worldwide.

joetaylor@adriaticinsurance.com. URL: www.adriaticinsurance.com. An insurance company operating in DE, ND, NM and NV on an admitted basis. Operating in AL, AR, AZ, CA, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, MT, NC, NE, NJ, NY, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY on a nonadmitted basis.

Advanced E&S Insurance Underwriters (Midwest): 430 W. Erie St., Ste. 510, Chicago, IL 60654. 312-867-0505. WATS: 866-867-0505. FAX: 312-867-0510. E-MAIL: quote@advancede-s.com. URL: www.advancede-s.com. A managing general agent and excess and surplus lines broker writing only P&C. Operating in IL and KY on an admitted basis. Also operating in IA, IL, IN, KS, KY, MI, MN, MO, NE, OH and WI.

AequiCap Program Administrators, Inc.: 3000 W. Cypress Creek Rd., Ft. Lauderdale, FL 33309. 954-493-6565. WATS: 800-275-2800. FAX: 954-545-6985. E-MAIL: info@equicap.com. URL: www.equicap.com.

admitted basis and AL, CT, FL, GA, MS, NC, NH, NJ, NC and TN on a nonadmitted basis.

All Risk/CESI, LLC: 277 Broadway, Ste. 1001, New York, NY 10007. 212-385-0404. WATS: 877-385-0404. FAX: 212-385-9556. E-MAIL: mcruz@ca-group.com. URL: www.ca-group.com. An excess and surplus lines broker operating in NY on an admitted and nonadmitted basis.

All Risks, Ltd. and All Risks of CA Ins. Services, LLC: 10150 York Rd., 5th Fl. Hunt Valley, MD 21030. 410-828-5810. WATS: 800-366-5810. FAX: 410-828-8179. E-MAIL: hhobbie@allrisks.com. URL: www.allrisks.com. Operating as a managing underwriter, program administrator, and excess and surplus lines broker in all states on an admitted and nonadmitted basis.

Allen Financial Insurance Group, Inc.: P.O. Box 9957, Phoenix, AZ 85068. 602-992-1570. WATS: 800-874-9191. FAX: 602-992-8327. E-MAIL: mpallante@eggroup.com. URL: www.eggroup.com. Operating as a managing underwriter, program administrator,

- The **Regional** sections have two groups of listings: **Excess and Surplus Lines and Specialty Offices** and **Lloyd's Qualified Representatives**. Lloyd's Representatives are E&S offices that have direct facilities with the underwriters in London and through whom they place at least \$250,000 or 25% of their excess & surplus lines business annually. If applicable, your specialty coverages are listed here.

Northeastern Excess and Surplus Lines and Specialty Offices

Firms are listed alphabetically by state, then city or town. Home offices and branch offices of each firm are listed in the same directory. If the office is a branch, it is so designated and the city of the firm's home office is listed after. Information was furnished by the listed organizations through questionnaires provided for the purpose, which were received between June and October, 2010. Most firms are identified with all of the coverages we have classed as special forms in the Market Directory. Those that specialize in a particular line or lines are qualified accordingly.

Connecticut

Willimantic

WKF&C Agency, Inc. of CT: 322 Main St., Bldg. 2, Willimantic, CT 06226. 860-456-1114. FAX: 860-423-8754. (Branch - Home Office, Melville, NY).

Maine

Scarborough

Insurance Innovators Agency of New England, Inc.: 20 Mussey Rd., Scarborough, ME 04074-6818. 207-885-4027. WATS: 877-885-4027. FAX: 207-885-4033. (Branch - Home Office, Glenside, PA).

Massachusetts

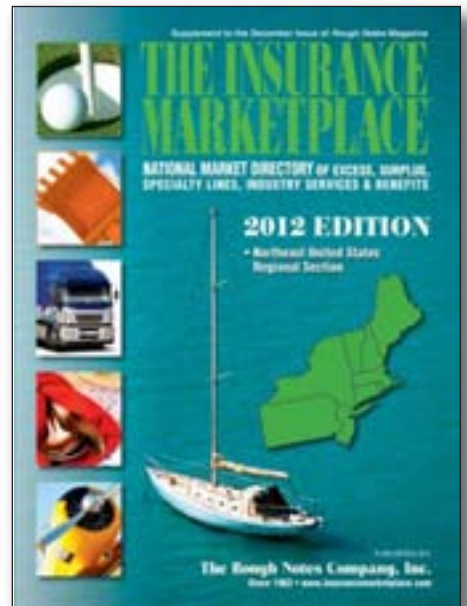
dale, MA 01747. 774-396-0056. WATS: 888-881-6363. FAX: 774-396-0067. (Branch - Home Office, Glenside, PA).

Wakefield

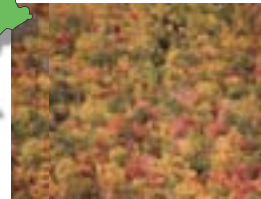
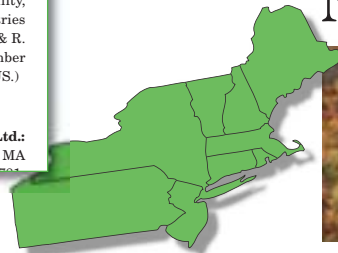
HCC Specialty Underwriters, Inc.: 401 Edgewater Pl., Ste. 400, Wakefield, MA 01880. 781-994-6000. WATS: 800-927-6306. FAX: 781-994-6001. E-MAIL: mbarry@hccsu.com. URL: www.hccsu.com. Special Events Liability, Event Cancellation, Lumber Industries Package, Weather Insurance, EPL, K & R. (Countrywide). (Corporation is a member of Target Markets, NAPSLO and PLUS.)

West Springfield

Insurance Center Special Risks, Ltd.: P.O. Box 1185, West Springfield, MA 01099. WATS: 888-773-7475. FAX: 413-781-0050. E-MAIL: info@specialrisksltd.com. URL: www.specialrisksltd.com. Vacant Property/Property Under Renovations, Contractors General Liability, Habitational Business, Ocean Marine, Commercial Umbrella. (New England (CT, MA, ME, NH, RI, VT) and NY). (Corporation is a member of AAMGA.)



Northeast Region



Connecticut
Maine
Massachusetts
New Hampshire
New Jersey
New York
Pennsylvania
Rhode Island
Vermont

Lloyd's Qualified Representatives

These offices have direct facilities for placing specialty or nonstandard coverage with Underwriters at Lloyd's, London. Each office places at least 25% or \$250,000 or more of their excess and surplus lines business directly with Lloyd's each year; many place 50% or more of this business through a Lloyd's correspondent. Information was furnished to us by these firms through questionnaires provided for that purpose.

Asterisk (*) denotes firm has bind authority from a London broker.

888-881-6363. FAX: 774-396-0067. (Branch - Home Office, Glenside, PA).

Wakefield

***HCC Specialty Underwriters, Inc.:** 401 Edgewater Pl., Ste. 400, Wakefield, MA 01880. 781-994-6000. WATS: 800-927-6306. FAX: 781-994-6001. E-MAIL: mbarry@hccsu.com. URL: www.hccsu.com. Special Events Liability, Event Cancellation, Lumber Industries Package, Weather Insurance, EPL, K & R. (Countrywide). (Corporation is a member of Target Markets, NAPSLO and PLUS.)

West Springfield

***Insurance Center Special Risks, Ltd.:** P.O. Box 1185, West Springfield, MA 01090. WATS: 888-773-7475. FAX: 413-781-0050. E-MAIL: info@specialrisksltd.com. URL: www.specialrisksltd.com. Vacant Property/Property Under Renovations, Contractors General Liability, Habitational Business, Ocean Marine, Commercial Umbrella. (New England (CT, MA, ME, NH, RI, VT) and NY). (Corporation is a member of AAMGA.)

***Insurance Innovators Agency of New England, Inc.:** 30 B Capital Dr., P.O.

Connecticut

Willimantic

WKF&C Agency, Inc. of CT: 322 Main St., Bldg. 2, Willimantic, CT 06226. 860-456-1114. FAX: 860-423-8754. (Branch - Home Office, Melville, NY).

Maine

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Insurance Innovators Agency of New England, Inc.: 20 Mussey Rd., Scarborough, ME 04074-6818. 207-885-4027. WATS: 877-885-4027. FAX: 207-885-4033. (Branch - Home Office, Glenside, PA).

Massachusetts

West Springfield

Insurance Center Special Risks, Ltd.: P.O. Box 1185, West Springfield, MA 01099. WATS: 888-773-7475. FAX: 413-781-0050. E-MAIL: info@specialrisksltd.com. URL: www.specialrisksltd.com. Vacant Property/Property Under Renovations, Contractors General Liability, Habitational Business, Ocean Marine, Commercial Umbrella. (New England (CT, MA, ME, NH, RI, VT) and NY). (Corporation is a member of AAMGA.)



EXCLUSIVE E&O PROGRAM: Computer Consultants
Construction Managers Physical
Therapist Fitness Instructors and
hundreds more ...



CONTRACTOR CLASSES:
General Contractors
Demolition Roofing
Steel Erection



LIQUOR LIABILITY:
Bars/Taverns Nightclub
Private Clubs
Special Events



This is just a sample of Metcom Programs available, if you'd like a complete list of coverages just call!



TRUCKERS:
Local, Intermediate & Long Haul
Bob Tail Exclusion Markets



GARAGE:
Used Car Dealers
Motorcycle Repair
Valet Parking



PERSONAL LINES:
Coastal HO and DP's Watercraft
Excess Flood
Personal
Articles Floaters

METCOM EXCESS
Managing General Agents Insurance Attachments
(201) 641-5100 • (800) 521-1717 Fax (201) 641-6566
245 Main Street • PO Box 90 Ridgely Park, NJ 07660
www.metcomexcess.com

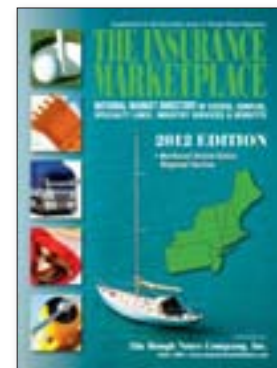


THE INSURANCE MARKETPLACE®

2012 ADVERTISING RATES

Reservation Deadline: September 9, 2011

Publication Date: December 2011



These advertising rates include your Internet Storefront

Market Directory Guaranteed Position

Placement within, adjacent to or facing a specific coverage category in the National Marketing Directory: 10% extra space charge.

Covers

2nd (Inside Front)	Extra 15% of space rate
3rd (Inside Back)	Extra 10% of space rate
4th (Outside Back)	Extra 15% of space rate

Preprinted Inserts

Up to four pages	Available and commissionable
Over four pages	Available and commissionable
Postcard	Available and commissionable

Multiple Advertisement Discounts

Because *The Insurance Marketplace* is a business placement guide to specialty lines and services, you may wish to advertise in more than one coverage category. If so, your price and savings will vary depending on the number of standard size units. Please ask your advertising representative for details.

Color

(Note: 2-color = Black + one PMS Color)

Metallic/Flourescent	\$835
Each Matched (PMS) Color	\$825

Online Insurance Marketplace Banner Ads

Call for pricing: (800) 428-4384

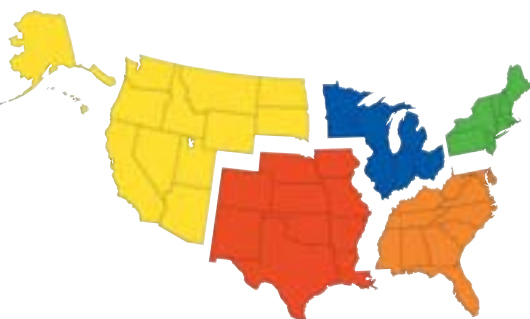
2012 Advertising Rates

(Regions include 1-5)

Black/White	1 Region	2 Regions	3 Regions	National
Full Page	\$5,895	\$8,255	\$10,615	\$12,890
2/3 Page	3,855	5,395	6,940	9,500
1/2 Page	2,990	4,185	5,385	7,235
1/3 Page	2,370	3,315	4,265	4,910
1/4 Page	1,790	2,505	3,225	3,885
1/6 Page	1,195	1,675	2,150	2,710

2-Color	1 Region	2 Regions	3 Regions	National
Full Page	\$6,720	\$9,080	\$11,440	\$13,715
2/3 Page	4,680	6,220	7,765	10,325
1/2 Page	3,815	5,010	6,210	8,060
1/3 Page	3,195	4,140	5,090	5,735
1/4 Page	2,615	3,330	4,050	4,710
1/6 Page	2,020	2,500	2,975	3,535

4-Color	1 Region	2 Regions	3 Regions	National
Full Page	\$6,920	\$9,280	\$11,640	\$14,065
2/3 Page	4,880	6,420	7,965	10,675
1/2 Page	4,015	5,210	6,410	8,410
1/3 Page	3,395	4,340	5,290	6,085
1/4 Page	2,815	3,530	4,250	5,060
1/6 Page	2,220	2,700	3,175	3,885



Region 1—Connecticut • Maine • Massachusetts • New Hampshire • New Jersey • New York • Pennsylvania • Rhode Island • Vermont



Region 2—Alabama • Delaware • District of Columbia • Florida • Georgia • Kentucky • Maryland • Mississippi • North Carolina • South Carolina • Tennessee • Virginia • West Virginia • Puerto Rico • U.S. Virgin Islands



Region 3—Illinois • Indiana • Michigan • Minnesota • Ohio • Wisconsin



Region 4—Arkansas • Colorado • Iowa • Kansas • Louisiana • Missouri • Nebraska • New Mexico • Oklahoma • Texas



Region 5—Alaska • Arizona • California • Hawaii • Idaho • Montana • Nevada • North & South Dakota • Oregon • Utah • Washington • Wyoming

THE INSURANCE MARKETPLACE Advertising Representatives

Eric Hall

Executive Vice President,
National Sales Director - Advertising
11690 Technology Dr., Carmel, IN 46032
Ph (800) 428-4384; (317) 816-1022
Fax (317) 816-1000
ehall@roughnotes.com

Dick Schoeninger

Vice President,
Advertising - East Coast
313 Swedesford Road, Malvern, PA 19355
Ph (866) 918-2900; (610) 640-2985
Fax (610) 640-2849
dick@roughnotes.com

Marc Basis

Vice President,
National Sales Director - Benefits Advertising
7886 Oak Grove Circle, Lake Worth, FL 33467
Ph (866) 461-3045; (561) 740-8110
Fax (561) 740-8101
marcb@roughnotes.com

Commissions and Policies

Standard 15% commission is allowed to recognized advertising agencies if invoice is paid within 30 days. We reserve the right to hold advertisers and/or agencies jointly and severally liable for payment.

Advertising may be rejected for any reason if, in our judgment, it is inconsistent with the best interests of the insureds, the insurance industry or its agents and brokers. *The Insurance Marketplace* and its publisher, The Rough Notes Company, are held harmless from any claims or suits that might arise.

Shipping Information

Material to: Georgianna Quinn or Tricia Cutter
The Insurance Marketplace
The Rough Notes Company, Inc.
11690 Technology Drive
Carmel, Indiana 46032-5600
Phone: (800) 428-4384 or (317) 582-1600

Deadlines

Publication: December 2011
Reservations: September 9, 2011
Materials: September 16, 2011

Ad Sizes and Requirements

Magazine Trim Size

8-1/8" x 10-7/8"; **Safety=1/4" from trim dimensions**

BLEED SIZES (INCLUDES BLEED—USE THIS SIZE FOR BLEED ADS)

Page—8-1/4" x 11-1/8" (trims to 8-1/8" x 10-7/8")

Spread—16-1/2" x 11-1/8" (trims to 16-1/4" x 10-7/8")

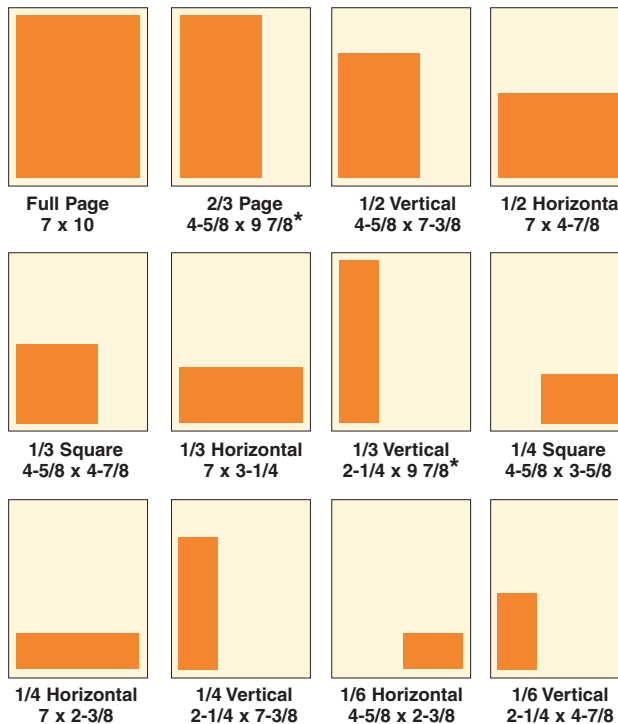
(No additional charge for bleed)

Screen

150 line screen

Printing & Binding

Web Offset/Perfect Bind



* Note: Change in vertical size for 2012.

Material Requirements

Hi-resolution PDF for print preferred

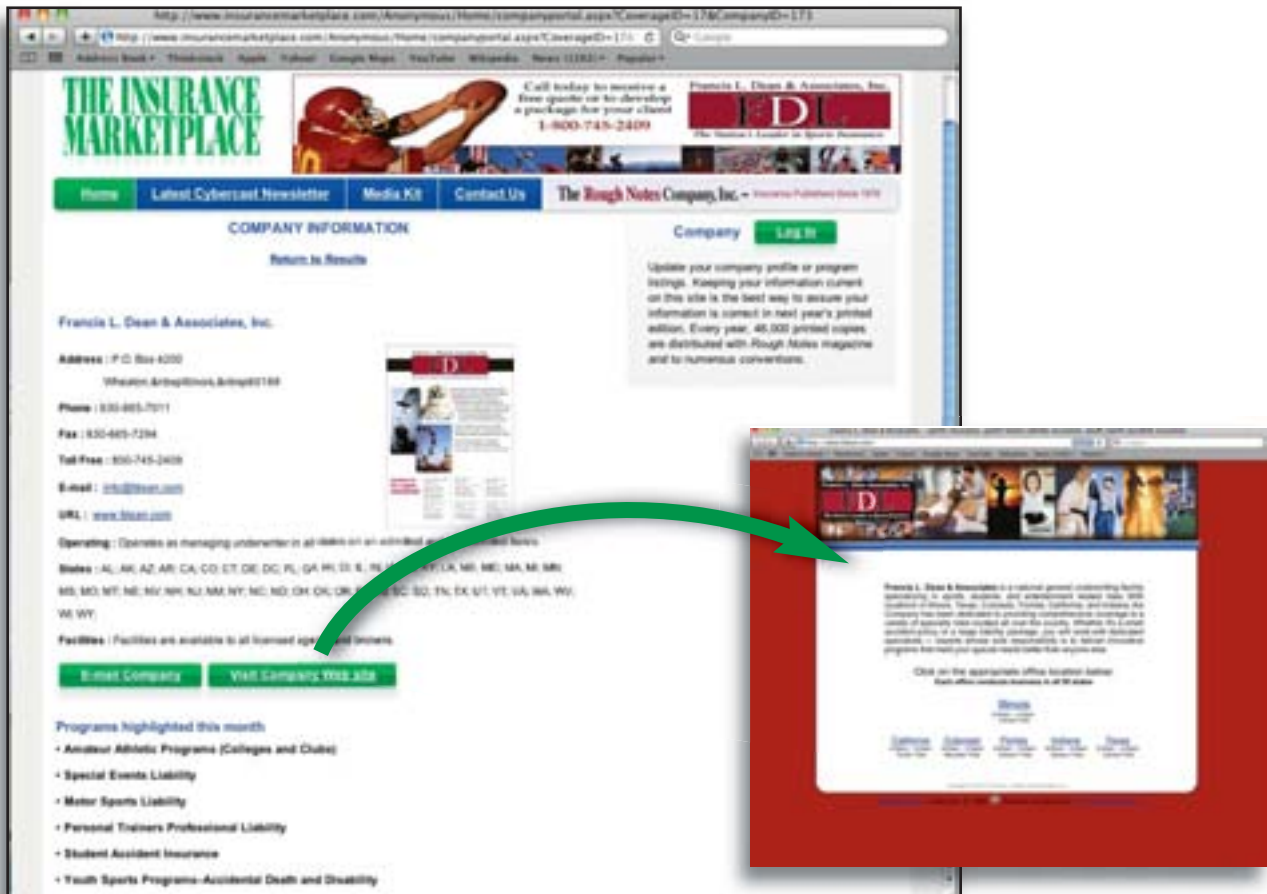
Contact: Georgianna Quinn, ext. 1014 or
Tricia Cutter, ext. 1019
(800) 428-4384

for instructions on submitting ad files.

Ad change policy: It is not the policy of The Rough Notes Company to change a client's ad in any way. All ads should be submitted as per the specifications described in the material requirements section above. However, upon written request, and in order to facilitate the production of *The Insurance Marketplace* directory, The Rough Notes Company will at no charge make minor changes to 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.

THE INSURANCE MARKETPLACE ONLINE...

is your digital IMP Storefront and includes a link to your company's Web site for free!



Your ad is shown within the listing and links directly to your Web site.

The Insurance Marketplace® is always accessible to agents through a variety of media, including:

- Online at www.insurancemarketplace.com or www.roughnotes.com.
These two Web sites receive more than 737,000 hits per month and 43,000 unique visitors per month. The entire 2012 *Insurance Marketplace*® will be published on our Web site
- The Rough Notes Company's **Producer OnLine**
- www.ultimateinsurancelinks.com

Add videos, banner advertisements and animation to your IMP Storefront for very little cost from

Rough Notes Digital Services



Animated banner ads

Rough Notes Digital Services:

Personalized videos with your logo and content.
(See pages 12-13.)

Add your company message here.

IMP Banner and Storefront prices:

Banners in categories\$1,000

IMP Storefronts (Free to advertisers)\$2,000

(Only companies with a print advertisement in *The Insurance Marketplace* are eligible for banner advertisements.)

Rough Notes Digital Services...

Video • Content • Training



Rough Notes Digital Services

RN-Digital has created cost-effective, engaging video solutions that sell, communicate, educate and entertain. Our state-of-the-art green screen video production studio is providing companies with videos for sales, training, investor relations and a host of other critical communications needs. We can help you with just one aspect of your video production or handle everything for you—from conception to completion. Take a look around our site and contact us today to learn how easy it is to take advantage of our low-cost/high-value video production process.

Portfolio

- Corporate Video
- Web Video
- Training Video
- Company News Video
- Web Host Video
- Product Information Video
- Company Profile Video
- Social Media Video
- Investor Relations Video
- Internal Communication Video
- Sales and Marketing Video
- Testimonial Video

www.roughnotes.com/rnds/rndsvideo.html



At RN-Digital, video production is our expertise.

At RN-Digital, we take the hassle and anxiety out of Web video production...we are knowledgeable in all the necessary skills this new reality demands including web design, search engine optimization and seamless integration of video onto your site. We offer:

- Total turnkey service—Creation to completion
- Hi-definition video
- Studio or on-location production
- Up to 80% savings over traditional video production costs

QR Codes—The most exciting trend in publishing is for advertisers to provide QR codes in their print ads. QR codes look a little like a bar code, but link your print ads to your video or Web site when you scan them with your smartphone.

Please scan the QR code below to see how it works.

Rough Notes Digital Services has the experience to produce and place a QR code in the optimal location on your print ads in both *The Insurance Marketplace* and *Rough Notes* magazine.



Video Pricing

Experience the economy of green screen technology

RN-Digital wants to become your video company and help you marry print advertising with video. To that end, we've established rates that can work for you on just about any budget or production style.

Our high-quality video packages start at \$2,500 to \$3,000 for a 30-90 second video with an actor, music, your logo and script. Once completed, this Web-ready video is yours to feature on your Web site, send out to prospects in an e-mail, or use at meetings and conferences.

All you need to supply is a promotional script and your logo and we will create a professional video that Fortune 500 companies pay up to \$100,000 to receive.

We can host the video for you from our specialized streaming video server, which will provide uninterrupted play. The video will be linked to your Web site—a service that is included in the price of the video for the first year.



Call or e-mail Eric Hall at 800-428-4384 or ehall@roughnotes.com for more information on the video pricing packages, or for quotes on special projects. We can even do an on-location video shoot if you would like.

2012 Benefits Directory

A special section of THE INSURANCE MARKETPLACE

Rough Notes magazine and The Insurance Marketplace offer a unique opportunity to educate and influence decision makers with the nation's largest independent insurance agencies.

Using Rough Notes and The Insurance Marketplace to sell benefits works.

Rough Notes and The Insurance Marketplace are the leading publications for owners of insurance agencies and brokerages. Our readers are decision makers at the highest level. We are a great fit for benefits carriers and service providers because 85% of our subscribers own independent agencies and brokerage firms, most of which offer solutions for benefits, personal lines and property & casualty insurance. You can connect with readers who determine what products are sold by their firm. These people are usually the largest producers as well.

The proof is in the numbers.

- 85% of subscribers are either owner or president of their firm
- 90% of the readers are with firms that offer their clients benefits, P-C, and personal lines insurance
- 94.4% are producers (agents, brokers, and consultants)
- Their total premium per firm is \$13.3 million annually (*Readex Research*)
- Their benefits premium per firm is \$6.8 million annually (*Readex Research*)
- The average revenue per producer is over \$613,000

Categories for The Insurance Marketplace Benefits Directory include:

Accidental Death & Dismemberment
 American Expatriates
 Business Travel Accident
 COBRA Consulting
 Critical Illness Insurance
 Dental Benefits
 Dependent Care Benefits
 Employee Benefit Plans Liability
 Executive Benefits
 Flexible Savings Accounts (FSA)

Group Personal Lines Benefits
 Health Savings Accounts (HSA)
 Imaging/Diagnostic Services
 Lab Services
 Legal Expense Insurance
 Life Insurance
 Long-Term Care
 Long-Term Disability (LTD)
 Managed Care Services
 Medical Benefits

Mini-Med Health Plans
 Miscellaneous Benefits
 Non-Traditional Benefits
 Pharmacy Benefits Management
 Retirement Services
 Short-Term Disability (STD)
 Vision Care
 Voluntary Benefits
 Wellness Services
 Worksite Management

2012 Benefits Directory
 A new special section of THE INSURANCE MARKETPLACE

Accidental Death and Dismemberment
 Accidental death and dismemberment (AD&D) insurance is often provided as an employee-paid component of group benefits but may also be sold on a voluntary basis to employees. The coverage pays defined policy limits for accidental death or injury according to the severity and permanence of the injury or related disability. These insurers provide AD&D insurance.

Advanced Voluntary Concepts
 75 South Broadway
 White Plains, NY 10601
 PHONE: 914-304-4200
 FAX: 914-304-4202
 E-MAIL: info@advancedvoluntaryconcepts.com
 URL: www.advancedvoluntaryconcepts.com
 PRODUCTS/SERVICES DESCRIPTION: Enrollment and communications firm specializing in voluntary benefits.

Agilis Corporation
 P.O. Box 95276, Lake Mary, FL 32795
 PHONE: 407-354-3921
 FAX: 407-354-3924
 E-MAIL: info@agilis.com
 URL: www.agilis.com
 PRODUCTS/SERVICES DESCRIPTION: Nationwide provider of insurance products and Web-based technology serving the P&C market. Our service platform is designed to help customers learn, quote, decide and purchase products that suit their needs on a self-service basis.

Allstate Workplace Division
 1776 American Heritage Life Dr., Jacksonville, FL 32224
 TOLL FREE: 800-521-3535
 E-MAIL: awdivision@allstate.com
 URL: www.allstateatwork.com
 PRODUCTS/SERVICES DESCRIPTION: Allstate Workplace Division is a subsidiary of the Allstate Corporation. The company offers workplace and direct products that include life, disability, cancer, accident, critical illness, and hospital.

American General Life Companies/Benefit Solutions
 2029 Allen Pkwy., Houston, TX 77019
 TOLL FREE: 877-672-1647
 FAX: 877-672-1649
 URL: www.americangeneral.com/employeeforbenefits
 PRODUCTS/SERVICES DESCRIPTION: American General has been keeping promises to American families and businesses for more than 150 years. Our products and flexible

enrollment options provide multilevel solutions to meet the varied needs of today's workforce. From traditional group to voluntary solutions, we offer the kind of versatility that makes you indispensable to your clients.

Your ad near your company listing

2011 Benefits Listings Section

49th EDITION — 2012

The Insurance Marketplace Cybercast

Free Subscription

Each month *The Insurance Marketplace Cybercast* tackles a new problem with new experts and new highlighted markets:

- **Geologix** information on the size of the market available
- An easy-to-understand example describing the marketplace problem
- Three or more experts describing the problem and the available market solutions
- Listing of brokers, MGAs and insurance companies interested in being problem solvers



Cybercast Ad Rates:

Video:

See page 13.

Animation Creation

\$250 to \$500, depending on the extent of animation. (One-time charge per ad.)

Scyscraper Ad:

\$750 per month.

Ad size

120 x 600 pixels or
1.667 x 8.333 inches

THE INSURANCE MARKETPLACE Cybercast
The industry's most reliable source for emerging markets
The Insurance Marketplace is a registered trademark of the Rough Notes Company, Inc.

Volume 45, March 2011
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Eric Hall Executive Vice President - Advertising, National Sales Director

INSURANCE MARKETPLACE SOLUTIONS

CRANE OPERATORS

Spring is coming! Soon flowers will be popping up, and they will be quickly followed by orange barrels on roads and at construction sites. These orange barrels will then be quickly followed by mobile and tower cranes.

Cranes are present at nearly every bridge and road project. They spring up in development areas where older buildings must be demolished to make way for new ones that take their place. They also appear in suburban areas across the country where increasingly tall buildings are the order of the day in office parks.

Cranes are part of our landscape—but who operates them and who insures them?

GROWTH POTENTIAL

Heavy Construction Equipment Rental with Operators Premium (\$000)

Category	Value
Liability	12,454
Property	6,883
Auto	2,208
Inland Marine	965
Workers Comp	8,407
Equipment Breakdown	272

Crane rental with operators is included within the broader classification of heavy construction equipment rental with operators. While some rental firms specialize in cranes, many offer a broad range of equipment. According to this information, there are almost 15,000 operators who pay annual premiums in excess of \$31 million. The severity of the liability exposure is evidenced by the fact that liability is the largest premium category.

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Rough Notes MAGAZINE

presents articles on excess, surplus and specialty lines monthly

The Specialty Market—A Consistent Focus

Since The Rough Notes Company began publishing the annual specialty lines directory *The Insurance Marketplace* 49 years ago, agents have come to depend on *Rough Notes* to keep its finger on the pulse of the specialty market. *The Insurance Marketplace* serves as a “13th issue of *Rough Notes*” when it comes out in December each year, providing agents with immediate help in accessing the specialty market. It is also updated continuously at The Rough Notes Company Web site.



SPECIALTY LINES MARKETS

GOOD OUTLOOK FOR PRIZE PROMOTIONS

Rebounding marketing budgets fuel interest in promotional activities

By Dave Willis

According to Doug Burkert, president of Burkert, Strauch & Associates, Inc., a national specialty lines broker, the industry is seeing a resurgence in prize promotions. Burkert notes that the industry is seeing a resurgence in prize promotions, and that the industry is seeing a resurgence in prize promotions. Burkert notes that the industry is seeing a resurgence in prize promotions, and that the industry is seeing a resurgence in prize promotions.

Whether you are talking about a school or church or charity—or a business that wants to drive traffic... they all have other insurance needs. One of the ways to get access to decision makers is to help them with something not every other agent does.

—Doug Burkert
National Sales at One Association and Chief Underwriter at Another

Whether you are talking about a school or church or charity—or a business that wants to drive traffic... they all have other insurance needs. One of the ways to get access to decision makers is to help them with something not every other agent does.

Each month *Rough Notes* highlights fast-growing specialty market niches in two ways:

- **A summary of an individual specialty market niche.** Where is the greatest growth coming from? What trends are shaping up for the next few months?
- **A feature article explores the specialty market** via interviews with specialty company executives, MGAs or program managers—all with the objective of providing retail agents a better understanding of specialty market opportunities.



The key to writing specialized markets like marinas is to become educated on this class of business and demonstrate that you understand the client's exposures and what insurance protection they should consider.

AGENTS E&O LOSS PREVENTION
By Curtis M. Pearson, CPCU, AIAF, CPA

LOOKING TO INSURE A MARINA?

There are tools to navigate these choppy waters

As writing opportunities, your agency is likely to have opportunities to become specialized in writing this class of business. This type of business is not only profitable but also a good source of referrals. The key to writing this class of business is to become educated on this class of business and demonstrate that you understand the client's exposures and what insurance protection they should consider.

Exposures to consider
There are a wide variety of exposures to consider, including property (land and personal), liability, general liability, directors and officers, and workers compensation. Therefore, there is a property perspective, even though the risk is primarily a liability risk.

THE INSURANCE MARKETPLACE®

The agent's #1 market research tool for 49 years

Rough Notes MAGAZINE

A 133-year tradition

- GeoLogix Solutions** (www.geologixsolutions.com) is a market data and analytics firm specializing in insurance industry solutions serving the P-C, life & annuity, and health & group benefits market space through strategic alliances including one with Oxxford Insurance Technology. For more information, please contact GeoLogix Solutions at (860) 974-2306 or e-mail jim@geologixsolutions.com.

MEDICAL PROFESSIONS SHOW HEALTHY GROWTH

The study looks at 15 medical SIC segments: offices and clinics of medicine (8011); offices and clinics of dentists (8021); offices and clinics of doctors of osteopathy (8031); offices and clinics of chiropractors (8041); offices and clinics of optometrists (8042); offices and clinics of podiatrists (8043); offices and clinics of health practitioners not elsewhere classified (8049); general hospitals (8062); psychiatric hospitals (8063); specialty hospitals, except psychiatric (8069); medical labs (8071); dental labs (8072); home health care services (8082); specialty outpatient facilities not elsewhere classified (8093); and health and allied services not elsewhere classified (8099).

Medical professions employ some 2.75 million people in the *Rough Notes* Region 1, with New York employing the greatest number at approximately 807,000, followed by Pennsylvania with about 838,000. There are pockets of substantial and very good growth, throughout the region. Podiatrists' offices in New Hampshire, for example, have shown strong employment growth of 5.5%, with a forecast for

growth continuing at around 4.6%. Meanwhile, right next door in Maine, employment at podiatrists' offices has fallen by 5.5%, although the forecast is for a turnaround, with future growth of about 2.3%. Dental offices and clinics show a decline in every state in the region, except New Jersey. Overall, the region shows minimal to flat current growth with the exception of Massachusetts, where several classes show very good or substantial growth. This still only translates to a growth rate of 1.2% in Massachusetts, the highest in the region.

The fact that medical professions managed to ride out the economic downturn and remain healthy (pun intended) certainly makes them an attractive exception for agents and brokers to target. It's always nice to have a growing industry in your portfolio to help counter-balance the declines that many businesses continue to experience, to say nothing of the impact of the continued soft market that tends to dampen premium rates even for markets that are growing.

GeoLogix Solutions (www.geologixsolutions.com) is a market data and analytics firm specializing in insurance industry solutions serving the P-C, Life & Annuity, Health & Group Benefits marketplace through strategic alliances including one with Oxxford Insurance Technology. For more information, please contact GeoLogix Solutions at (860) 974-2306 or e-mail jim@geologixsolutions.com.



Rough Notes MAGAZINE Editorial Calendar

<p>June</p> <p>AD CLOSING: 5/03/11</p> <p>MATERIALS: 5/06/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Hospitality—hotels, bars and restaurants • International business opportunities • Nonprofit organizations • Agent E&O • Benefits Products & Services: Long term care 	<p>Bonus Circulation:</p> <ul style="list-style-type: none"> • FAIA Annual Convention • IMCA Annual Meeting • National Alliance MEGA Seminar • SHRM Annual Conference • National Association of Health Underwriters • Agribusiness Conference
<p>July</p> <p>AD CLOSING: 6/03/11</p> <p>MATERIALS: 6/07/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Mid-year construction report including heavy construction, bridges and tunnels • Architects and engineers E&O • Risk mitigation technologies • Disability Special Report • Workers comp • VCIA Special Section 	<p>Bonus Circulation:</p> <ul style="list-style-type: none"> • VCIA (Vermont Captive Insurance Association) Annual Meeting • Agribusiness Conference
<p>August</p> <p>AD CLOSING: 7/01/11</p> <p>MATERIALS: 7/06/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Special events/amateur athletics • D&O insurance for both profit and nonprofit entities • Benefits Products & Services: Voluntary benefits 	<p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Agribusiness Conference
<p>September</p> <p>AD CLOSING: 8/03/11</p> <p>MATERIALS: 8/05/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Schools • Target Markets Special Section • Benefits Products & Services: Dental/vision • Alternative market report • Financial product risks <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • IIABA Fall Leadership Conference 	<ul style="list-style-type: none"> • ASCnet TENCon • NAMIC Annual Convention • Target Markets Program Administrators Association Summit • Employee Benefit Adviser Summit • Western Region Captive Conference • Agribusiness Conference • Contractors & Builders Conference
<p>October</p> <p>AD CLOSING: 9/02/11</p> <p>MATERIALS: 9/06/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Professional liability—including doctors, lawyers, accountants, architects and engineers • Insurance agents E&O • Voluntary Benefits Special Report <p>Bonus Circulation:</p> <ul style="list-style-type: none"> • NAPLSO Annual Convention • PLUS (Professional Liability Underwriting Society) 	<ul style="list-style-type: none"> • International Conference • Extreme Networking (Sitkins International) • Workplace Benefits Mania • IFEBP U.S. Annual Employee Benefits Conference • National Alliance MEGA Seminar • CPCU Society Annual Meeting • APPEX Fall Executive Symposium • Agribusiness Conference • Contractors & Builders Conference
<p>November</p> <p>AD CLOSING: 10/03/11</p> <p>MATERIALS: 10/06/11</p>	<p>Editorial Highlights:</p> <ul style="list-style-type: none"> • Specialty Lines: Security industry including burglar and fire alarm safety equipment, security guard services, and detective agencies • Health care opportunities • Benefits Products & Services: Disability 	<p>Bonus Circulation:</p> <ul style="list-style-type: none"> • Independent Insurance Agents of Indiana Annual Convention • IRMI (International Risk Management Institute) Construction Risk Conference

2011-2012

December

AD CLOSING:
11/02/11

MATERIALS:
11/04/11

Editorial Highlights:

- **Specialty Lines:** 2012 Specialty Market Preview
- Emerging new products in the property/casualty industry
- **Benefits Products & Services:** Long term care

January

AD CLOSING:
12/02/11

MATERIALS:
12/06/11

Editorial Highlights:

- **Specialty Lines:** Commercial auto/trucking
- **Benefits Products & Services:** Core benefits
- Environmental exposures
- Industry analysts look at 2012

February

AD CLOSING:
1/03/12

MATERIALS:
1/06/12

Editorial Highlights:

- **Specialty Lines:** Construction
- Bonds
- 2012 Preview of trade shows and industry events
- Commercial and excess umbrella
- **Voluntary Benefits Special Report**
- CICA Special Section

Bonus Circulation:

- Captive Insurance Companies Association (CICA) International Conference

March

AD CLOSING:
2/03/12

MATERIALS:
2/07/12

Editorial Highlights:

- **Specialty Lines:** Boating insurance—watercraft
- Professional liability for medical professionals
- Personal lines
- EPLI
- **Benefits Products & Services:** Dental/vision

Bonus Circulation:

- National Alliance MEGA Seminar
- PIA Federal Legislative Summit & Board Meetings
- Workplace Benefits Renaissance
- Extreme Networking (Sitkins International)
- Agribusiness Conference

April

AD CLOSING:
3/02/12

MATERIALS:
3/06/12

Editorial Highlights:

- **Specialty Lines:** Prize indemnity—including hole-in-one
- Nursing homes and senior centers
- Real estate risks
- **Disability Special Report**

Bonus Circulation:

- IIABA National Legislative Conference & Convention
- NetVU Conference
- RIMS Annual Conference
- Benefits Selling Expo

May

AD CLOSING:
4/03/12

MATERIALS:
4/06/12

Editorial Highlights:

- **Specialty Lines:** Social services agencies
- Heavy duty and specialty trucking
- Partnering with an MGA
- **Benefits Products & Services:** Retirement products

Bonus Circulation:

- Target Markets Mid-Year Meeting
- AAMGA Annual Meeting
- Agribusiness Conference



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