

Rough Notes[®]

MAGAZINE

www.roughnotes.com



MEDIA
2012

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Print? Digital? With everything?



NEW!
Rough Notes
Digital Services

Rough Notes delivers the perfect blend...



Rough Notes®

Brewed to perfection

- Trusted
- Authoritative
- Focused
- Connected



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Media, your way

Delivering your message in *Rough Notes* heightens your credibility and allows you to capitalize on our powerful brand, built over 134 years of serving the independent agency system.



Our **print edition** delivers crisp, focused content and compelling images every month to a receptive audience of decision makers who want ***your*** products, ***your*** services, ***your*** tools for growth.

Over 85% of *Rough Notes* recipients describe their job title as owner/principal/president.*

*Readex Reader Survey



Rough Notes magazine Online

Harness the power of the Internet to bring your online message to life. Rich in vital resources for agents, www.roughnotes.com showcases our dynamic digital edition, and direct hyperlinks drive motivated readers to your Web site.



Receiving over 700,000 hits per month, www.roughnotes.com is **the information destination for agents**. Each month, the entire contents of *Rough Notes* magazine is available online in a digital version—at no charge.

Add animation to your ad at minimal cost. **To see an animated sample**, go to www.roughnotes.com/animation/.

Agent Editorial Advisory Board

A robust blend of youth and experience

Scott Addis, CPCU, is president of The Addis Group in King of Prussia, Pennsylvania, and is president of Addis Intellectual Capital.

Steve Appel is vice president, corporate development at Gregory & Appel in Indianapolis, Indiana.

Steve Brown is president of Hoffman Brown Company in Sherman Oaks, California.

Glenn Clark is president of Rockwood Programs in Wilmington, Delaware, and the founder of Target Markets Program Administrators Association.

Greg Downes is chairman of the board of Gibson in South Bend, Indiana.

Michel Drouin is president and CEO of Charlebois Trépanier & Associates in Gatineau, Quebec.

Karen Farris is chairman of Roach Howard Smith & Barton in Dallas, Texas.

Roosevelt Haywood III is a principal with Haywood & Fleming Associates in Gary, Indiana.

Tommy Huval is president of The Huval Companies, a Brown & Brown subsidiary based in Lafayette, Louisiana.

Lew Kachulis is a principal of Gilbert's Insurance Agency, Inc., in Sharon, Pennsylvania.

Robert N. Kretzmer, CIC, is an executive with V.W. Brown Insurance Service, LLC, in Bethesda, Maryland, and the executive director of The Rough Notes Company's Community Service Award for independent agents.

Jeff Kweder is chief financial officer of Shepherd Insurance and Financial Services in Carmel, Indiana.

Ronald R. Lensing, CIC, is executive vice president of Ramsey, Krug, Farrell & Lensing in Little Rock, Arkansas.

Leslie Skinner-Leslie is vice president of marketing and operations, commercial lines at Haywood and Fleming Associates in Gary, Indiana.

John Love, CPCU, is president and executive director of TechAssure.

Robert E. Mackoul is CEO of Mackoul & Associates in Long Beach, New York.

T. Gray McCaskill is president of Senn Dunn in Greensboro, North Carolina.

Chris McVicker is CEO of The Flanders Group in Pittsford, New York.

Ted Pappas is president of The McLaughlin Company, a Washington, D.C.-based agency.

Robert Phelan, ARM, is chairman and CEO of the Litchfield Insurance Group in Torrington, Connecticut.

Markham F. Rollins III is co-chairman and CEO of The Rollins Agency, Inc., in Rye Brook, New York.

Bill Rothwell, CPCU, AAI, CIC, is president and managing partner of Wells Fargo Insurance Agency of Michigan in Grand Rapids, Michigan.

Kelly Shepherd is president of Shepherd Insurance and Financial Services in Carmel, Indiana.

Bill Teubel is chief financial officer of TrueNorth in Cedar Rapids, Iowa.

Valarie Webster is vice president of client relations for The Flanders Group in Pittsford, New York.

Scott White is CEO of VAST in Marquette, Michigan.



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* Marketing 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* Editorial Advisory Board.

Each year, the Agent Editorial Advisory 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.

2012 Editorial Staff

Rich, robust, respected

A seasoned staff of professional journalists and industry experts, backed by an all-agent editorial advisory board, delivers powerful content and keen insights on topics that matter to agents.

Thomas A. McCoy, CLU — Editor in Chief

A veteran insurance journalist, Tom brings breadth and depth of experience to *Rough Notes* in all facets of the industry, from property and casualty to life, health and financial services. With focus and commitment, Tom collaborates with writers, agents and industry experts to produce the nation's top-rated monthly publication for independent agents.

Nancy Doucette — Senior Editor

Combining her hands-on experience in agency operations with her understanding of insurance technology, Nancy connects *Rough Notes* readers to vital trends and powerful tools for building business and managing relationships.

Elisabeth Boone, CPCU — Associate Editor

With a varied background in insurance journalism, marketing and communications, Elisabeth draws on her experience and insights to bring *Rough Notes* readers an inside look at what's new at carriers, MGAs and other organizations that serve independent agents.

Dennis Pillsbury — Associate Editor

Dennis is a highly respected journalist who has developed supplements for such prestigious publications as *Forbes*, *Fortune* and *Business Week*. Each month he profiles a leading independent agency to create the popular *Rough Notes* Marketing Agency of the Month feature.

Michael J. Moody, MBA, ARM — Vice President, Alternative Risk

A renowned authority in the complex arenas of enterprise risk management and alternative risk transfer, Mike enlightens *Rough Notes* readers about the latest trends and savviest strategies they can use to help clients manage their exposures.

Len Strazewski — Regular Contributor, focusing on benefits

Benefits are a big business — and getting bigger — for independent property/casualty agents around the country. With a solid background in all facets of the benefits market, plus strong connections with providers and consultants, Len keeps *Rough Notes* readers on the leading edge of this powerful profit center.

Dave Willis — Regular Feature Writer

Dave's journalism background is enhanced by experience with an insurance company and an insurance technology company.



Columnists

Scott Addis

Scott Addis is president/CEO of The Addis Group and Addis Intellectual Capital, LLC, a coaching company whose purpose is to transform the process that insurance agents, brokers and carriers use when working with their clients.

Robert L. Bailey

Author and retired CEO, president and chairman of the State Auto Insurance Companies, Bob Bailey is now a writer and public speaker. His column talks to agency owners and principals about leadership, selling value, and strategic planning.

Kevin P. Donoghue, CFA, CPA

Kevin P. Donoghue is managing director of Mystic Capital Advisors Group, LLC, a national mergers and acquisitions consulting firm. His column examines the typical financial scenarios faced by agency owners and real-world solutions to enhancing agency value.

Kevin P. Hennosy

An insurance writer specializing in the history and politics of insurance regulation, Kevin Hennosy covers public policy for *Rough Notes*.

Emily Huling, CIC, CMC

Through speaking, workshops, consulting and her various sales-related books, Emily Huling helps the insurance industry achieve customer service and sales excellence. In *Rough Notes*, she shares new ideas on managing customer service personnel and other front-line staff.

Larry Linne

President/CEO of Sitkins International, Larry Linne provides expertise in the areas of performance management, virtual sales management, selling systems, marketing, effective second in command principles and leadership concepts.

Heather Lockwood

Heather Lockwood is Advertising Manager for Foremost Insurance Group. She writes the "Digital Marketing" column.

John Love, CPCU

John Love, CPCU, is president of Cazador Associates, which provides Web sites, video and other forms of Web site content for insurance organizations. John has been a producer and agency principal for over 20 years and serves as executive director of TechAssure.

Donald S. Malecki, CPCU

Don Malecki has served as an expert witness in litigation proceedings involving many of the nation's highest profile commercial losses. His column provides insights into the most effective ways of handling a variety of risks.



Kimberly Paterson, CEC

A Certified Energy Leadership Coach, Kimberly Paterson is president of CIM, a marketing and consulting firm that works with property/casualty agencies and company clients. Her column provides expertise in improving agency performance through effective coaching.

Curtis Pearsall, CPCU, AIAF, ARM, CPIA

Curtis Pearsall is president of Pearsall Associates, Inc., a risk management consulting firm that specializes in helping agents protect themselves. He is also a special consultant to the Utica National Agents E&O program.

Don Phin

Don Phin is president of the Employer Advisors Network, Inc., and the author of the "HR That Works" series of compliance and management products. He is the editor of "Employment Practices Liability Consultant" (EPLiC) published by IRMI.

Roger Sitkins

As founder/chairman of Sitkins International, Roger Sitkins teaches agents to achieve "vertical growth" — an increase of 15% to 25% in closing ratios, revenue per relationship, revenue per employee and operating profits. His column covers important components of the vertical growth experience.

Kevin Trokey

Kevin Trokey is president of Benefits Growth Network, a membership-based consulting firm for employee benefits agencies, departments and their producers.

Tom Wetzel

Tom Wetzel is president of a full-service, insurance-exclusive marketing communications/public affairs firm with a special practice devoted to social media in the insurance industry.

Valued partners

In addition, representatives from Marsh, Berry & Company contribute a column dealing with agency value and preparing for ownership transitions. Faculty members of The National Alliance for Insurance Education & Research provide columns on risk management and customer service.



Rough Notes

Digital Services...

Video • Content • Training



NEW! Wake up to the bold taste of Rough Notes Digital Services!

RN-Digital creates cost-effective video solutions that sell, communicate, educate and entertain.

At our state-of-the-art **green screen studio**, talented professionals work with clients to produce videos for sales training, investor relations, and a host of other critical communications needs.

We'll help you with just one aspect of your video production or we can handle your entire production from conception to completion.

Explore our Web site and contact us today to discover just how easy it is to deliver your message with our low-cost, high-value video production process.

www.roughnotes.com/rnds/rndsvideo.html

At RN-Digital, we take the hassle out of Web video production. Count on our team to deliver these vital elements of a winning video experience:

- Web design
- Search engine optimization (SEO)
- Seamless integration of video into your site

RN-Digital is your source for:

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

See what "The Q" can do for you!

Today's savvy advertisers are placing QR codes in their print ads. The reader simply scans your code with a smartphone and is instantly taken to your video or Web site.

Want to see how it works? Just scan the QR below!



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



Savor the flavor of great video — at a price you'll like.

Green screen video costs a fraction of conventional production processes — and RN-Digital brings those savings to you. To help you integrate your print ads with video, we're offering rates that work with 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. If you like, we'll even do an on-location video for you.

This Web-ready video is yours to feature on your Web site, e-mail to prospects, or display at meetings and conferences.

Just provide a promotional script and your logo and RN-Digital will create a compelling video that Fortune 500 companies are paying up to \$100,000 to produce.

If you like, we'll host the video for you from our streaming video server, to give you uninterrupted play. The video will be linked to your Web site for the first year at no extra cost.



For more information on RN-Digital Services video packages and pricing, or for quotes on special projects, call Eric Hall at 800.428.4384 or e-mail him at ehall@roughnotes.com.





Marketing Agency of the Month

Our ongoing commitment to the independent agency system keeps readers involved.

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 new products and services that are shaping the property/casualty industry.

Rough Notes' involvement with and reputation among agents and brokers is evidenced by the fact that our Marketing Agency of the Month and Marketing Agency of the Year have become coveted awards among the nation's top agents and brokers. Each month, *Rough Notes* editors recognize a Marketing Agency of the Month — selected from thousands of top-notch firms from across the country.

At the end of the year, a Marketing Agency of the Year is selected from the previous eleven Marketing Agencies of the Month.

Community Service Award

But our commitment to agents and brokers extends 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 identifies and honors independent insurance agents for the extraordinary philanthropic work they do.



Bold brew for decision makers

Whether they go for a tall latte with the works or a steaming mug of house blend, *Rough Notes* recipients are “The Deciders”:

- A full 85% of *Rough Notes* recipients describe their job title as owner/principal/president.
- No other single job title was indicated by more than 6% of recipients.
- Close to half (46%) currently hold at least one professional designation like CPCU or CIC.
- More than half (53%) of the recipients have total household gross income of \$100,000 to \$499,999.*

*Readex Research 2007 Profile Study

When agents are looking for the perfect blend of insights, strategies, products and technologies to drive growth in their businesses, they turn to ROUGH NOTES first.





Feature Articles

Powerful mix:

First-hand knowledge of, and a strong relationship with, the influential independent agents and brokers you want to reach.

***Rough Notes* was the first national insurance publication to target independent insurance agents.** We know agents and brokers because we're actively involved with them — and have been for more than a century.

Unlike some industry publications that serve multiple target audiences, *Rough Notes* focuses on growth-oriented independent insurance agents — a dynamic and motivated market for your products and services. If these are the agents and brokers you want to reach, there's no better value for your advertising dollar.

Each month, some 41,000 agents and brokers avidly read *Rough Notes*, searching for "power tools" to drive growth and profit.

The average reader spends about 30 minutes with a typical issue. Two-thirds of readers surveyed indicated others also read or look through their copies.

Bottom line: Like a master brewer, we deliver results for our advertisers.

Our most recent survey shows that 68% of respondents have taken at least one action as a result of reading an advertisement in *Rough Notes*. More than 50% have visited an advertiser's Web site and/or filed an ad for future reference.



Full-bodied blend

Skillfully presented feature stories focusing on technology and marketing help growth-oriented independent agents succeed in today's market.





Vendor/ Consultant Profiles

Full to the brim

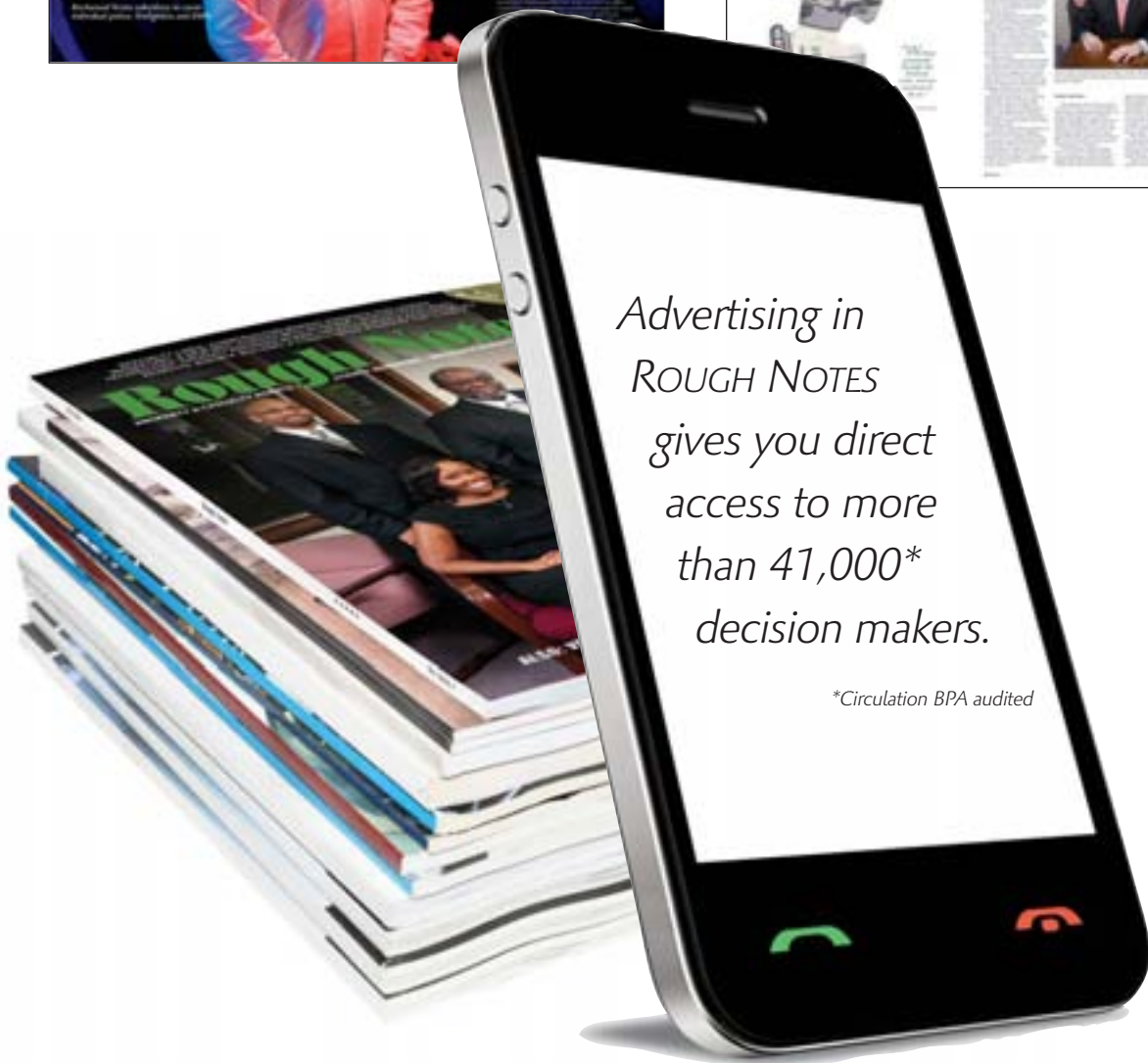
Rough Notes delivers an invigorating blend of keen insights and bold concepts that drive growth for independent agents and brokers.

Rough Notes readers are decision makers who buy and sell more of the products and services you have to offer.

In addition to being key decision makers when it comes to insurance markets, agents and brokers who read *Rough Notes* are personally involved in the purchasing of:

- computer hardware and software
- office equipment
- telecommunications and Internet services
- educational resources
- third-party claims and claims adjusting services
- third-party loss control services







Capitalizing on Benefits

What makes *Rough Notes* a good media buy on the P-C side makes us a good buy on the benefits side.

For more than 134 years, brokers and agents have turned to *Rough Notes* for the answers to how to better run their business. *Rough Notes* is the industry magazine for owners of insurance agencies and brokerages. Our readers are decision makers at the highest level.

No other magazine in the industry can bring your marketing message to the decision makers that determine what products are sold by their firms.

Employee benefits is the fastest growing line of business for many leading property/casualty agencies. *Rough Notes* covers this expanding profit center from every angle:

- **Capitalizing on Benefits** — A monthly feature that profiles the employee benefits operation of a highly successful P-C agency.
- **Benefits Company Profile** — Each article highlights a carrier that provides benefits products and services to P-C agents.
- **Benefits Business** — Each month, veteran benefits journalist Len Strazewski explores market trends and interviews carriers about their latest offerings.
- **Benefits Products and Services** — A monthly column that showcases the array of products, services and strategies available to P-C agents.
- **Benefits Growth Strategies** — A regularly appearing column written by Kevin Trokey, president of Benefits Growth Network.
- **Benefits Special Section** — A multi-page special section on various types of benefits coverages runs several times throughout the year and is distributed at targeted groups as a reprint.



85% of Rough Notes readers are either owners or principals in their firm. When you advertise with *Rough Notes*, you are getting the highest level of producers in the industry.



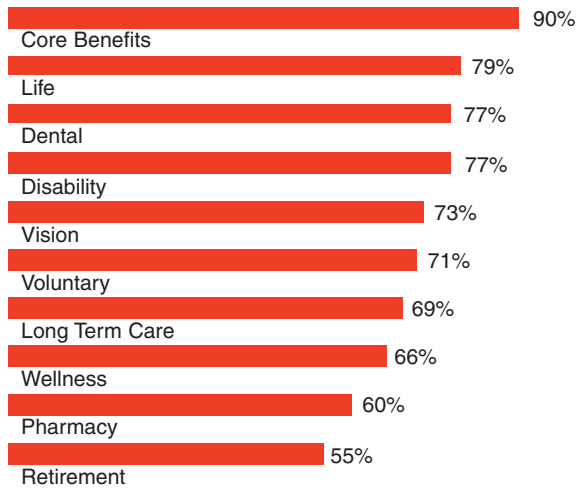
“The agency plans for organic growth across all lines of coverage, but employee benefits is growing faster than other categories. We expect benefits will grow from 30% of revenues to about 40% of revenues within the next five years.”

—David Sinclair
President
Sinclair Insurance Group

Rough Notes, September 2011, p.39

Purchasing Power

Products and services subscribers' firms are currently selling



Source: 2010 Rough Notes Research



Specialty Lines Markets

Exotic blend, consistent focus

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

Since **The Rough Notes Company** began publishing the annual specialty lines directory *The Insurance Marketplace* almost 50 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 each December, giving agents instant access to a wealth of niche markets to meet their clients’ needs.

What’s more IMP is continuously updated at our Web site, **www.roughnotes.com**.

***Rough Notes* highlights fast-growing specialty market niches in three ways:**

1. An insightful overview of an individual specialty market niche. Where is the greatest growth coming from? What trends are shaping up for the next few months?
2. A feature article explores the specialty market via interviews with carrier executives, MGAs, and program managers — niche market professionals who want to reach our audience of top retail producers.
3. *Rough Notes* delivers reliable data from knowledgeable industry sources that supplements our coverage of the specialty lines market. Our readers count on this vital information to help them understand the size and scope of the market and to identify attractive opportunities in specific niches.

Agents use this essential market data to add needed coverages to existing accounts — and to manage their E&O exposure in today’s litigious environment.







ERM and the Alternative Market

Fresh-brewed choices for agents and clients

Readers turn to our monthly look at enterprise risk management and the alternative market for the tools and strategies that drive success.

The Alternative Market

A key trend in the property and casualty market is the dynamic growth of the alternative insurance market, especially captives. The alternative market now accounts for more than 50% of commercial insurance volume. Initially the province of Fortune 500 companies, captives are now becoming the solution of choice for middle market accounts as well.

Rough Notes keeps agents and brokers up-to-date with the key trends and developments in this evolving market segment.



Enterprise Risk Management

In recent years, the field of risk management has been energized by a holistic approach known as enterprise risk management (ERM).

Originally introduced in the banking industry, ERM rapidly expanded to other financial service sectors and has been enthusiastically embraced by the insurance business. Rating agencies like Moody's and S&P now give weight to ERM in assigning ratings to corporate entities.

In contrast to the traditional "silo" approach to risk management, ERM provides organizations a broader view of risk management that considers both risk and reward elements.

To help independent agents grasp complex ERM concepts and put them to work for clients, *Rough Notes* publishes a monthly column by a leading authority in the field that examines trends and offers proven, practical ERM strategies.

Readers can count on *Rough Notes* to continue following unfolding developments in the dynamic arena of enterprise risk management.





Columns and Departments

A rich blend of concepts and strategies to power agency growth

Each month, *Rough Notes* readers turn to our columns and departments for practical information and expert advice on how to motivate producers, build quality business, and deliver outstanding service.





A tasty blend of stand-out services for you

Just as we are committed to the success of our readers, we want our advertisers to succeed, too. That's why as a *Rough Notes* advertiser, you can take advantage of a wide range of value-added services designed to make your ad dollars work harder.

Whether you want to do a custom insert or send a special mailing to key customers or prospects, we're here for you. In fact, if there's a merchandising or marketing opportunity that you're interested in exploring, we'll work with you to make it happen.

Inserts and Other Opportunities — *Rough Notes* offers a wide range of inserts and ad formats — from ride-alongs, tip-ins, coupons and posters to gate and barrel folds. You can also take advantage of packaging options like customized polybagging and belly bands to get your message in front of your target audience when *Rough Notes* arrives on their desks.

Presence on the Agent's Desk, Day-In and Day-Out — In addition to *Rough Notes*, we publish a library of technical products that is used by more than 25,000 agencies and brokerages nationwide. These products are available to users online at www.roughnotes.com and through select industry partners. As a *Rough Notes* advertiser, you receive a free listing that includes your company name, product and/or service and URL.

Database Marketing — Advertisers who want to reinforce their ad campaign with a direct mail program have access to *Rough Notes'* influential subscriber list at substantially reduced rates. The list can be pulled nationally, by state or by zip code. It is available on labels, disk, magnetic tape and by e-mail. (For details, contact Tricia Cutter at (800) 428-4384.) If you want to ensure that your existing and/or prospective agents and brokers are *Rough Notes'* readers, just give us a copy of your list and we'll do the rest.

Reader Service — Our Reader Service makes it easy for agents and brokers to learn more about your products and services — and easy for you to fulfill requests for information and track responses. A Reader Service Card is bound into each issue. Readers simply mail in the postage-paid card to receive information. Inquiries can be forwarded to you via fax, mail or e-mail — whichever you prefer.

Regional Advertising Opportunities — Whether you're doing business in a select area of the country or want to test a new product or service in a specific market, we can help you do it more effectively and cost-efficiently. From our five regional editions, choose the ones you want to target.

Ask your advertising representative about special advertising techniques—belly bands, barn door covers, inserts, plus many more.



Bonus Distribution — In addition to our regular circulation, you get bonus distribution at key industry meetings and conventions. For a complete list of these 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 or 6X regional advertisers.

Ad Reprints — *Rough Notes* offers black and white or color reprints to all advertisers at cost. They can be handled as a single page or as a 4-pager with a customized sales message. Simply supply the artwork for your sales message. We'll do the rest.

2012 Editorial Calendar

January

AD CLOSING:
12/02/11

MATERIALS:
12/07/11

Editorial Highlights:

- **Specialty Lines:** Commercial auto/trucking
- **Benefits Products & Services:** Dental
- Cover agents look at 2012

February

AD CLOSING:
1/04/12

MATERIALS:
1/06/12

Editorial Highlights:

- **Specialty Lines:** Residential contractors – including builders risk and wrap-up
- Surety bonds
- **Voluntary Benefits Special Report:** Focus on disability and critical illness
- CICA Special Section

Bonus Circulation:

- Captive Insurance Companies Association (CICA) International Conference
- Workplace Benefits Renaissance
- Insurance Consulting & Marketing Group (ICMG)

March

AD CLOSING:
2/03/12

MATERIALS:
2/07/12

Editorial Highlights:

- **Specialty Lines:** Boating
- Mobile homes
- Professional liability for medical professionals
- **Benefits Products & Services:** Life

Bonus Circulation:

- National Alliance MEGA Seminar
- PIA Federal Legislative Summit & Board Meetings
- Extreme Networking (Sitkins International)
- Agribusiness Conference
- PIA of Florida Agent Expo

April

AD CLOSING:
3/02/12

MATERIALS:
3/07/12

Editorial Highlights:

- **Specialty Lines:** Special events – including amateur athletics, prizes and promotions
- Country clubs
- Flood and earthquake
- Personal umbrella
- **Benefits Products & Services:** Disability

Bonus Circulation:

- IIABA National Legislative Conference & Convention
- NetVU Conference
- RIMS Annual Conference

May

AD CLOSING:
4/04/12

MATERIALS:
4/09/12

Editorial Highlights:

- **Specialty Lines:** Social services agencies
- Heavy duty and specialty trucking
- Commercial auto – Taxi cabs, paratransit
- Trucking Trends & Statistics
- **Benefits Products & Services:** Critical illness

Bonus Circulation:

- Target Markets Mid-Year Meeting
- AAMGA Annual Meeting
- Agribusiness Conference
- Benefits Selling Expo

June

AD CLOSING:
5/03/12

MATERIALS:
5/07/12

Editorial Highlights:

- **Specialty Lines:** Hospitality – hotels, bars and restaurants
- Vacation home rentals
- Agent E&O
- **Benefits Products & Services:** Dental

Bonus Circulation:

- FAIA Annual Convention
- IMCA Annual Meeting
- National Alliance MEGA Seminar
- SHRM Annual Conference
- National Association of Health Underwriters
- Agribusiness Conference

Every month *ROUGH NOTES* delivers fresh content and informed perspectives on strategies, trends, products, and services.

July

AD CLOSING:
6/04/12

MATERIALS:
6/07/12

Editorial Highlights:

- **Specialty Lines:** Mid-year construction report – including heavy construction, bridges and tunnels
- Architects and engineers E&O
- Risk mitigation technologies
- Construction Trends & Statistics
- **Voluntary Benefits Special Report:** Focus on disability and small companies

- Workers comp
- VCIA Special Section

Bonus Circulation:

- VCIA (Vermont Captive Insurance Association) Annual Meeting
- Agribusiness Conference
- Workplace Benefits Mania

August

AD CLOSING:
7/02/12

MATERIALS:
7/06/12

Editorial Highlights:

- **Specialty Lines:** Special events – including state & county fairs, food street vendors
- Food borne illness
- Aviation
- D&O insurance for both profit and nonprofit entities
- **Benefits Products & Services:** Life

Bonus Circulation:

- Agribusiness Conference

September

AD CLOSING:
8/03/12

MATERIALS:
8/06/12

Editorial Highlights:

- **Target Markets Special Section**
- **Benefits Products & Services:** Critical illness
- Alternative market report
- Cyber risks

Bonus Circulation:

- IIABA Fall Leadership Conference
- ASCnet TENCon

- NAMIC Annual Convention
- Target Markets Program Administrators Association Summit
- Employee Benefit Adviser Summit
- Western Region Captive Conference
- Agribusiness Conference
- Contractors & Builders Conference

October

AD CLOSING:
9/03/12

MATERIALS:
9/07/12

Editorial Highlights:

- **Specialty Lines:** Professional liability – including doctors, lawyers, accountants, architects and engineers
- Professional liability trends and statistics
- Insurance agents E&O
- **Voluntary Benefits Special Report:** Focus on selling

Bonus Circulation:

- NAPSLO Annual Convention
- PLUS (Professional Liability Underwriting Society) International Conference

- Extreme Networking (Sitkins International)
- Workplace Benefits Conference
- IFEBP U.S. Annual Employee Benefits Conference
- National Alliance MEGA Seminar
- CPCU Society Annual Meeting
- APPEX Fall Executive Symposium
- Agribusiness Conference
- Contractors & Builders Conference

November

AD CLOSING:
10/02/12

MATERIALS:
10/05/12

Editorial Highlights:

- **Specialty Lines:** Security industry – including burglar and fire alarm safety equipment, security guard services, and detective agencies
- Health care opportunities
- **Benefits Products & Services:** Life

Bonus Circulation:

- Independent Insurance Agents of Indiana Annual Convention
- IRMI (International Risk Management Institute) Construction Risk Conference

December

AD CLOSING:
11/02/12

MATERIALS:
11/05/12

Editorial Highlights:

- **Specialty Lines:** 2013 Specialty Market Preview
- Emerging new products in the property/casualty industry
- **Benefits Products & Services:** Dental



Rough Notes Rate Card

Effective January 2012

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. Editorial coverage includes: industry trends; marketing techniques and success stories; technology; new products and services; legislative issues; insurance coverage concerns; risk management; specialty lines; policy and rate changes; international developments; and meeting and conference reports.

Covers & Guaranteed Positions (Earned Space Rate)

Second Cover	+15%
Third Cover	+10%
Fourth Cover	+15%
Other Guarantees	+10%

Color

Each Matched (PMS) color	\$645
Four-Color Process, extra per page	\$1,655
Metallic/Fluorescent	\$835
No Additional Charge For Bleed	

Circulation

Audited by BPA.

Publication & Closing Date

Rough Notes is published on the first day of every month. Closing date for space orders and artwork is the first day of the preceding 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.

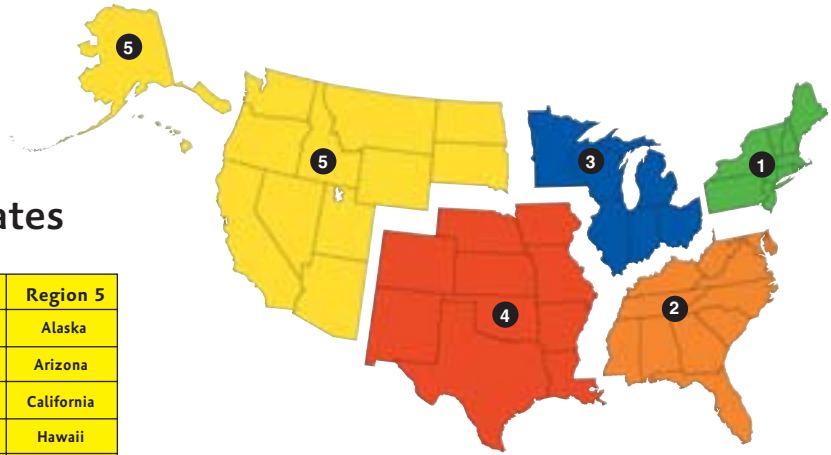
National Advertising Rates

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

Black/White	1X	6X	12X
Page	\$ 5,030	\$ 4,310	\$ 3,910
2/3 Page	4,015	3,440	3,130
1/2 Page	3,015	2,575	2,355
1/3 Page	2,125	1,875	1,705
1/4 Page	1,675	1,435	1,305
1/6 Page	1,145	1,040	910

2-Color	1X	6X	12X
Page	\$ 5,675	\$ 4,955	\$ 4,555
2/3 Page	4,660	4,085	3,775
1/2 Page	3,660	3,220	3,000
1/3 Page	2,770	2,520	2,350
1/4 Page	2,320	2,080	1,950
1/6 Page	1,790	1,685	1,555

4-Color	1X	6X	12X
Page	\$ 6,685	\$ 5,965	\$ 5,565
2/3 Page	5,670	5,095	4,785
1/2 Page	4,670	4,230	4,010
1/3 Page	3,780	3,530	3,360
1/4 Page	3,330	3,090	2,960
1/6 Page	2,800	2,695	2,565



Regional Advertising Rates

Region 1	Region 2	Region 3	Region 4	Region 5
Connecticut	Alabama	Illinois	Arkansas	Alaska
Maine	Delaware	Indiana	Colorado	Arizona
Massachusetts	D.C.	Michigan	Iowa	California
New Hampshire	Florida	Minnesota	Kansas	Hawaii
New Jersey	Georgia	Ohio	Louisiana	Idaho
New York	Kentucky	Wisconsin	Missouri	Montana
Pennsylvania	Maryland		Nebraska	Nevada
Rhode Island	Mississippi		New Mexico	North Dakota
Vermont	North Carolina		Oklahoma	South Dakota
Canada	South Carolina		Texas	Oregon
	Tennessee			Utah
	Virginia			Washington
	West Virginia			Wyoming

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ehall@roughnotes.com

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Benefits Advertising*
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Regional Black & White Advertising Rates

Full Page	1X	3X	6X	9X	12X
1 Region	\$ 2,330	\$ 2,220	\$ 2,000	\$ 1,930	\$ 1,840
2 Regions	3,070	2,960	2,525	2,490	2,410
3 Regions	3,790	3,690	3,245	3,130	2,960
4 Regions	4,500	4,340	3,850	3,690	3,525
2/3 Page	1X	3X	6X	9X	12X
1 Region	\$ 1,885	\$ 1,815	\$ 1,600	\$ 1,550	\$ 1,515
2 Regions	2,480	2,400	2,090	2,025	1,925
3 Regions	3,060	2,935	2,625	2,505	2,400
4 Regions	3,605	3,465	3,070	2,955	2,810
1/2 Page	1X	3X	6X	9X	12X
1 Region	\$ 1,425	\$ 1,360	\$ 1,215	\$ 1,160	\$ 1,110
2 Regions	1,855	1,790	1,575	1,515	1,435
3 Regions	2,280	2,220	1,935	1,885	1,780
4 Regions	2,670	2,595	2,300	2,220	2,000
1/3 Page	1X	3X	6X	9X	12X
1 Region	\$ 965	\$ 950	\$ 900	\$ 830	\$ 780
2 Regions	1,320	1,290	1,150	1,090	1,030
3 Regions	1,635	1,585	1,410	1,345	1,290
4 Regions	1,935	1,865	1,660	1,585	1,460

Color

Each Matched (PMS) color \$645
Four-Color Process, extra per page \$1,655
Metallic/Fluorescent \$835

No Additional Charge For Bleed

Copy And Rate Policies

Rate protection – We will protect advertisers against rate increases for 11 months following their first insertion. Any advertisement within that period may be combined for frequency discount.

Earned rate credits for increased frequency are deducted from the first billing after the change.

Short rate charges for cancellation or decreased frequency are added to the first billing after the change.

Cancellation and automatic repeats – We will not accept cancellations after the closing date. Without materials or instructions, we reserve the right to repeat the advertiser's latest advertisement of the same size.

Rough Notes reserves the right to decline or discontinue advertising at any time and for any reason, including, but not limited to, any that would, in our judgment, tend to draw readers from the insurance industry into another or that is, in our judgment, inconsistent with the best interests of the insuring public, the insurance industry or its agents or salespeople. Advertisers and their agencies will indemnify and hold *Rough Notes* harmless against any claim, suit, loss or expense, regardless of nature or basis that might arise from advertisements published. We reserve the right to hold the advertiser and advertising agency jointly and severally liable for monies due us.



Mechanical Requirements

Required Material

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

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

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

Please note: Full page ads are to be created to the document size of 8.25" x 11.125." (See page 31 for specifications for a two-page spread and live area.)

No crop or registration marks are to be included in the final PDF file.

Photoshop 300 dpi or higher TIFF file with a final size equal to ad size or document size for full page (see above). Do not submit layered .psd or .tiff files.

Quark or InDesign document for Mac or PC:

- ALL art/graphics files must be included.
- ALL screen and printer fonts must be included.
- Hi-resolution transparency flattening must be applied to drop shadows and layered items.
- If any .eps files are used, fonts embedded in the file must also be included unless they have previously been converted to paths.
- Convert PMS and spot colors to CMYK (See below for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

Illustrator .eps files for Mac or PC:

- Save Illustrator file as an .eps file with raster setting at high resolution.
- All graphics used in the original file must be included (tiffs, embedded .eps, logos, etc.).
- Fonts (embedded in .eps files and/or used in the document) must be converted to paths before the .eps file is created. This is especially important when sending a PC file. Watch for "hidden" text when converting.
- Convert PMS colors to CMYK (process color) and uncheck the "spot color box." (See next section for ads using true spot colors.)
- A full-size proof that is created from the finished file must be included. (Laser copy is accepted only for black and white ads.)
- Digital color proofs must be sent with four-color files (e.g., Rainbow or Fuji).

Additional Ad Specs

Two- or three-color ads [black plus spot color(s)] and other ads must meet the following guidelines:

- Ads containing non-buildable PMS inks (i.e., PMS colors with transparent white): Send original file. All graphics and fonts must be included and/or converted to paths according to the above directions.
- **Always convert spot colors to CMYK in 4-color ads.** Additional spot color plates in 4-color ads will be billed accordingly, or converted to CMYK in prepress.
- Ads submitted on disk must follow above formatting specifications.
- Ads under 11MB may be submitted by e-mail. Contact the advertising coordinator before sending.

We will not make changes to any files without notifying you. Ads that do not open or do not fit the specifications above will need to be corrected and resubmitted. If no proof is sent with the file, one will be generated and invoiced.

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.

If you have questions, contact Tricia Cutter, Production/Advertising Coordinator, at (800) 428-4384.

Copy and Rate Policies

Rate protection – We will protect advertiser against rate increases for 11 months following their first insertion. Any advertisement within that period may be combined for frequency discount.

Earned rate credits for increased frequency are deducted from the first billing after the change.

Short rate charges for cancellation or decreased frequency are added to the first billing after the change.

Cancellation and automatic repeats – We will not accept cancellations after the closing date. Without materials or instructions, we reserve the right to repeat the advertiser's latest advertisement of the same size.

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 8-1/4" x 11-1/8" (8.25 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

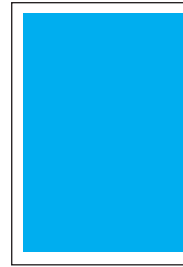
Shipping Instructions

Send orders and materials to:

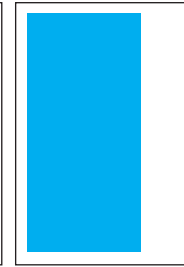
Tricia Cutter
Production/Advertising Coordinator
The Rough Notes Company, Inc.
11690 Technology Drive, Carmel, IN 46032
Phone: (800) 428-4384 or (317) 582-1600
Fax: (800) 321-1909 or (317) 816-1000

Rough Notes reserves the right to decline or discontinue advertising at any time and for any reason, including, but not limited to, any that would, in our judgment, tend to draw readers from the insurance industry into another or that is, in our judgment, inconsistent with the best interests of the insuring public, the insurance industry or its agents or salespeople. Advertisers and their agencies will indemnify and hold *Rough Notes* harmless against any claim, suit, loss or expense, regardless of nature or basis that might arise from advertisements published. We reserve the right to hold the advertiser and advertising agency jointly and severally liable for monies due us.

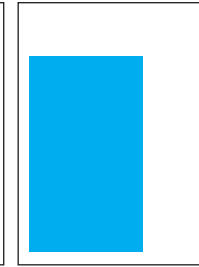
Mechanical Requirements Standard Unit Sizes (in inches)



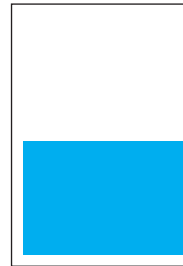
Full Page 7x10



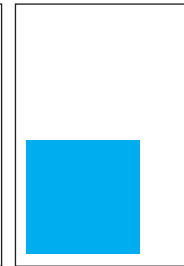
2/3 Page 4-5/8 x 10



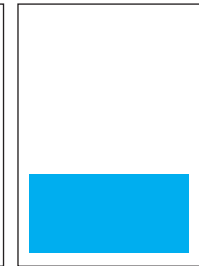
1/2 Vertical 4-5/8 x 7-3/8



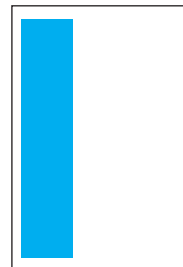
1/2 Horizontal 7 x 4-7/8



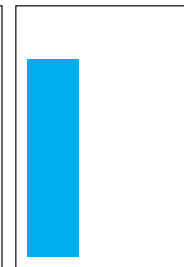
1/3 Square 4-5/8 x 4-7/8



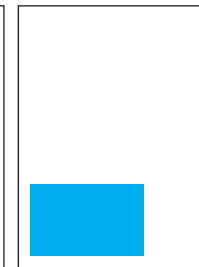
1/3 Horizontal 7 x 3-1/4



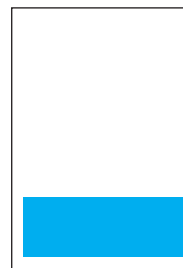
1/3 Vertical 2-1/4 x 10



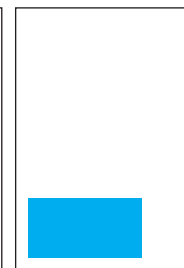
1/4 Vertical 2-1/4 x 7-3/8



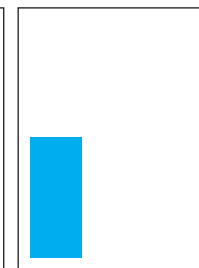
1/4 Square 4-5/8 x 3-5/8



1/4 Horizontal 7 x 2-3/8



1/6 Horizontal 4-5/8 x 2-3/8



1/6 Vertical 2-1/4 x 4-7/8



Advertising Representatives

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Executive Vice President - Advertising

National Sales Director

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