

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.

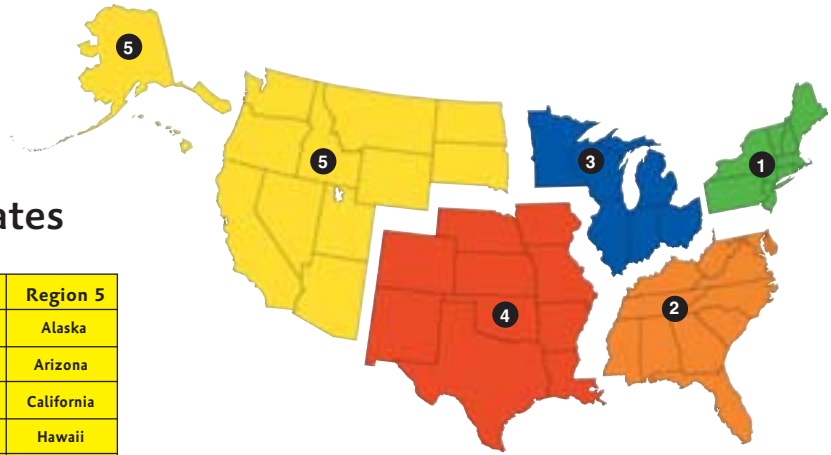
National Advertising Rates

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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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

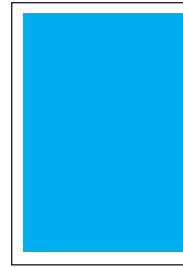
Shipping Instructions

Send orders and materials to:

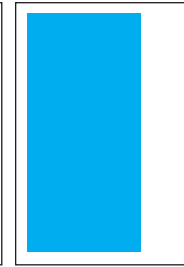
Tricia Cutter
Production/Advertising Coordinator
The Rough Notes Company, Inc.
11690 Technology Drive, Carmel, IN 46032
Phone: (800) 428-4384 or (317) 582-1600
Fax: (800) 321-1909 or (317) 816-1000

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.

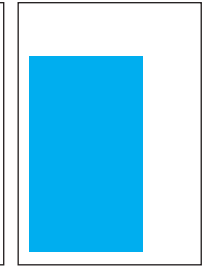
Mechanical Requirements Standard Unit Sizes (in inches)



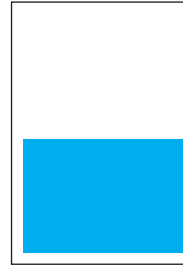
Full Page 7x10



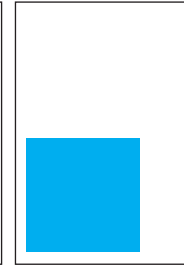
2/3 Page 4-5/8 x 10



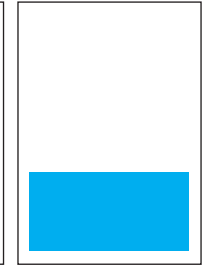
1/2 Vertical 4-5/8 x 7-3/8



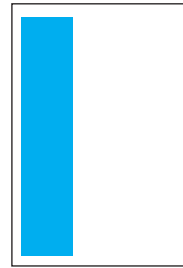
1/2 Horizontal 7 x 4-7/8



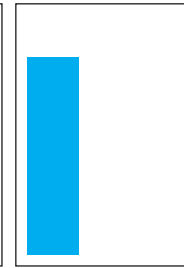
1/3 Square 4-5/8 x 4-7/8



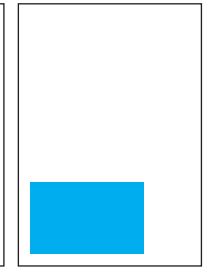
1/3 Horizontal 7 x 3-1/4



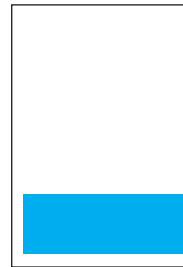
1/3 Vertical 2-1/4 x 10



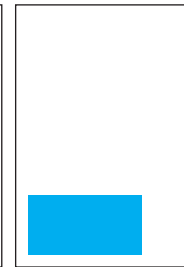
1/4 Vertical 2-1/4 x 7-3/8



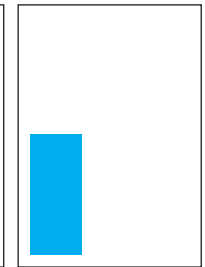
1/4 Square 4-5/8 x 3-5/8



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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