

VALUE ADDED SERVICES

***PIA magazine*—an advertising advantage**

Professional Insurance Agents magazine is dedicated to providing independent insurance producers with the knowledge they need to stay on top of their industry.

Information is POWER and we deliver!

PIA magazine gives its readers just that—the power to grow their business in a competitive marketplace. *PIA magazine* offers an intelligent alternative to the formulaic editorial content you find elsewhere. Every month we go beyond the obvious to deliver fresh angles on timely issues and trends that impact the livelihood of the more than 20,000 industry professionals we serve.

A responsive audience

PIA magazine maintains its reputation for award-winning design and editorial excellence by offering its readers information on business and financial tips, taxes, traditional and Internet marketing, management issues, legal advice, cutting-edge tech tips, hot new products and industry trends.

As illustrated on our circulation page, we are the leading resource for the insurance community—delivering readers invaluable tools, solutions and insights needed in this competitive environment. Your advertising dollars reach a buying market that is unmatched by any of our competition. Advertise with *PIA magazine* and you too will benefit by providing business information to today's insurance community—and providing the power to grow their businesses.

Value-added services for advertisers

- Direct mail to your target market
- Reader-service index
- All four-color ads come with free Internet listing and free Web site link on pia.org
- Expanded distribution at association meetings, trade shows, conventions and conferences
- Pennies per contact to known buyers

Magazine advertising minimizes your cost per contact—and *PIA magazine* is no exception. Advertising in *PIA magazine* takes your message to new, interested prospects. It allows you to reach known buyers at minimal cost. Advertise with the medium that works and get results.



ADVERTISING POLICY

PIA magazine reserves the right to refuse any advertisements. Acceptance of advertising does not constitute endorsement by the publisher or the associations, nor do the associations or the publisher accept any liability for the content of any advertisement.

Up to four advertising pages in each issue will be used to promote PIA products, services, programs and activities.

The magazine may accept paid advertising promoting products and services in compliance with the objectives as stated in the associations' bylaws, provided the advertisement complies with the publications' editor and graphic guidelines. Issue-oriented advertising will not be accepted. All advertising must, insofar as is feasible, fully disclose any conditions or stipulations that limit the availability of the product or service being offered.

No advertisement will be accepted without the completion of a signed contract and credit references, to be provided and maintained on file by the publisher. Advertisers may be required to provide prepayment upon the publisher's request. If payment for any advertisement is not received within stipulated time frames, all further scheduled advertising may be excluded from publication.

Advertisements must comply with the publications' graphic standards, to maintain the visual integrity of the publication. Advertisements must be print quality and professionally produced. (See mechanical requirements.)

These guidelines are subject to change without prior notice to authors and/or advertisers.



CLASSIFIED

PIA magazine offers a cost-effective way to advertise.

Classified rates for *Professional Insurance Agents magazine*:

Insertions per year

maximum 20 lines (net rate per month)

\$100 per ad per state

Agency wanted

Lorem ipsum dolor sit amet, consetetur
sadipscinc elit, sed diam nonumy eirmod
tempor invidunt ut labore et dolore magna
aliquyam erat, sed diam voluptua. At vero
eos et accusam et justo
rebellis sea
tako lor sit
am
consetetur sadipscinc elit, sed diam
nonumy eirmod tempor invidunt ut labore
et dolore magna aliquyam erat, sed diam
voluptua. At vero eos et accusam et justo
Lorem ipsum dolor sit amet, consetetur
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tempor invidunt ut labore et dolore magna
aliquyam erat, sed diam voluptua.
knasldfnkasldfkn Lorem ipsum dolor sit
amet, consetetur sadipscinc elit, sed diam
nonumy eirmod tempor invidunt ut labore
voluptua. XXX-XXX-XXXX

20 lines/3 inches

Free headline up to 40 characters!

Forty characters per line (including spaces and punctuation). Deadline is the first of the month, one month before publication date. Fax a copy of classified text to (888) 225-6935, *PIA magazine*, Attn.: advertising manager, with completed contract specifications.



Professional Insurance Agents magazine

RATES / CIRCULATION

Distributed to more than 4,500 member agencies with a pass-along readership of 20,000 industry professionals

PIA magazine has the most active, qualified readership of any trade magazine serving the insurance community. Our unparalleled reach, combined with our responsive audience and **value-added services** provide maximum opportunity for your advertising dollars.

In addition to the printed page, *PIA magazine* offers advertisers purchasing four-color ads **free links on the PIA Web site**. This listing includes your company name with a link to your home page or e-mail address. Advertising in *PIA magazine* also entitles advertisers to be included in the **PIA MarketBase™** program. This program is a special database developed and maintained by PIANY, PIANJ, PIACT and PIANH to help members find the right specialty market for hard-to-place lines. You won't get this benefit anywhere else.

PIA magazine is distributed 11 times a year to its members and associate members throughout New York state, New Jersey, Connecticut and New Hampshire. *PIA magazine* also is distributed throughout the year at statewide and regional trade shows, conferences and conventions to countless industry professionals.

The four-state membership in PIA breaks down as follows:

- 50 percent New York state
- 30 percent New Jersey
- 15 percent Connecticut
- 5 percent New Hampshire

Property/casualty member agents are striving to become more diversified with their products and services. What once was strictly a p/c focus now has expanded into life, health and financial products and services.

www.pia.org



Professional Insurance Agents magazine

ADVERTISING RATES (NET RATES PER INSERTION)

Advertising space	Mixed states								
	4 states (Conn., N.H., N.J., N.Y.)			(N.Y./N.J.) or (N.Y./Conn./N.H.) or (N.J./Conn./N.H.)			(Conn./N.H.)		
Frequency of advertising	1-5	6-10	11	1-5	6-10	11	1-5	6-10	11
Full page	\$882	\$798	\$740	\$787	\$730	\$661	\$378	\$346	\$310
2/3 page	740	677	609	661	598	556	315	294	268
Island 1/2 page	572	514	446	509	462	425	247	226	205
1/2 page	462	446	404	441	420	367	205	189	173
1/3 page	420	367	341	367	331	299	173	157	142
1/4 page	336	299	273	299	262	241	136	126	121
1/6 page	257	220	205	220	194	178	100	94	89

Advertising space	Single state								
	(N.Y. only)			(N.J. only)			(Conn. only) or (N.H. only)		
Frequency of advertising	1-5	6-10	11	1-5	6-10	11	1-5	6-10	11
Full page	\$661	\$598	\$551	\$415	\$383	\$352	\$331	\$299	\$273
2/3 page	551	514	457	357	331	299	278	257	226
Island 1/2 page	420	383	352	273	256	231	215	194	178
1/2 page	367	331	310	231	220	194	178	168	152
1/3 page	310	273	257	194	178	163	152	136	126
1/4 page	247	220	205	152	142	131	121	110	105
1/6 page	184	163	152	121	110	100	89	84	79

Add \$35 for preferred positions (inside cover, front or back pages)

COLOR RATES

	1 st state	2 nd /3 rd state	4 th state
PMS/standard	\$250	\$100 each	No charge
Four-color	\$495	\$125 each	No charge

Full bleed available on full page and two-page spreads only

www.pia.org

PIA does not honor advertising agency commission. All rates are net.



Professional Insurance Agents magazine

MECHANICAL REQUIREMENTS

Format

- Magazine size: 8½" x 11"
- Live matter margin: 7½" x 10"
- Column depth: 10"
- Column width: 2⅜"—(3 column)
- Standard screen: 175 Halftone: 175
- Color: black and white, PMS spot colors and four-color process available
- Sheet-fed offset, saddle-stitch binding

Digital requirements

Bleed sizes:

- **Full-page bleed size: 8¾" x 11¼"**.
Note: The bleed is included in the document size. Live area for type falls 1/8" from document edges on all sides. Set bleeds beyond the document page.
- **Two-page spread with bleed 17¼ x 11¼"** Create full-page document as above and set up as a two-page spread (final size will measure with trim included in gutter and outer edges).

Required material

Acceptable PC program formats for material are as follows:

Adobe PDF (preferred) set to print-quality specifications.

- Fonts must be embedded.
- All images must be 300 dpi.
- Convert all RGB images to CMYK before creating the PDF file. If PDF is black and white, convert all images and text to grayscale.
- A full-size proof that is created from the final file must be included. (*Laser copy is accepted only for black and white ads.*)
- Match prints must be sent with four-color files. If no proof is sent with the file, one will be generated at an additional cost.

TIFF file with a final size equal to ad size is acceptable.

- The TIFF must have a resolution of at least 300 dpi.

Illustrator files

- Save Illustrator file as an EPS file.
- 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 Macintosh file. Watch for hidden text when converting.
- Convert PMS colors to CMYK (*process color*) and uncheck the "spot color box." (*See below for ads using true spot colors.*)

Corel Draw files may be sent if EPS file is created and fonts are converted to outlines/paths as detailed above under "Illustrator files."

MS Word, MS Publisher and **WordPerfect** files are not accepted.

Color ad specs

Two- or three-color ads (*black plus spot color(s)*) and other ad sizes must meet the following guidelines: Ads containing PMS nonbuildable inks (*i.e., PMS colors with transparent white*): Send original file. All graphics and fonts must be converted to paths according to the above directions. Always convert spot colors to CMYK in four-color ads. Additional spot color plates in four-color ads will be billed accordingly, or converted to CMYK in prepress. All ads may be submitted on disk but must follow preceding format specifications. **Ads that do not open or do not fit the specifications above will need to be corrected and resubmitted.**

Deadline

Space reservations by the 20th of the month, two months prior to publication. The deadline for camera-ready ads is the first of the month, one month preceding publication date. If typesetting or design work is requested, copy is needed 10 days earlier. A proof will be sent for your review upon request. (*Composition charges are billed to advertiser.*)

Billing

Payment is due within 30 days of invoicing. No cash discounts or agency commissions granted. All rates are net. Advertisers and advertising agencies are jointly responsible for payment of all insertions. Publisher will guarantee preferred position for cover pages, at an additional charge.

Production charges

PIA's graphics staff gladly will assist you in the design, layout and preparation of your *PIA magazine* advertisements.

Composition charges below are based on the cost of your ad and will be included in your bill:

- Design/layout/typesetting—25 percent of cost of advertisement (excludes color cost)
- Typesetting—15 percent of cost of advertisement
- Update existing ad—10 percent of cost of advertisement

Extra charges will be made for services such as providing finished art, making halftones, providing strip ins or reverses, handling additions or changes, furnishing final print negative or other work required to meet specifications. Advertising material will be held for one year. A late fee will be charged for ads received past deadline.

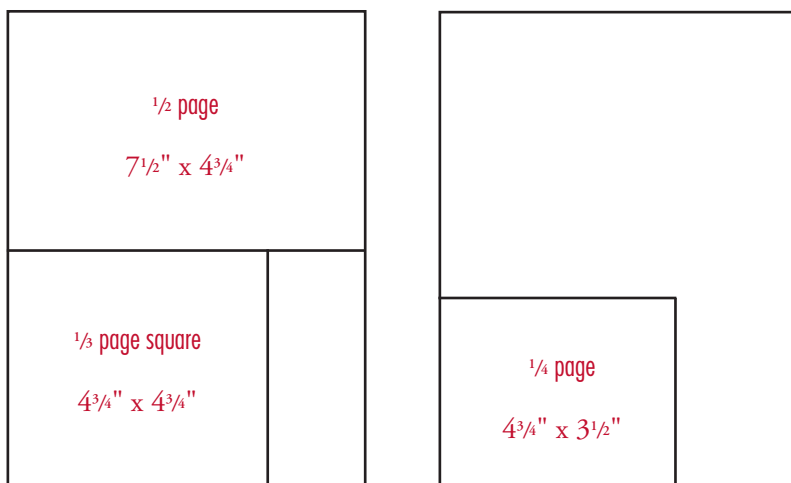
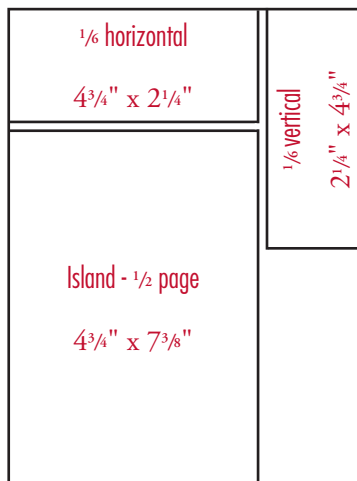
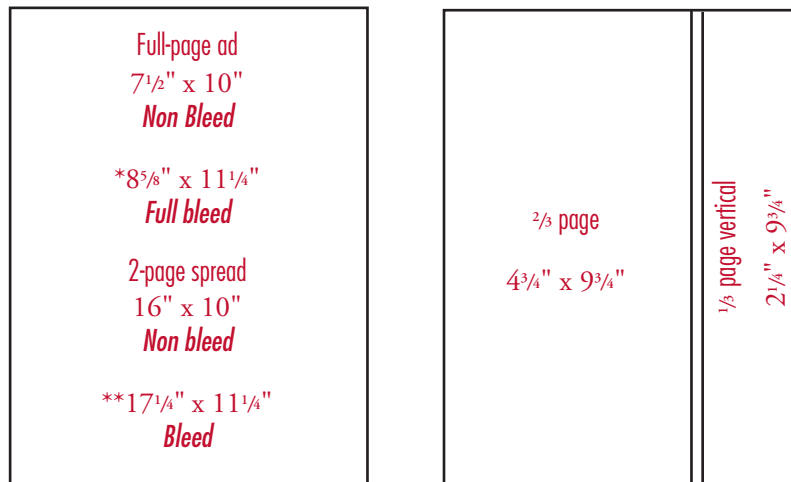
Contract and copy regulation

Publisher reserves the right to refuse advertising. Advertisers and advertising agencies assume liability for all content, photographs, trademarks and copyrights included in their advertisements, and also assume responsibility and agree to indemnify PIA for any claims arising therefrom made against the publisher.

Inserts

Contact ad manager for rates.

AD SIZES



*Artwork is preferred for full-page bleed ads.

**Please contact our ad manager for critical 11"x 17" full-bleed ads.



2010 EDITORIAL CALENDAR

Professional Insurance Agents magazine, Connecticut, New Hampshire, New Jersey, New York state and Ohio editions

January (2010 education insert)

Industry evolution

Issues facing the independent agent and emerging trends for 2010.

February

Customer service

Top-down client relations strategies. Using CS skills and personnel to build your business.

March

Running your agency ... dollars and cents

Agency finance; reducing overhead; and balancing your books.

2010 MetroRAP wrap up

April

Technology

Market and technical trends; AUGIE; Real Time; and Web dynamics.

May

Industry perpetuation ... the changing face of the industry

Agents, their clients and their employees.

2010 Connecticut Convention insert

June

Markets

E&S, WC, niche markets and more.

2010 Long Island RAP wrap up

July/August

Business planning

Do you have a plan to carry you through 2010 and beyond? Strategies for short- and long-term planning.

New York/New Jersey Joint Conference insert

September (Fall 2010 education insert)

Sales and marketing

New marketing strategies to fight direct writers and take back personal lines. Does your agency have a plan to compete? Are your producers using that plan to increase sales?

October (Company Performance Survey)

Company relations

Working with your companies to keep them happy; logistical issues with carriers; and company-agent networking.

November

The human resources issue

Attract and retain good employees; compensation; and trends.

December

A look back, a look ahead

What happened in 2010; M&A; emerging trends; and legislative review.

2010 Hudson Valley RAP wrap up

What's inside our pages

- Update—packed with current news briefs:
 - FYI—industry tidbits
 - News to use—tools to improve your agency
 - Industry & tech trends—keep up on the latest
- Automation exchange—agents' automation answers
- In Your Corner—stay liability free
- Issues and Answers—interviews with high-profile industry professionals
- Legal Services—current legal points
- PIA National Focus—a look inside federal issues
- Personnel Matters—HR concerns for your business
- Tech Talk—research and new developments
- Your Best Defense—professional E&O advice

Deadlines

Feature articles are due no later than the second Friday of the month, two months prior to the publication date.

Advertising space reservations are due no later than the 20th of the month, two months prior to publication.

Editorial guidelines

PIA magazine provides insurance industry professionals with timely tips, ideas, news and advice on how to improve their agency and their industry. Submitted articles should be well written for an independent agency audience. They should not be blatantly self-serving or endorsements. They should have a word count between 1,000 and 2,000 words. Articles will be edited for style, grammar, length and accuracy.

PIA magazine has been honored with awards of excellence in insurance communication by the Professional Insurance Communicators of America; Association Trends; Communicator awards; and MarCom Creative awards.
Professional Insurance Agents magazine