

# 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*:

<b>Insertions per year</b> (net rate per month, per state)	<b>1-5</b>	<b>6-11</b>
<b>First column inch</b> (seven lines)	<b>\$40</b>	<b>\$28</b>
<b>Each additional inch</b> (max. 30 lines)	<b>\$18</b>	<b>\$18</b>

<p><b>Business opportunity</b> Lorem ipsum dolor sit amet, consetetur sadipscing elit, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea invidunt ut voluptua. XXX-XXX-XXXX</p> <hr/> <p><b>Producer wanted</b> Lorem ipsum dolor sit amet, consetetur sadipscing elit, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea invidunt ut voluptua. XXX-XXX-XXXX</p>	<p><b>Agency wanted</b> Lorem ipsum dolor sit amet, consetetur sadipscing elit, sed diam nonumy eirmod tempor invidunt ut labore et dolore magna aliquyam erat, sed diam voluptua. At vero eos et accusam et justo duo dolores et ea invidunt ut voluptua. XXX-XXX-XXXX</p>
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## 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.



# RATES / CIRCULATION

**PIA Ohio magazine is distributed to more than 1,700 member agencies with a pass-along readership of 9,000 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.

*PIA magazine* is distributed to more than 1,700 member agencies, insurance companies, adjusters, appraisers, premium finance companies, brokers, wholesalers, glass and auto rental companies throughout Ohio every month, with a pass-along **readership of 9,000 industry professionals.**

In addition to the printed page, *PIA magazine* will offer advertisers purchasing four-color ads **free links on the PIA Web site ([www.pia.org](http://www.pia.org))**. This listing includes your company name with a link to your home page or e-mail address. *PIA magazine* also is distributed throughout the year at statewide and regional trade shows and conventions to countless industry professionals.

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

**[www.ohiopia.com](http://www.ohiopia.com)**



**Professional Insurance Agents magazine**

*( see reverse side )*

# ADVERTISING RATES (NET RATES PER INSERTION)

Advertising space	Insertions per year		
	1-5	6-10	11
<i>Frequency of advertising</i>			
Full page	\$724	\$658	\$601
<sup>2</sup> / <sub>3</sub> page	601	567	504
Island <sup>1</sup> / <sub>2</sub> Page	463	423	387
<sup>1</sup> / <sub>2</sub> page	404	362	345
<sup>1</sup> / <sub>3</sub> page	345	302	286
<sup>1</sup> / <sub>4</sub> page	269	245	223
<sup>1</sup> / <sub>6</sub> page	206	183	170

Ohio PIA members deduct 10 percent from advertising space—color rates cannot be discounted.

Color rates	
Two-color	\$250
Four-color	\$495

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

***Professional Insurance Agents Association of Ohio* magazine published by:**

PIA Management Services Inc.  
 25 Chamberlain Street, P.O. Box 997  
 Glenmont, NY 12077-0997  
[www.pia.org](http://www.pia.org)

(800) 424-4244 • Fax: (888) 225-6935

**[www.ohiopia.com](http://www.ohiopia.com)**

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 20<sup>th</sup> 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.

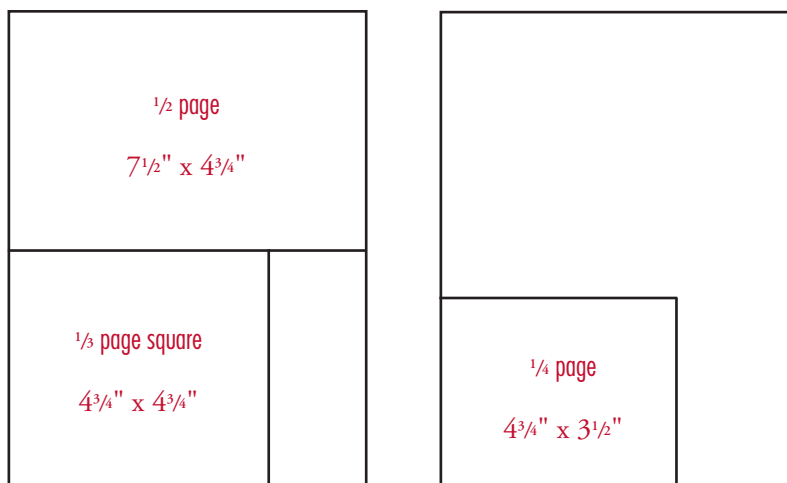
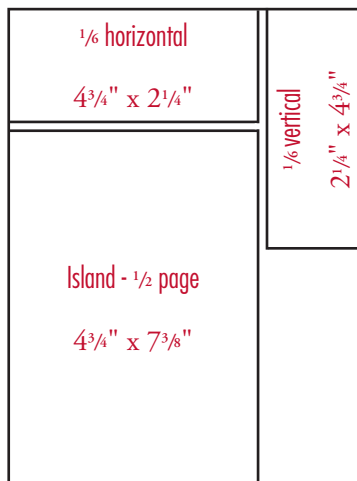
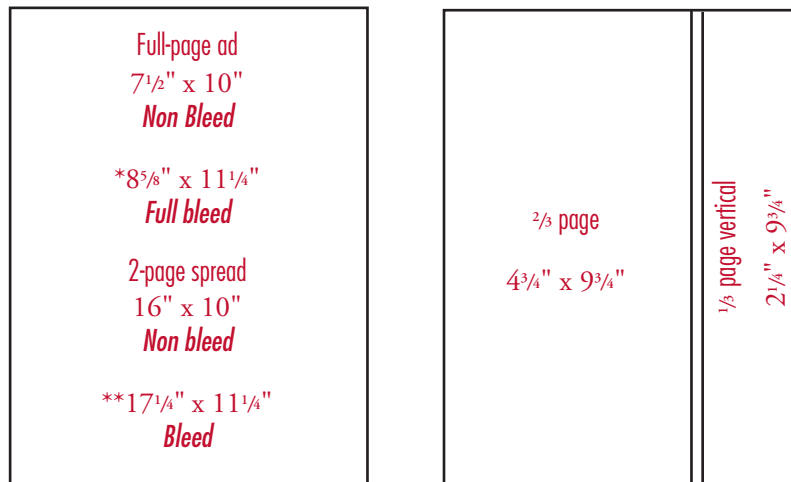
## Contract and copy regulation

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.



# 2009 EDITORIAL CALENDAR

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

### **January** (2009 education insert)

*An evolving industry.*

Issues facing the independent agent for 2009—including regulatory overview.

### **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.

**2009 MetroRAP wrap up**

### **April**

*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?

### **May**

*Industry perpetuation ... the changing face of the industry.*

Agents, their clients and their employees.

**2009 Connecticut Convention insert**

### **June** (Company Performance Survey)

*Company relations.*

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

**2009 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**

**2009 New Hampshire Conference insert**

### **September** (Fall 2009 education insert)

*Technology.*

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

### **October**

*The human resources issue.*

Attract and retain good employees; compensation; and trends.

### **November**

*Markets.*

E&S, WC and niche markets.

### **December**

*A look back, a look ahead.*

What happened in '09; M&A; emerging trends; and legislative review.

**2009 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
  - 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 15<sup>th</sup> of the month, two months prior to publication.

Advertising space reservations are due no later than the 20<sup>th</sup> 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**