

REPORTER ADS (exclusively for PIA magazine advertisers*)

The *PIA Reporter* is one of PIA's flagship publications. A monthly periodical that highlights news over features, The *Reporter* has been distributed as a member-exclusive benefit to members for decades and has been cited regularly as the primary source through which PIA members get their industry news.

The *Reporter* provides for links directly to your website or designated internet address.

Limited ads mean greater attention for advertisers

The updated *Reporter* layout permits at most eight (8) ads per edition, meaning space is exclusive and attracts agent's focus.

Circulation

The electronic publication is popular, as it provides additional sources of information via internet links in articles written by PIA experts. Advertisers welcome the opportunity to have their ads link directly to spots they designate on their websites. You won't get this benefit anywhere else. Contact Susan Newkirk for details. Send an email to snewkirk@pia.org, or call (800) 424-4244, ext. 231.

Reporter advertising rates

*PIA Reporter ads are sold exclusively to PIA magazine advertisers**

Available flights	NY	NJ	VT	CT	NH
@	\$600	\$450	\$400	\$300	\$300

Minimum six-month flight. Frequency discounts may apply.

Ad specs

Provide a 318 px. x 164 px. JPG file.

Reporter ads are in full color.

*A six-month commitment of at least a half-page ad in *PIA magazine* is required. Contact Susan Newkirk for frequency requirements and details. Send email to snewkirk@pia.org, or call (800) 424-4244, ext. 231.



Professional Insurance Agents magazine

MULTIMEDIA PACKAGES (exclusively for PIA magazine advertisers)

We're opening up our digital platforms. Expanded multimedia packages in our frequently viewed publications give you the access you need.

Maximize your message by adding on the following to your magazine advertising contract:

- **Web banners at pia.org** Two sizes available to suit your budget. Choose full- or half-width size ad on PIA's website, which draws 10-15,000 visits per month.

full-width ad
1920 px × 240 px (displays at 960 px × 120 px)

half-width ad
960 px × 400 px
(displays at 480 px × 200 px)

- **PIA Weekly, PIA Extra Edition** These email newsletters are our most-read publications—digital. Stand out as one of only three advertisers per edition.

Contact Susan Newkirk at (800) 424-4244 for customized multimedia package options and pricing.



Professional Insurance Agents magazine

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 reach.

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.

Contemporary look and format!

PIA has increased its distribution and leave-behind readership by creating an eye-catching format that is designed to highlight your ads.

Other value-added services include:

- Direct mail to your target market
- Reader-service index
- All four-color ads come with free internet listing and a free website 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.



Professional Insurance Agents magazine

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.

At least 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
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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

VT ADVERTISING RATES (NET RATES PER INSERTION)

Vermont

Advertising space	Insertions per year		
<i>Frequency of advertising</i>	<i>1-5</i>	<i>6-10</i>	<i>11</i>
Full page	\$551	\$519	\$487
² / ₃ page	495	464	432
Island ¹ / ₂ page	365	333	302
¹ / ₂ page	330	298	264
¹ / ₃ page	206	174	140
¹ / ₄ page	195	161	127
¹ / ₆ page	147	136	132

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

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

Professional Insurance Agents of Vermont magazine published by:

PIA Management Services Inc.
25 Chamberlain St., PO Box 997
Glenmont, NY 12077-0997
pia.org

(800) 424-4244 • Fax: (888) 225-6935

Vermont PIA

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



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 website**. This listing includes your company name with a link to your home page or email 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, PIANH and PIAVT 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, New Jersey, Connecticut, New Hampshire and Vermont. *PIA magazine* also is distributed throughout the year at statewide and regional trade shows, conferences and conventions to countless industry professionals.

The five-state membership in affiliates of PIA Glenmont breaks down as follows:

Traditionally:

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

And, our newest addition:

- Vermont

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.

pia.org



Professional Insurance Agents magazine

ADVERTISING RATES (NET RATES PER INSERTION)

New York, New Jersey, Connecticut and New Hampshire

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

pia.org

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



Professional Insurance Agents magazine

MECHANICAL REQUIREMENTS

Format

- Magazine size: 8¹/₂" x 11"
- Live matter margin: 7¹/₂" x 10"
- Column depth: 10"
- Column width: 2³/₈"—(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: 8³/₄" x 11¹/₄"**
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 17¹/₄" x 11¹/₄"** 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 15th 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

Full-page ad
7½" x 10"
Non bleed

*8¾" x 11¼"
Full bleed

2-page spread
16" x 10"
Non bleed

**17¼" x 11¼"
Bleed

<p>⅔ page 4¾" x 9¾"</p>	<p>⅓ page vertical 2¼" x 9¾"</p>
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<p>⅓ horizontal 4¾" x 2¼"</p>	<p>⅓ vertical 2¼" x 4¾"</p>
<p>Island - ½ page 4¾" x 7¾"</p>	

<p>½ page 7½" x 4¾"</p>		
<table border="1"> <tr> <td> <p>⅓ page square 4¾" x 4¾"</p> </td> <td></td> </tr> </table>	<p>⅓ page square 4¾" x 4¾"</p>	
<p>⅓ page square 4¾" x 4¾"</p>		

<p>¼ page 4¾" x 3½"</p>

*Artwork is preferred for full-page bleed ads.

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



2019 EDITORIAL CALENDAR

Professional Insurance Agents magazine, Connecticut, New Hampshire, New Jersey, New York, Vermont and Tennessee editions

January

Industry evolution

Issues facing the independent agent. Forecast and emerging trends for 2019.

February

Cyber

What are the latest cyber security trends? How can agents protect their businesses from a cyberattack? What are some good-business practices regarding cyber?

March*

Industry diversity, next generation of insurance professionals

Reach out to new employees of diverse gender, ages and ethnic backgrounds. Find good employees and recruit the next generation of insurance professionals. Marketing techniques to identify the next generation and keep them productive.

MetroRAP wrap-up (NY only)

April

Technology

How is Insurtech affecting the independent agency system? As insureds keep up with the latest technology gadgets, what can agents do to help their clients get the coverage they need? Are there other technology trends that agents need to consider?

May

The changing market

How is the market changing? What are the emerging markets? Trends, niche markets (e.g., aviation, construction, farming, international risks, ocean/marine or trucking) and more.

Connecticut Convention wrap-up (CT only)

June

The claims issue

How can agents use professional services (HR, legal, restoration companies, etc.) to help them with the claims process? Have there been any recent trends that affect the claims process? What do agents need to know?

Long Island RAP wrap-up (NY only)

July/August*

Business planning: Plan for next year

Strategies for short- and long-term planning. Do you have a plan to carry you through 2019 and beyond? Does your agency have a perpetuation plan? What role is social media playing?

New Jersey/New York Annual

Conference wrap-up (NJ and NY only)

September*

Sales and marketing

Marketing strategies to fight direct writers and retain current clients. Does your agency have a plan to compete? Are you selling all you can? What role is social media playing?

October

Company relations

Working with your companies to build your business; logistical issues with carriers; and company-agent networking.

November*

Human resources

Recent human resources trends and how they affect agents. Latest benefits that agents can incorporate into their business.

December

Preparedness

Do you have a plan in place for your agency if a disaster occurs? Is your agency ready for what's happening next?

Hudson Valley RAP wrap-up (NY only)

**Indicates Tennessee editions.*

What's inside our pages

- CONNECT—ways technology can help your business
- E&O—professional E&O advice
- FEDERAL—a look at national issues
- FIVE MINUTES WITH—interviews with industry professionals
- INDUSTRY TRENDS—current events
- LEARN—tips from industry education experts
- LEGAL—current legal points
- LIFE/HEALTH—issues affecting life/health agents
- RISKS—considerations for agencies beyond E&O, case studies
- SALES—tips on sales and marketing
- SERVICE—customer service tips
- STAFFING—HR concerns for your business
- TECH—research and new developments

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

Deadlines

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

Advertising space reservations are due no later than the 15th 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 of around 1,500 words. Articles will be edited for style, grammar, length and accuracy.