



insurance | a publication of NAMIC®

Exposure

Recognition

Credibility

If your organization's marketing goal is to reach the decision-makers of the mutual property/casualty insurance industry, **IN** is should be your media of choice! The flagship publication of the National Association of Mutual Insurance Companies (NAMIC), **IN** is published quarterly, and provides in-depth coverage of hot issues and trends directly affecting the industry. Insightful perspectives from insurance experts, pieces on how to improve operations, and stories of interest and amusement are written with the property/casualty professional in mind. Its crisp, reader-friendly format attracts subscribers who will pass **IN** along to others. As our audience increases, so does yours!

When you advertise in **IN** magazine, your message goes straight to the top management of America's most influential property/casualty insurance companies. Copies of **IN** are routinely distributed at NAMIC educational events, taking your message even deeper into insurance company organizations, to claims adjusters, underwriters, loss prevention specialists, human resources and marketing professionals.

IN is the only publication focusing specifically on a unique niche market. NAMIC represents more than 1,400 member companies underwriting more than 40 percent of the property/casualty insurance premium in the United States. Top level insurance professionals read every issue of **IN**, and spread the information when they pass it along to others in their companies. Including pass-along readership, circulation exceeds 5,000 readers.

Special opportunities available to *IN* advertisers include:

- Escorted copy;
- Bonus distribution at industry functions;
- New products and services announcements;
- Reprints for marketing purposes;
- Increased exposure on *NAMIC Online*;
- Packaged offers including opportunities for increased exposure.

For more information, visit *NAMIC Online* at www.namic.org or call 800.336.2642 and ask to speak to Vendor Services Manager Barbara Nastally or e-mail ads@namic.org.

Advertising Representative: Barbara C. Nastally

3601 Vincennes Road, Indianapolis, IN 46268

317.875.5250 | Fax 317.879.8408

ads@namic.org | www.namic.org



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2007 Editorial Calendar

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Each information-packed issue of **IN** will have one lead topic along with feature articles focusing on pertinent industry issues.

IN magazine provides insightful perspectives from magazine editors, writers, and contributors; NAMIC's president; and insurance industry experts covering the hot issues and trends affecting the industry, advice on how to improve your business operations, reports on federal and state legislation and regulations, and other stories of interest and amusement especially written with the property/casualty professional in mind.

Winter

Lead Topic: Environmental Effects on the Insurance Industry

Published: January 8

Space Reservation Deadline: November 27

Artwork Due: December 11

Spring

Lead Topic: Agency/Company Relationships

Published: April 2

Space Reservation Deadline: February 19

Artwork Due: March 5

Summer

Lead Topic: Business Practices

Published: July 2

Space Reservation Deadline: May 2

Artwork Due: June 4

Fall

Lead Topic: Special Convention Issue

Published: September 3

Space Reservation Deadline: July 23

Artwork Due: August 6



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Advertising Rates

	1 time	2 times	3 times	4 times	Special Convention Issue Only*
4-Color Space Rates					
Full page	\$3,900	\$3,800	\$3,700	\$3,600	\$4,200
Center spread	\$4,800	\$4,700	\$4,600	\$4,500	\$5,100
Two-page spread	\$4,600	\$4,500	\$4,400	\$4,300	\$4,900
1/2-page spread	\$4,100	\$4,000	\$3,900	\$3,800	\$4,400
1/2 page	\$3,700	\$3,600	\$3,500	\$3,400	\$4,000
1/3 page	\$3,600	\$3,500	\$3,400	\$3,300	\$3,900
1/4 page	\$3,500	\$3,400	\$3,300	\$3,200	\$3,800

* Advertisers contracting for three or more insertions receive their regular space rate for the Fall special NAMIC convention issue.

Covers and Guarantees (Price quoted for four-color advertisement.)					
Inside Front (2nd cover)	\$5,600	\$5,500	\$5,400	\$5,300	\$6,000
Inside Back (3rd cover)	\$5,600	\$5,500	\$5,400	\$5,300	\$6,000
Back (4th cover)	\$5,700	\$5,600	\$5,500	\$5,400	\$6,100
Other	Call for rates				

Color:

Add \$700 for each PMS color.

Agency Discount:

15% of gross billing allowed to recognized advertising agencies or inhouse agencies on space, color and position if paid within 60 days of invoice. No cash discounts.

Please Note: No discount is extended to advertisers sending materials that are not print-ready, following magazine specifications. Any alterations that must be made either by magazine staff or the printer in order to make the ad usable, will be billed at cost.

Advertorials and Inserts:

Advertorials, inserts and postcards are available. Please contact Barbara C. Nastally, **IN** magazine advertising representative for details.

Cancellation:

We will not accept cancellations after the closing date. Without materials or instructions, we reserve "Automatic Repeats," i.e., the right to repeat the advertiser's latest advertisement of the same size.

All space must be reserved by signed contract or insertion order only. No verbal space reservations will be accepted.

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2007 Ad Specifications

Space Size:

Live Areas

Full page	7 x 10 inches
Spread live area	10 x 15 inches
1/2 page	7 x 5 inches or 3-1/2 x 10 inches
1/3 page	7 x 3-1/3 inches or 2-1/3 x 10 inches
1/4 page	7 x 2-1/4 inches or 3-1/2 x 5 inches

Trim Sizes

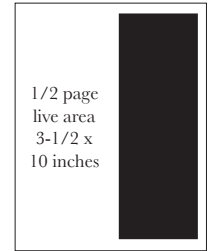
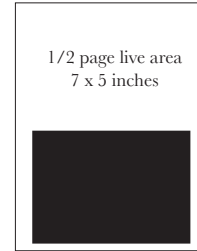
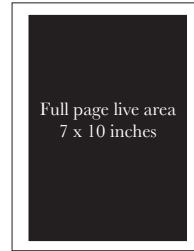
Spread trim	11 x 17 inches (11 x 16-3/4 inches actual)
Full page trim	8-1/2 x 11 inches (8-3/8 x 11 inches actual)

Gutters

1 inch (1/2 inch on both sides)

Bleeds

Add 1/4 inch

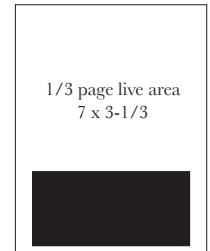


Print Process:

Offset.

Density Maximum: (D-Max)

320% (Amount of ink on any given area of the paper in percentage per linescreen in terms of CMYK.)



Prepress:

Digital files only.

Accepted formats:

InDesign (Macintosh only)
 Quark Express (Macintosh only)
 Adobe Photoshop
 Adobe Illustrator
 pdf
 eps
 jpeg
 tif

Not accepted:

Microsoft Word
 Microsoft Publisher
 RGB

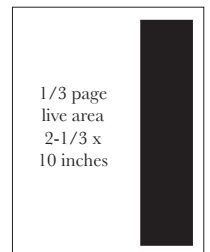
All photos must be at least 300 dpi.

All files to be CMYK.

All fonts and linked graphics to be included.

A proof of the ad to be included.

Materials should be delivered on CD.



Any adjustments made to files submitted by the advertiser will be subject to alteration charges and billed accordingly.

Binding:

Saddle stitch.

Closing:

On multiple ad contracts, if the advertiser fails to supply new or changed copy by the closing date shown, the publisher is authorized to repeat the last advertisement.

Publication Date:

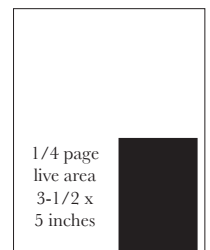
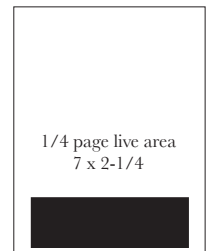
See enclosed Editorial Calendar for 2007 publication deadlines.

Space Reservation:

See enclosed Editorial Calendar for 2007 space reservation deadlines.

Materials:

See enclosed Editorial Calendar for 2007 materials deadlines.



2007 Advertising Contract | Insertion Order

Date: _____ Order Number: _____

Space in **IN** magazine is hereby ordered subject to conditions stated below and the back thereof.

Advertiser

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Postal Code: _____

Contact: _____ Fax: _____

Website: _____ E-mail: _____

Agency (if any)

Name: _____ Phone: _____

Address: _____

City: _____ State: _____ Postal Code: _____

Contact: _____ Fax: _____

Website: _____ E-mail: _____

Space	Premium Position	Color or Black/White	Frequency	Rate	Issue Dates
<input type="checkbox"/> Full Page <input type="checkbox"/> Half Page - Horizontal <input type="checkbox"/> Half Page - Vertical <input type="checkbox"/> Quarter Page - Horizontal <input type="checkbox"/> Quarter Page - Vertical <input type="checkbox"/> Other	<input type="checkbox"/> Inside Back <input type="checkbox"/> Inside Front <input type="checkbox"/> Back Cover <input type="checkbox"/> Other Explain Other: _____ _____	<input type="checkbox"/> 4 color <input type="checkbox"/> PMS <input type="checkbox"/> B/W	Check frequency <input type="checkbox"/> 1 @ \$ _____ <input type="checkbox"/> 2 @ \$ _____ <input type="checkbox"/> 3 @ \$ _____ <input type="checkbox"/> 4 @ \$ _____	<input type="checkbox"/> Winer <input type="checkbox"/> Spring <input type="checkbox"/> Summer <input type="checkbox"/> Fall <input type="checkbox"/> Special Convention Issue Only	

Insertion Rate	Premium Position Request Charge*	Less Agency Commission	NET Total Per Insertion
\$ _____	(if applicable) \$ _____ <small>*Premium position request not guaranteed unless premium position charge included.</small>	(if applicable) \$ _____	\$ _____

Contract Period: _____, 20____ through _____, 20____

Invoice to: Advertiser Agency Send proofs for approval to: Advertiser Agency

Space in **IN** magazine is hereby ordered subject to conditions stated below and the **back thereof**.

I have read the Terms and Conditions: _____
Initial Here

Authorizing Signature _____

Print Name

Advertisement accepted by _____

(On Behalf of **IN** magazine)

Terms and Conditions

1. Contract space must be used within one (1) year from first insertion. Upon acknowledgment of any insertion order, **IN** reserves the right to reject any advertising copy that in its sole discretion conflicts with the content, format, style, or appearance of the publication, or otherwise does not conform with reasonable standards of good taste. Advertiser or Agency may cancel an order for advertising in writing only. No cancellation is considered accepted until confirmed in writing by the Publisher. If the Advertiser or Agency cancels, Advertiser or Agency shall pay Publisher a short rate equal to the difference between the rate earned under the contract and the rate applicable to the actual frequency of publication determined in accordance with Publisher's rate card. Cancellations (as well as changes in insertion orders) will not be accepted by the Publisher after the closing dates. The closing date for 2007 are listed on the enclosed Editorial Calendar
2. Advertisements will be accepted only through the **IN** Advertising Insertion Order. General standards which govern the acceptance of advertisements in **IN** include but are not limited to the following: advertising in **IN** shall not be false, misleading, fraudulent, or deceptive; substantiation of any representation, claim, or statement made in any advertisement may be required; and advertising must conform to reasonable standards of good taste.
3. The Advertiser and Agency, jointly and severally, are liable for payment for all published advertisements. First time insertions require complete prepayment by the scheduled space closing date. Where credit is allowed, monthly accounts are due and payable upon receipt of invoice and considered past due if payment is not received within 30 days of invoice date. **IN** reserves the right to contact the client directly when any account is 60 days past due.

No agency discount will be allowed on any advertising invoices 60 days past due. If an account is 75 days past due, all advertising will be discontinued until the account is brought current.

If the Publisher is not paid in full for advertisement as due, Advertiser and Agency agree to pay an additional 1.5 percent per month as a service charge on the unpaid balance, until paid, and all costs of collection incurred by the Publisher, including attorney's fees and costs. Publisher will not accept terms of sequential liability.

4. The Publisher shall not be bound by any condition, printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with the provisions set forth here.
5. All advertisers are published on the representation of the Advertiser and Agency that both are authorized to publish the entire contents and subject matter of the advertisement.
6. The Advertiser and Agency agree not to make any promotional reference to **IN** or the National Association of Mutual Insurance Companies (NAMIC) without the prior permission of the Publisher for each such use.
7. Advertising which simulates editorial content must carry the caption 'Advertisement' in not less than six (6) point type in the overall space occupied by the Advertiser.
8. Publisher assumes no responsibility or liability for any errors that may occur in connection with key numbers in any advertisement. The Publisher shall not be liable for any failure to publish all or any portion of the issue in which an advertisement is contained if such failure is due to acts of God, strikes, accidents, or other occurrences beyond the Publisher's control. Failure by Publisher to insert advertisement in any particular issue or issues invalidates the order but shall not constitute a breach of contract. Advertisements omitted from any particular issue or issues shall be made up or rate adjusted. In no event shall Publisher be liable for any other damages, including but not limited to consequential damages.

The Advertiser and Agency, jointly and severally, shall indemnify and hold harmless the Publisher, its officers, agents and employees against claims, suits, expenses (including legal fees), and losses resulting from the publication of the contents of the advertisement, including, without limitation, claims or suits for libel, violation of right of privacy, copyright infringement or plagiarism.

9. The Publisher will not be mediator for any advertiser/reader disagreements or business transactions. Any advertiser or reader complaint is to be handled directly with the parties involved.