

NAMIC MEDIA KIT



**IN MAGAZINE PRINT & DIGITAL ADVERTISING:
EVERYTHING YOU NEED TO KNOW**

UPDATED: AUGUST 2022



The National Association of Mutual Insurance Companies consists of more than 1,500 member companies, including seven of the top 10 property/casualty insurers in the United States. NAMIC member companies write \$357 billion in annual premiums and represent 69 percent of homeowners, 56 percent of automobile, and 31 percent of the business insurance markets.

TABLE OF CONTENTS

NAMIC AUDIENCE	
Readers Matter	2
Advertiser Benefits	2
IN Magazine Statistics	2
Awards	3
IN MAGAZINE	
Editorial Calendar	4
Print Advertising Specs	5
Digital Advertising Specs	8
Advertising Rates	10
Total Area Ink Coverage (TAC)	12
Advertorial Guidelines	15

READERS MATTER

NAMIC understands the fundamental element of business is building strong relationships. NAMIC can help your company build these relationships with member companies through print and digital advertising.

ADVERTISER BENEFITS

Each issue of IN magazine has the potential to reach as many as 17,000 employees of NAMIC member companies, including key decision-makers at each of the more than 1,500 member companies.

IN magazine's print issue ads also appear in the digital issue, which maximizes advertiser reach. The addition of a digital-only ad can extend that reach even further.

With more than 20 ad options, IN magazine provides advertising opportunities for every budget.


Your advertising campaign can impact your company's ability to build lasting relationships with current and prospective clients through brand recognition and trust.


IN MAGAZINE STATISTICS


TOPICS COVERED INCLUDE:


-  Advocacy
-  Compliance
-  Governance
-  Innovation
-  Leadership
-  Risk Management
-  Technology
-  Work Environment



89% 
of subscribers read the magazine regularly

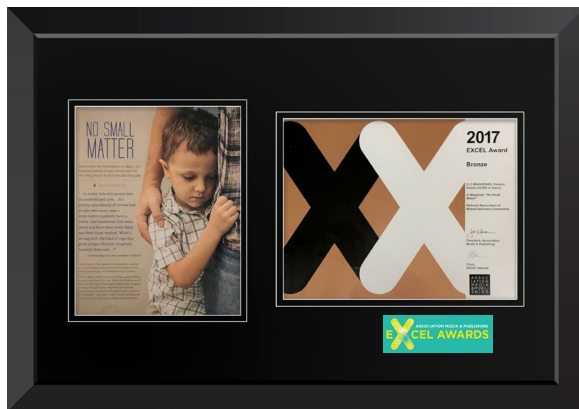
67% 
of readers recommend an article or pass along a copy of the magazine to a colleague

85% 
of readers say they learn something new from each issue

72% 
of readers say the magazine is a way for them to stay connected to NAMIC and fellow association members

* Numbers derived from the April 2021 IN magazine Reader Survey

IN MAGAZINE AWARDS



Association Media and Publishing recognized IN magazine's feature writing with a 2017 Bronze Excel Award.



Association Trends recognized IN magazine's overall high quality and creativity with a 2017 Silver All Media Contest Award.



Association Media and Publishing honored IN magazine with the 2020 Gold Excel Award for General Excellence.

EDITORIAL CALENDAR*



SPRING 2023 | THE FRAUD ISSUE

Ad Reservation Deadline: December 14, 2022

Print Ad Artwork Deadline: January 10, 2023
Digital Ad Artwork Deadline: February 17, 2023

Magazine Mail Date: March 6, 2023
Digital Magazine Launch Date: March 10, 2023



SUMMER 2023 | THE ERM ISSUE

Ad Reservation Deadline: March 20, 2023

Print Ad Artwork Deadline: April 11, 2023
Digital Ad Artwork Deadline: May 19, 2023

Magazine Mail Date: June 5, 2023
Digital Magazine Launch Date: June 9, 2023



FALL 2023 | THE TECHNOLOGY ISSUE (128TH ANNUAL CONVENTION SPECIAL SECTION)

Ad Reservation Deadline: June 15, 2023

Print Ad Artwork Deadline: July 7, 2023
Digital Ad Artwork Deadline: August 15, 2023

Magazine Mail Date: September 1, 2023
Digital Magazine Launch Date: September 5, 2023



WINTER 2023 | THE WORKERS' COMP ISSUE

Ad Reservation Deadline: September 22, 2023

Print Ad Artwork Deadline: October 13, 2023
Digital Ad Artwork Deadline: November 20, 2023

Magazine Mail Date: December 8, 2023
Digital Magazine Launch Date: December 13, 2023

*Topics are subject to change without notice.

IN MAGAZINE PRINT ADVERTISING SPECS

Acceptable Formats: High-resolution Adobe Acrobat PDF with embedded fonts and images or InDesign packaged files including all fonts and links.

Image Instruction:

- Resolution: raster image resolution should conform to the following recommended specifications:
 - 266ppi for tones (either grayscale or color)
 - 500ppi-900ppi for combination tones (either grayscale or color)
 - 900ppi-1200ppi for monochrome (1-bit) images
- Compression: Zip or JPEG compression methods are recommended for tones, CCITT Group 4 is recommended for monochrome images; compression methods should conform to PDF/X-1a standards. JPEG 2000, JBIG, and JBIG2 compression are not acceptable.
- Embedding: high-resolution images must be embedded in the PDF; OPI image assignments are not acceptable

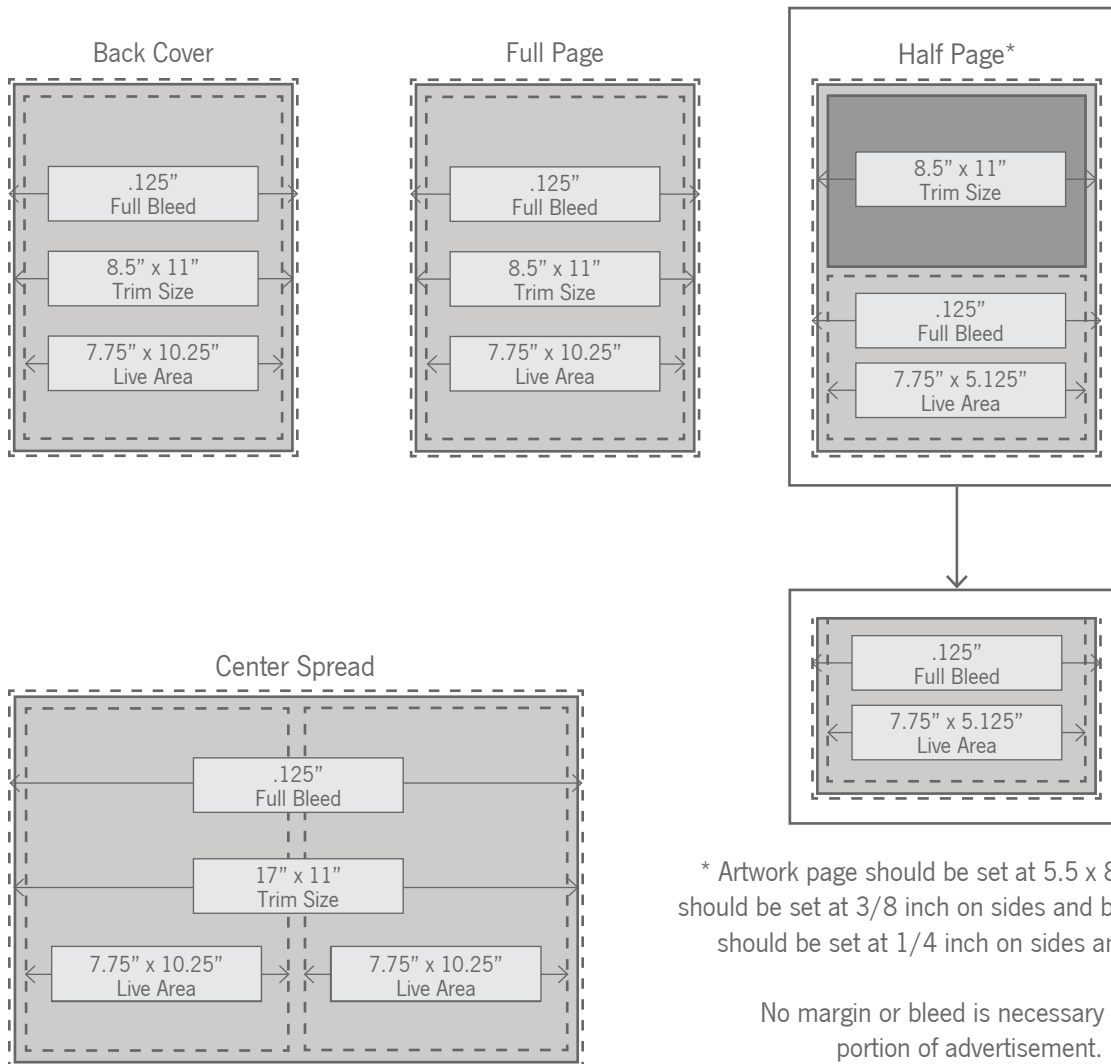
Color Instruction:

- Color space: must conform to print specifications for the title—grayscale or CMYK space for process color printing, or appropriate spot color(s) for PANTONE color printing; RGB or LAB color spaces are unacceptable
- Spot colors:
 - Must be defined as PANTONE color, not randomly named (e.g., name as PANTONE 186 C, not as “spot red”)
 - Must be defined unambiguously (same CMYK process color equivalent for PANTONE colors with same name)
 - Spot color gradients/blends must have been created spot-to-spot (e.g., 5% PANTONE color to 100% PANTONE color)
- Color management: files must be free of color functions, including PostScript color management, transfer curves, halftone screen assignments, and black generation functions; files should not include references to ICC profiles

All files must have a total area coverage of no more than 300 percent (see page 12).

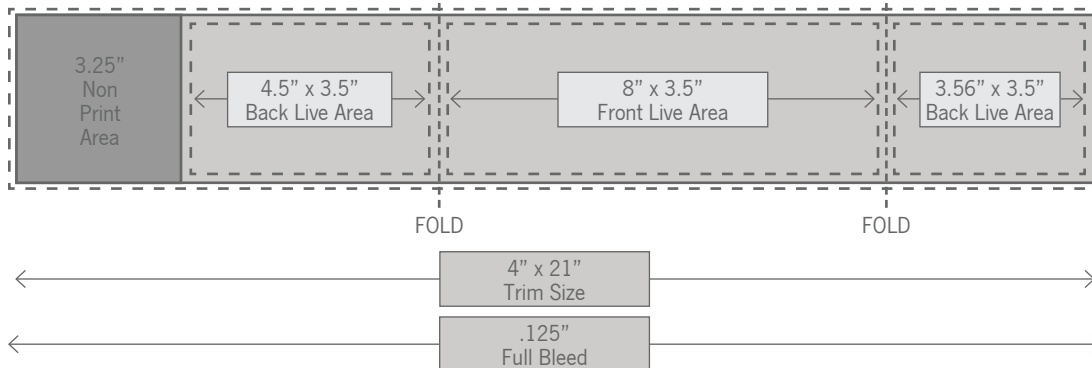
Placement: Please include crop marks in your file to ensure proper placement. Full bleeds should be set at 1/8 inch. Margins should be set at 3/8 inch to ensure full visibility.

IN MAGAZINE PRINT ADVERTISING SPECS



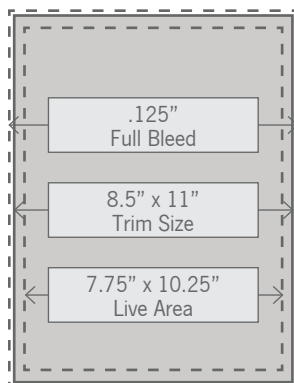
See more options on following page including gatefold cover, inserts, and outserts.

Standard Belly Band (For tip-in belly band specs, please ask.)

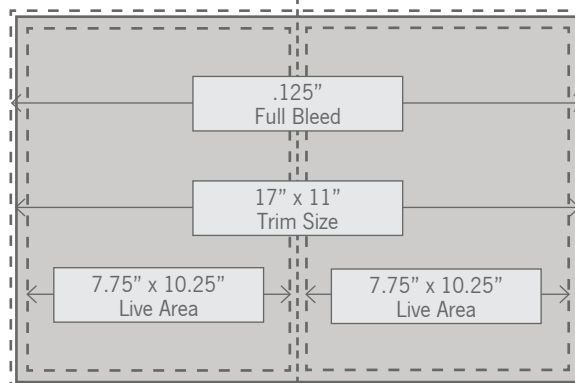


Gatefold Cover

Front Inside Cover

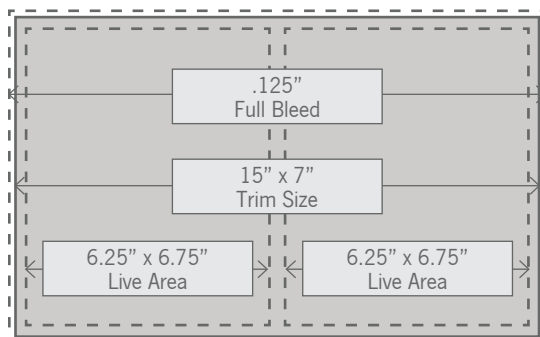


Inside - Folded Out

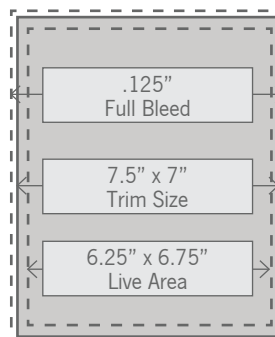


FOLD

Insert - Option 1
2-sided center-stitch booklet



Insert - Option 2
2-sided stitched leaflet



Outserts are preprinted pieces provided by the advertiser for inclusion in the magazine. Pricing for outserts are for inclusion only and does not include the price to setup or print.

IN MAGAZINE DIGITAL ADVERTISING SPECS

Inline Ad Basic - jpeg, png, or gif formats

- 500 pixels by 240 pixels
 - (240 pixels by 240 pixels safe area)
- Three- to four-word title
- Link to a webpage of your choice

Inline Ad Enhanced - jpeg, png, or gif formats

- 500 pixels by 240 pixels
 - (240 pixels by 240 pixels safe area)
- Three- to four-word title
- Link to a webpage of your choice
- Up to 100 words of content (in addition to ad)

Inline Ad Enhanced Plus - jpeg, png, or gif formats

- 500 pixels by 240 pixels
 - (240 pixels by 240 pixels safe area)
- Three- to four-word title
- Link to a webpage of your choice
- Up to 500 words of content (in addition to ad)
- Content header image (1,024 pixels by 360 pixels)
- Embedded audio or video
- Additional link



Front Presentation Ad Basic -

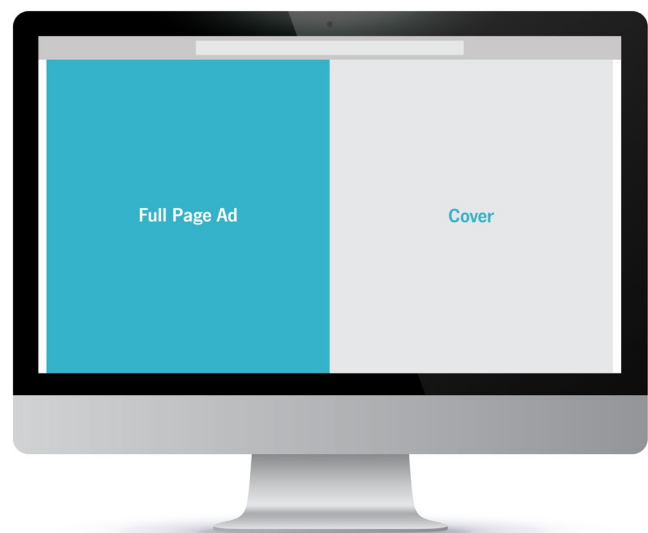
- PDF format, same specs as a print full-page interior ad
- Link to a webpage of your choice

Front Presentation Page Ad Enhanced -

- PDF format
- Same specs as a print full-page interior ad
- Three- to four-word title
- Link to a webpage of your choice
- Up to 100 words of content (in addition to ad)

Front Presentation Page Ad Enhanced Plus -

- PDF format
- Same specs as a print full-page interior ad
- Three- to four-word title
- Link to a webpage of your choice
- Up to 500 words of content (in addition to ad)
- Content header image (1024 pixels by 360 pixels)
- Embedded audio or video
- Additional link



Interstitial Page Ad – PDF format

- Same specs as a print full-page interior ad
- Link to a webpage of your choice

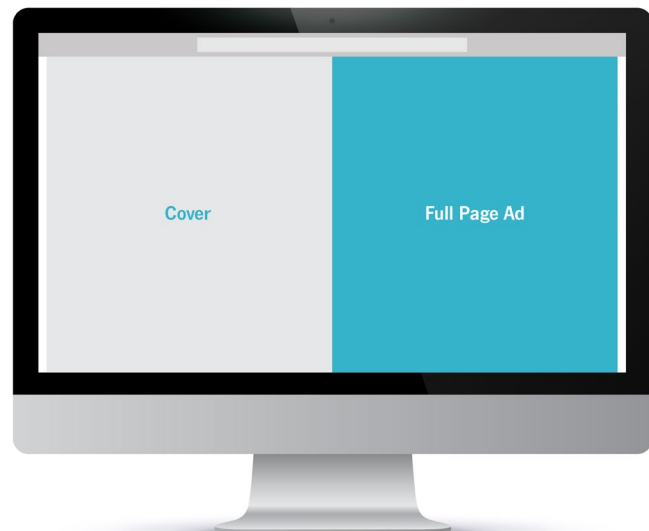


Back Presentation Ad Basic -

- PDF format
- Same specs as a print full-page interior ad
- Link to a webpage of your choice

Back Presentation Page Ad Enhanced -

- PDF format
- Same specs as a print full-page interior ad
- Three- to four-word title
- Link to a webpage of your choice
- Up to 100 words of content (in addition to ad)



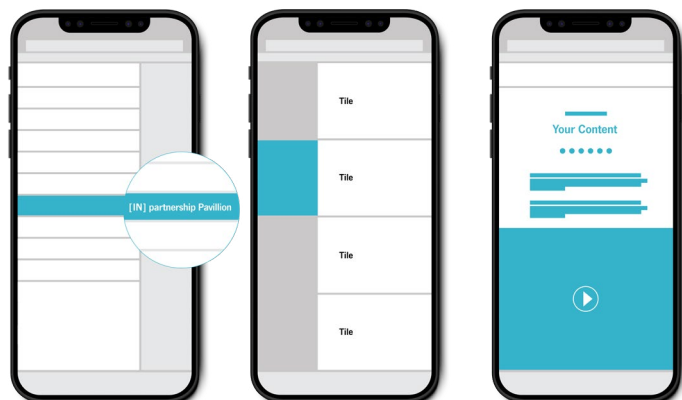
Back Presentation Page Ad Enhanced Plus -

- PDF format
- Same specs as a print full-page interior ad
- Three- to four-word title
- Link to a webpage of your choice
- Up to 500 words of content (in addition to ad)
- Content header image (1024 pixels by 360 pixels)
- Embedded audio or video
- Additional link

[IN]partnership Pavilion -

Recommended Assets Per Tile

- Tile image - (500 pixels by 240 pixels)
 - (240 pixels by 240 pixels safe area)
- Link to a webpage of your choice
- Content header image (1024 pixels by 360 pixels)
- Up to 500 words of content (in addition to ad)
- Embedded audio or video
- Additional link



IN MAGAZINE ADVERTISING RATES

Rates: Rates are effective November 1, 2021, for advertising that appears in the 2023 issues. All advertisements are full color.

Space Reservations: All space must be reserved by statement of work. We cannot accept verbal space reservations.

Cancellation Policy: Cancellations are not accepted after the space reservation deadline. Without materials or instructions, we reserve the right to repeat the advertiser's most recent advertisement.

Specialty Advertisements: The cost of inserts or special advertising will be quoted upon request. Contact Molly Keiser, NAMIC's sponsorship and advertising director, at mkeiser@namic.org for pricing and details.

Artwork Policy: Artwork must be submitted per specifications. Artwork not conforming to the specifications will be rejected. Refunds will not be provided if an advertiser is unable to produce artwork per the specifications.

Space Rates	1x	2x	3x	4x
Print & Digital				
Back Cover	\$6,100.00	\$6,039.00	\$5,795.00	\$5,490.00
Inside Front Cover	\$5,750.00	\$5,692.50	\$5,462.50	\$5,175.00
Inside Back Cover	\$5,750.00	\$5,692.50	\$5,462.50	\$5,175.00
Center Spread	\$5,750.00	\$5,692.50	\$5,462.50	\$5,175.00
Interior Spread	\$5,500.00	\$5,445.00	\$5,225.00	\$4,950.00
CEO [IN]sights Column Adjacent	\$4,500.00	\$4,455.00	\$4,275.00	\$4,050.00
Full Page - Interior	\$4,000.00	\$3,960.00	\$3,800.00	\$3,600.00
Half Page - Interior	\$3,000.00	\$2,970.00	\$2,850.00	\$2,700.00
Advertorial (one page)*	\$4,700.00	\$4,653.00	\$4,465.00	\$4,230.00
Advertorial Spread*	\$8,700.00	\$8,613.00	\$8,265.00	\$7,830.00
Digital Only				
Inline - Basic (link only)	\$250.00	\$247.50	\$237.50	\$225.00
Inline - Enhanced (link and up to 100 words of content)	\$300.00	\$297.00	\$285.00	\$270.00
Inline - Enhanced Plus (link, content header image, up to 500 words of content, embedded audio/video, extra link)	\$400.00	\$396.00	\$380.00	\$360.00
Front Presentation Page - Basic (link only)	\$1,200.00	\$1,188.00	\$1,140.00	\$1,080.00
Front Presentation Page - Enhanced (link and up to 100 words of content)	\$1,300.00	\$1,287.00	\$1,235.00	\$1,170.00
Front Presentation Page - Enhanced Plus (link, content header image, up to 500 words of content, embedded audio/video, extra link)	\$1,400.00	\$1,386.00	\$1,330.00	\$1,260.00
Back Presentation Page - Basic (link only)	\$1,000.00	\$990.00	\$950.00	\$900.00
Back Presentation Page - Enhanced (link and up to 100 words of content)	\$1,100.00	\$1,089.00	\$1,045.00	\$990.00
Back Presentation Page - Enhanced Plus (link, content header image, up to 500 words of content, embedded audio/video, extra link)	\$1,200.00	\$1,188.00	\$1,140.00	\$1,080.00
Interstitial - (link only)	\$1,200.00	\$1,188.00	\$1,140.00	\$1,080.00
[IN] Partnership Pavilion (includes three tiles; \$100 for each additional tile)	\$800.00	\$792.00	\$760.00	\$720.00
Print Only				
Belly Band **	\$10,000.00			
Belly Band with Tip-In to Center Spread **	\$14,500.00			
Insert (stitched to center)	\$10,000.00			
Vellum Cover **	\$10,000.00			
Gatefold Cover **	\$14,500.00			

* See advertorial guidelines on page 15 for additional information.

** While not required, polybags are recommended for quality purposes. Cost for polybags will be added to the cost of the list price.
For tip-in belly band specs, please ask.

TOTAL AREA INK COVERAGE (TAC)

Total Area Coverage or TAC, is the combined value of all CMYK inks for a particular area or object on a page. This value cannot exceed a specified amount, or ink may not transfer effectively and printed sheets may exhibit undesirable print quality characteristics such as blistering, picking or pages sticking together.

IN magazine requires a max of 300 percent TAC

Designers must have an awareness of the TAC of their designs to ensure the potential for high-quality output of their designs.

Total Area Coverage (TAC) – Evaluation

Modern desktop publishing applications, such as those within the Adobe Creative Suite, have the ability to evaluate pages in regard to TAC. See “How to identify TAC areas of concern” for instructions for Adobe Acrobat Pro, InDesign and Photoshop.

Total Area Coverage (TAC) – Avoidances

The two most common situations that cause out-of-tolerance TAC levels are:

1. The use of the Registration color swatch (100c, 100m, 100y, 100k), and
2. Adjusting images incorrectly in Photoshop, after conversion to CMYK.

Total Area Coverage (TAC) – General Guidelines and Tolerance

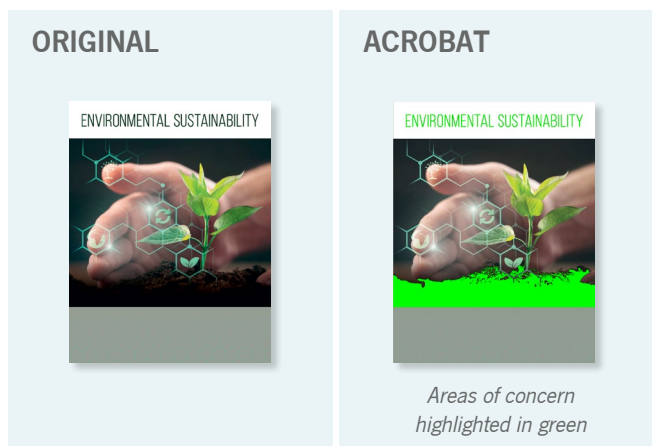
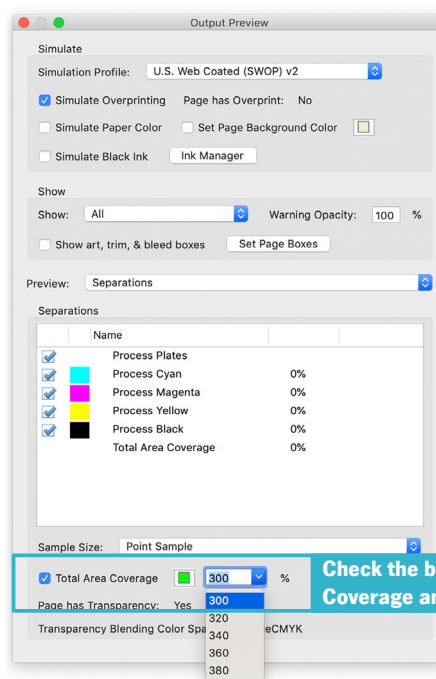
TAC (cumulative, square area) that exceeds the specified amount and represents an area that is smaller than a thumbprint will not typically cause any undesirable print quality issues.

In contrast, however, TAC that exceeds the specified amount in an area larger than a thumbprint is much more likely to exhibit undesirable print quality characteristics and should be avoided.

How to identify TAC areas of concern

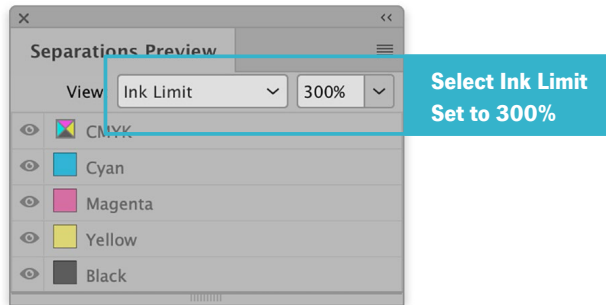
To find the areas of concern with **Adobe Acrobat Pro**:

- Open the PDF in Acrobat Pro. Go to *Tools > Print Production > Output Preview* to open the Output Preview pallet. Check the box at the bottom for Total Area Coverage. Select 300 percent from the drop-down. Areas of concern will highlight with the color in the color selector box (shown as green below).



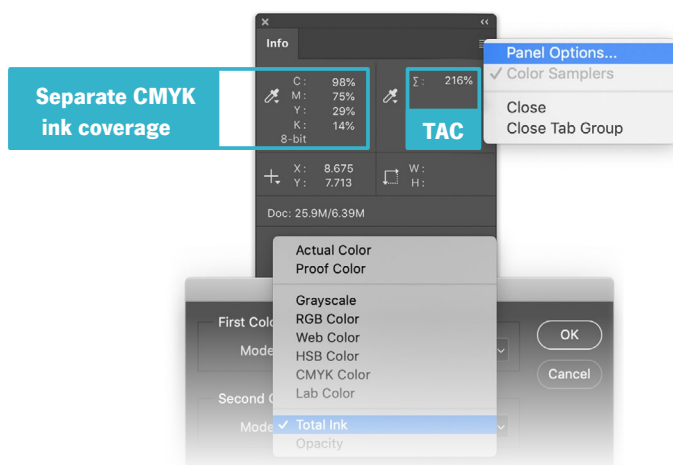
To find the areas of concern with **Adobe InDesign**:

- Open the PDF in Adobe InDesign. Go to *Window > Output > Separations Preview*. Select to view Ink Limit and set to 300%. Areas of concern will highlight red.



To find the areas of concern with **Adobe Photoshop**:

- Open the PDF in Adobe Photoshop. Go to *Window > Info* to open the Info pallet. Select the pallet menu (three lines in top-right), then Panel Options. Change Second Color Readout to Total Ink.



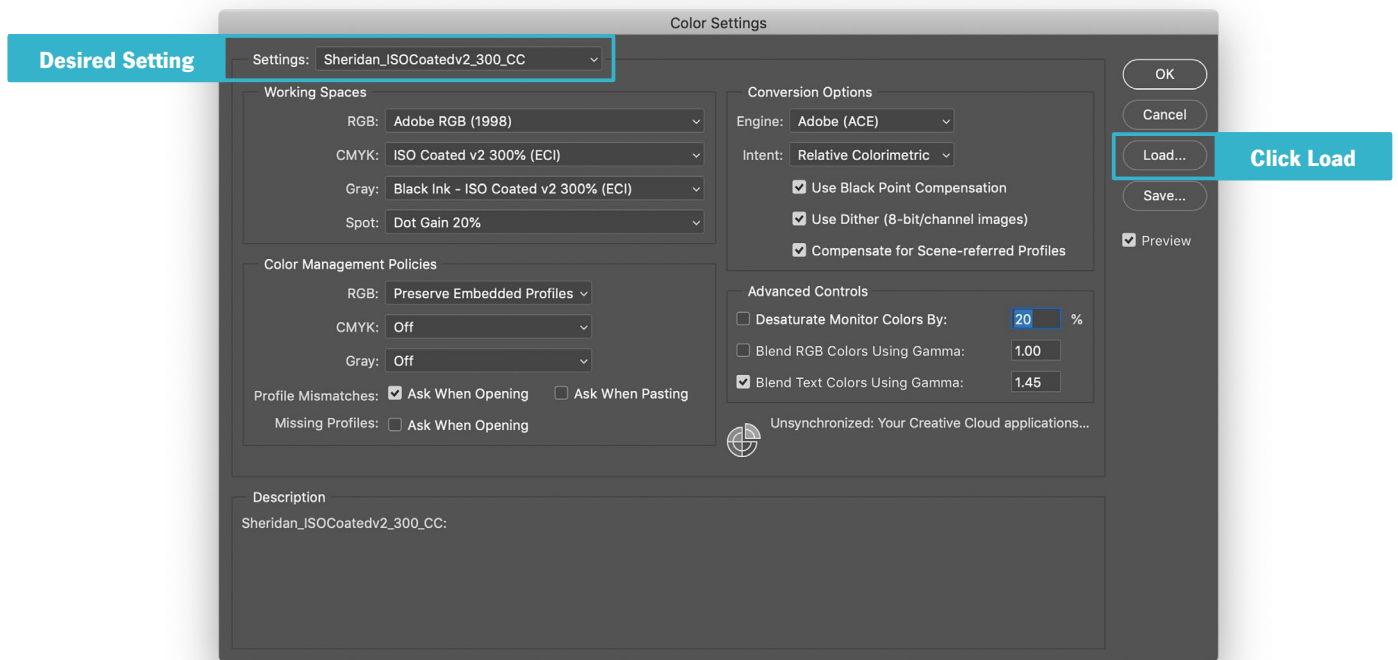
PHOTOSHOP



How to correct TAC outside its native application

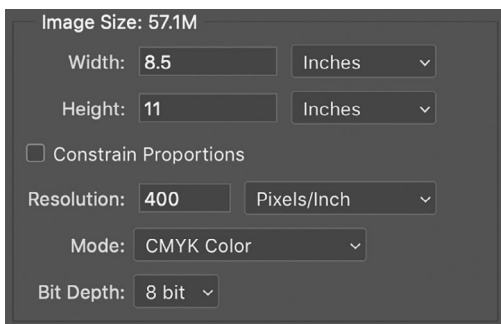
The ideal method of TAC correction is to identify areas of concern and modify images and graphics within the file's native application to produce a TAC no greater than 300%. If you are unable to correct a file within its native program, and have a PDF or image to work with, **TAC correction can be made in Adobe Photoshop** using the following steps:

1. Download the Photoshop Color Settings from: https://caesar.sheridan.com/tsp_procedures/procedureFiles.php?method=getfile&dir=%2FGeneral_Guidelines%2F%2FTotal_Area_Coverage&file=Sheridan_ISO.zip
2. Unzip it.
3. Open a Finder window.
4. Place files within the unzipped folder into this folder: *MacintoshHD > Users > [Username] > Library* > Application Support > Adobe > Color > Settings*
*Library folder is hidden. To access, select Finder window and input [Shift] + [Command] + [.]
5. Quit and Relaunch Photoshop. Do not open any files.
6. Within Photoshop, go to *Edit > Color Settings*.
7. Under OK, click Load.
8. Select **Sheridan_ISOCoatedv2_300_CC.csf** to load the settings shown on the next page.



9. Click OK.

10. Open the image or drop the PDF into Photoshop and open using the following settings:



11. Change the Image mode to RGB then back to CMYK:

Image > Mode > RGB Color,
Image > Mode > CMYK Color

12. Flatten: *Layer > Flatten Image*

13. Save.

ADVERTORIAL GUIDELINES

In effort to keep copy consistent, accurate, and objective, IN magazine staff has established the following guidelines for advertorials.

COPY REQUIREMENTS AND DEADLINES

The name(s) and contact information of the advertorial's author(s) must be provided with the advertising insertion order. When possible, topics and outlines for the advertorial should be submitted with the advertising insertion order. Topics and story angles for advertorial copy must be discussed with IN magazine's editorial staff. IN magazine's editorial staff reserves the right to contact authors to discuss the content being developed.

Advertorials must be written from a third-person perspective and must include sources outside the advertising organization to support the advertiser's viewpoint. Ideas and/or thoughts and solutions within the advertorial must be presented clearly without using advertising language. Advertorial copy must not imply that IN magazine endorses the advertiser's organization or the content presented.

The due date for advertorial copy is **two weeks** prior to the ad artwork deadline listed in IN magazine's media kit. This allows time for editing and approval between IN magazine's editorial staff and the advertiser. Advertorial copy must be submitted in a format that can be edited by IN magazine's editorial staff. A Word document is preferred.

IN magazine's managing editor will discuss recommended copy changes with the advertiser/author(s) prior to final deadline to ensure the piece meets the advertorial guidelines and edits have not changed the meaning or scope of the article.

IN magazine reserves the right to edit any material in order to maintain proper word count, grammar, tense, and consistency with IN magazine's editorial style. IN magazine reserves the right to reject articles that are poorly written, inappropriate, conflict with NAMIC's mission as an association, or otherwise do not meet IN magazine's advertorial and editorial guidelines. No advertorial that is misleading, deceitful, discriminatory, fraudulent, or slanders another company or person inside or outside the insurance industry will be accepted.

Advertorials will be marked clearly as such.

REVIEWS AND APPROVALS

Edits made by IN magazine will be sent back to the advertiser for finalization of the advertorial, which will be due by the media kit's listed ad artwork deadlines.

NAMIC staff is not responsible for the design of the advertorial. Final layouts must be presented to IN magazine in high-resolution PDF format based on the specs within NAMIC's media kit.

NATIONAL ASSOCIATION OF MUTUAL INSURANCE COMPANIES

3601 Vincennes Road | Indianapolis, IN 46268 | 317.875.5250
20 F Street, NW, Suite 510 | Washington, D.C. 20001 | 202.628.1558



NAMIC
NATIONAL ASSOCIATION OF
MUTUAL INSURANCE COMPANIES

