

**BUSINESS  
INSURANCE®**

2021

**MEDIA KIT**

## ABOUT US

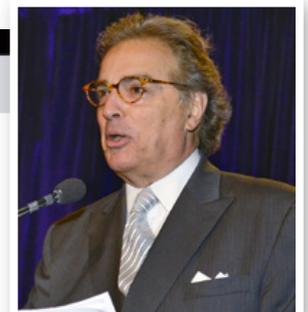
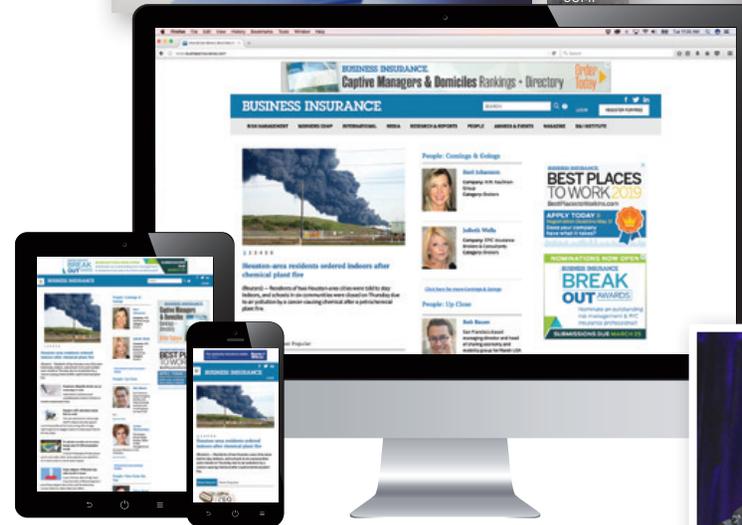
*Business Insurance* is the authoritative source of news, data and insight on risk management and employee benefits for executives in all industries. As the only major media brand focusing on the buyers of risk management, insurance and benefit programs, *BI* delivers in-depth coverage of issues and trends that drive the commercial insurance industry. *BI*'s buyer focus has made it required reading for risk and benefit professionals — and those who serve them — for more than 50 years.

Delivered in a multi-media mix, including a monthly print magazine, and daily online and mobile news, *Business Insurance* helps readers do their jobs better.

## OUR HISTORY

In 2019, Beacon International Group, Inc. acquired Business Insurance Holdings with plans to expand the reach and depth of the media company across national and International borders. Beacon is part of a family of companies that has been in insurance publishing since 1889. *Business Insurance* was founded in 1967 by Crain Communications, Inc. and celebrated its 50th anniversary in 2017.

*Business Insurance* editorial staff, correspondents, sales and administrative staff members are situated in major US and international cities.

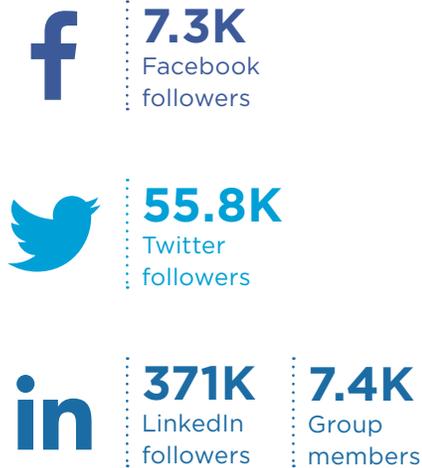


Steve Acunto  
President  
*Business Insurance*

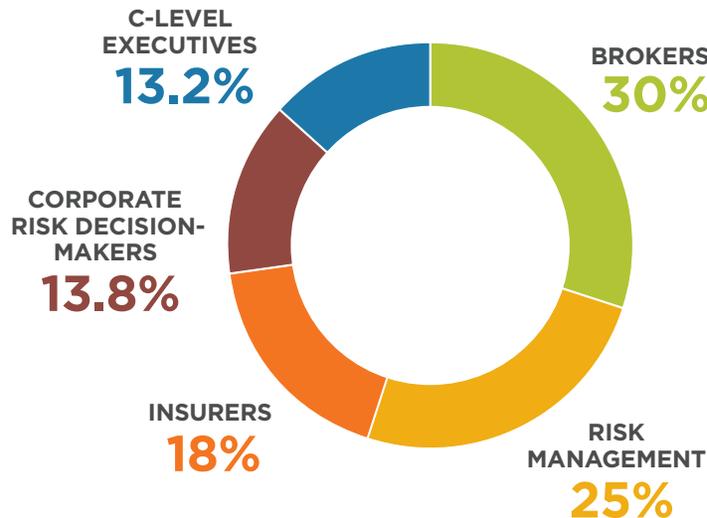
## OUR AUDIENCE

*Business Insurance* expertly covers breaking news while delivering insight, commentary and in-depth analysis on topics and industry trends most important to risk managers, c-suite decision-makers and buyers of commercial insurance. As today's world becomes increasingly complex, it is more important than ever for companies to make well-informed decisions about managing risk and buying insurance. *Business Insurance* is the most preferred media brand to help today's companies navigate tomorrow's risks.

### SOCIAL PRESENCE

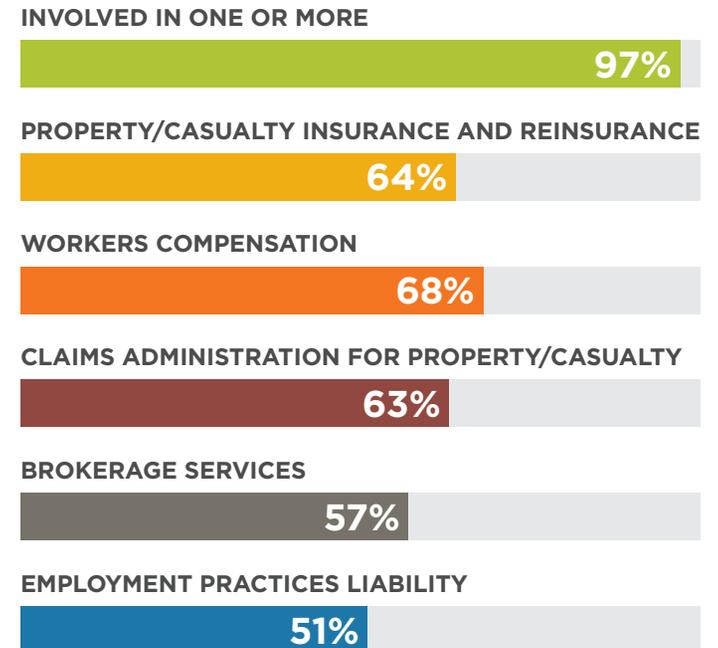


### AUDIENCE COMPOSITION



### BUSINESS INSURANCE REACHES COMMERCIAL INSURANCE DECISION-MAKERS & BUYERS

*Business Insurance* audience (print subscribers & digital users) are involved in the recommendation, specification, approval or purchase of the following services:



### PRINT, DIGITAL & LIVE EVENT AUDIENCE



## EVERY ISSUE DELIVERS

- NEWS ANALYSIS**  
 Key coverage of risk management, property/casualty and workers comp trends
- VIEW FROM THE TOP**  
 Interviews with industry decision makers
- WORKERS COMP FOCUS SECTIONS**
- M&A NEWS**
- EXECUTIVE MOVES**
- NEW PRODUCTS & SERVICES**
- INSURANCE LAW ROUNDUP**
- CYBER & TECHNOLOGY NEWS**
- UP CLOSE**  
 Profiles of recently promoted/hired executives
- PERSPECTIVES**  
 Expert opinions
- OFF BEAT**

The collage displays several pages from the Business Insurance magazine, including:

- COVER STORY:** "PUSH TO DEVELOP VACCINE RAISES LIABILITY QUESTIONS" featuring an image of a vaccine vial and a person receiving a shot.
- FEDERAL SHIELD DATES BACK TO LIABILITY CRISIS ERA:** An article discussing the impact of federal shield laws on liability.
- VIEW FROM THE TOP:** An interview with James Shea, Zurich Insurance, featuring a portrait of the executive.
- NEWS ANALYSIS:** "Minimum premiums, higher rates for airlines as COVID-19 creates insurance market turmoil" with a line graph showing market trends.
- INTERNATIONAL:** "PROFILE: DENMARK" with a map of Denmark and statistics: Area 16,638, Population 5.87, Market Concentration 78.2%, and GDP Growth (Projected) 5.2%.
- NEWS ANALYSIS:** "Rise in mega claims causes concern" and "MEGA CLAIMS RISING AT FASTER PACE" with a bar chart showing claim trends.
- EMPLOYERS MAY OPT FOR SAFETY:** An article discussing employer safety strategies.
- ABOUT NEED FOR MORE COVER:** An article discussing the need for increased insurance coverage.
- SPECIAL REPORT:** "LARGEST PROPERTY-CASUALTY WHOLESALERS" with a table showing market share data for various companies.

ISSUE DATE SPACE CLOSE MATERIAL CLOSE	IN-DEPTH COVER STORY	SPECIAL REPORT	SPECIAL SECTION / NEWS ANALYSIS	RANKINGS & RESEARCH	SURVEYS	SHOW DAILIES	BI & OTHER INDUSTRY EVENTS
<b>JANUARY</b> digital-only issue 12/23/20 12/30/20	<b>2020 Data Rankings Review</b>	<b>Compilation of BI's 2020 Research &amp; Rankings Reports</b> Plus additional industry rankings		Compilation of 2020 Rankings Reports			
<b>FEBRUARY</b> 1/11/21 1/18/21	<b>Risk Management</b>	<b>D&amp;O</b> Key issues for executive risk	Brokers; Specialty Risk; Workers Comp & Safety				<b>World Captive Forum</b>
<b>SPECIAL ISSUE</b> 1/25/21 2/1/21	<b>Specialty &amp; Emerging Risks</b>	<b>Specialty &amp; Emerging Risks</b> Cyber, technology, climate change risks, entertainment risks and more					
<b>MARCH</b> 2/10/21 2/17/21	<b>Accident &amp; Health Insurance</b>	<b>Captives</b> ART market overview and exclusive rankings	<b>Workers Comp Section</b> Liability; Technology; Workers Comp & Safety	Top Captive Managers; Top Captive Domiciles			CICA
<b>APRIL</b> 3/8/21 3/15/21	<b>Risk Management</b>	<b>RIMS Issue</b> Risk Management Innovation	Specialty Risk; Market Trends; Brokers; Workers Comp & Safety		TBD	RIMS	RIMS
<b>MAY</b> 4/12/21 4/19/21	<b>Cyber Risk</b>	<b>Claims Management</b> Claims Industry Developments; Claims Tech & Exclusive Rankings	Technology; Property; Brokers; Workers Comp & Safety	Top 10 TPAs		Signet Ad Study	
<b>JUNE</b> 5/10/21 5/17/21	<b>Break Out Awards</b>	<b>Pandemic Risk Management</b> What have we learned and what is the path forward?	<b>Workers Comp Section</b> Specialty Risk; Property; Brokers; Workers Comp & Safety				<b>Break Out Awards, PRIMA</b>
<b>JULY/AUGUST</b> 6/17/21 6/24/21	<b>Risk Management</b>	<b>Broker Trends &amp; Profiles I</b> BI's annual review of the brokerage industry	Liability; Technology; Workers Comp & Safety	Top 10 Global Brokers; Top 100 U.S. Brokers		TBD	VCIA
<b>SEPTEMBER</b> 8/9/21 8/16/21	<b>9/11 and Insurance 20 Years Later</b>	<b>Excess &amp; Surplus Lines</b> Market overview, hot products, & exclusive rankings	<b>Workers Comp Section</b> Specialty Risk; Liability; Brokers; Workers Comp & Safety	Top 10 Wholesalers; Top 10 MGAs; Top 10 E&S Insurers			<b>Diversity &amp; Inclusion Conference, WSIA</b>
<b>SPECIAL ISSUE</b> 8/20/21 8/27/21	<b>Innovation &amp; Technology</b> Insurtech and latest innovations in commercial insurance	<b>Innovation Award Winners</b>				Insurtech	InsureTech Connect
<b>OCTOBER</b> 9/13/21 9/20/21	<b>Health Care Risk</b>	<b>Reinsurance</b> Trends, issues and Monte Carlo report; <b>Broker Trends &amp; Profiles II</b> Broker productivity and innovation	Technology; Property; Workers Comp & Safety	Top 10 Reinsurance Brokers; Top 10 Global Reinsurers; Most Productive Brokers; Benefits Specialists; Beyond the Top 100			<b>U.S. Insurance Awards, PCIA, ASHRM, ILF</b>
<b>NOVEMBER</b> 10/11/21 10/18/21	<b>Construction Risk</b>	<b>Professional Liability</b> E&O, D&O etc. <b>Cyber Risk</b> Cyber Market Update	<b>Workers Comp Section</b> Specialty Risk; Technology; Brokers; Workers Comp & Safety	Largest D&O Insurers; Largest Med Mal Insurers; Largest A&E Insurers		Signet Ad Study	<b>Women to Watch, PLUS</b> annual conference
<b>DECEMBER</b> 11/8/21 11/15/21	<b>Women to Watch</b>	<b>Insurance Education</b>	Property; Liability; Workers Comp & Safety	Top Risk Management Schools	TBD		<b>Women to Watch</b>

DATE	EVENT	LOCATION	ONLINE LINK
NOVEMBER	WOMEN TO WATCH AWARDS & CONFERENCE (UK)	London	<a href="https://BusinessInsurance.com/conference/W2WEMEA">BusinessInsurance.com/conference/W2WEMEA</a>
DECEMBER	WOMEN TO WATCH AWARDS & CONFERENCE (US)	NYC	<a href="https://BusinessInsurance.com/conference/W2W">BusinessInsurance.com/conference/W2W</a>
JANUARY			
FEBRUARY	WORLD CAPTIVE FORUM	Miami	<a href="https://BusinessInsurance.com/conference/WCF">BusinessInsurance.com/conference/WCF</a>
MARCH	CANNABIS CONFERENCE		<a href="https://BusinessInsurance.com/conference/Cannabis">BusinessInsurance.com/conference/Cannabis</a>
APRIL			
MAY			
JUNE	BREAK OUT AWARDS	NYC Chicago San Francisco	<a href="https://BusinessInsurance.com/conference/BreakOut">BusinessInsurance.com/conference/BreakOut</a>
JULY			
AUGUST			
SEPTEMBER	DIVERSITY & INCLUSION CONFERENCE	Chicago	<a href="https://BusinessInsurance.com/conference/DiversityInclusion">BusinessInsurance.com/conference/DiversityInclusion</a>
	INNOVATION AWARDS	Las Vegas	<a href="https://BusinessInsurance.com/conference/Innovation">BusinessInsurance.com/conference/Innovation</a>
OCTOBER	U.S. INSURANCE AWARDS	NYC	<a href="https://BusinessInsurance.com/conference/USIA">BusinessInsurance.com/conference/USIA</a>
	CANNABIS CONFERENCE		<a href="https://BusinessInsurance.com/conference/Cannabis">BusinessInsurance.com/conference/Cannabis</a>
NOVEMBER	WOMEN TO WATCH AWARDS & CONFERENCE (UK)	London	<a href="https://BusinessInsurance.com/conference/W2WEMEA">BusinessInsurance.com/conference/W2WEMEA</a>
DECEMBER	WOMEN TO WATCH AWARDS & CONFERENCE (US)	NYC	<a href="https://BusinessInsurance.com/conference/W2W">BusinessInsurance.com/conference/W2W</a>



## SPONSORSHIP OPPORTUNITIES

SUSAN STILWILL  
HEAD OF SALES, EVENTS  
312-636-7222  
[sstilwill@businessinsurance.com](mailto:ssstilwill@businessinsurance.com)

KEITH KENNER  
PUBLISHER  
312-833-4099  
[kkenner@businessinsurance.com](mailto:kkenner@businessinsurance.com)

## SPEAKING OPPORTUNITIES & AWARDS NOMINATIONS

KATIE KETT  
DIRECTOR, MARKETING & EVENTS  
616-550-5591  
[kkett@businessinsurance.com](mailto:kkett@businessinsurance.com)

[BusinessInsurance.com/events](https://BusinessInsurance.com/events)

## PRINT DISPLAY 4-COLOR ADVERTISING RATES

PRINT AD UNIT	1X	3X	6X	9X	12X	15X +
C1 False Cover Flap	\$13,036	\$11,883	\$10,161	\$9,517	\$8,960	\$8,412
Full Page Spread	\$36,328	\$32,356	\$26,720	\$24,898	\$23,423	\$21,967
1/2 Page Spread	\$18,740	\$16,751	\$13,905	\$12,962	\$12,196	\$11,428
Full Page	\$18,740	\$16,751	\$13,905	\$12,962	\$12,196	\$11,428
1/2 Page Vertical	\$10,840	\$9,948	\$8,498	\$7,938	\$7,452	\$6,967
1/2 Page Horizontal	\$10,840	\$9,948	\$8,498	\$7,938	\$7,452	\$6,967
Horizontal Strip	\$6,691	\$6,212	\$5,504	\$5,139	\$4,818	\$4,496
1/4 Page Vertical	\$6,505	\$5,969	\$5,098	\$4,763	\$4,471	\$4,180
1/4 Page	\$6,505	\$5,969	\$5,098	\$4,763	\$4,471	\$4,180

**ALL PRINT RATES ARE NET DOLLARS.**

Rates reflect cost per ad based on frequency. Frequency = number of 2021 ad units purchased during Jan 2021 - Dec 2021. All product rates are subject to change. See your rep for BW rates. Short rates and rebates apply, refer to T&Cs for details.

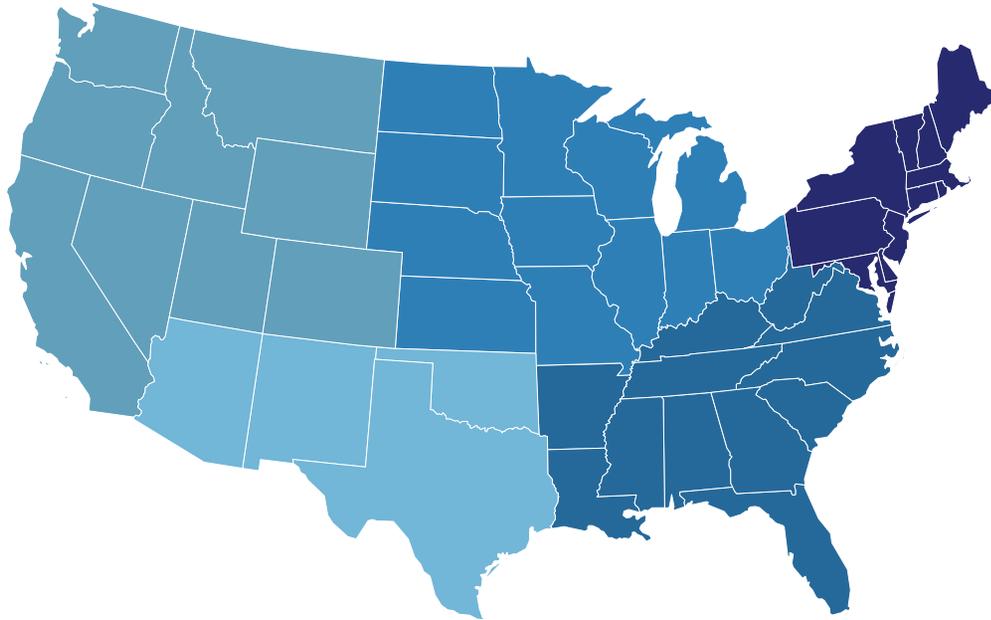
### PREMIUM POSITIONING

- COVER 1 Opportunities available upon request
- COVER 2 +15%
- COVER 3 no premium
- COVER 4 +20%
- 1ST RHP +10%
- FF RHP +5% (1st 30% of pub)
- Opp TOC +10%
- Opp EDIT +10%

**Ask your rep for additional high-impact print ad units.**



## PRINT REGIONAL 4-COLOR ADVERTISING RATES



### REGIONAL CIRCULATION

	1X	6X +
< 2,500	\$6,315	\$6,162
2,501 - 5,000	\$8,480	\$8,202
5,001 - 7,500	\$9,229	\$8,949
7,501 - 10,000	\$9,953	\$9,651
10,001 - 12,500	\$10,675	\$10,351
12,501 - 15,000	\$11,410	\$11,045
15,001 - 17,500 +	\$12,136	\$11,741

**ALL PRINT RATES ARE NET DOLLARS.**

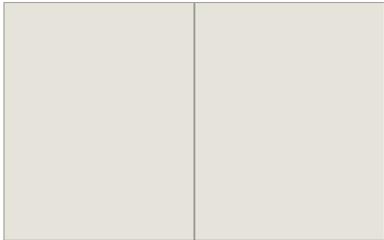
Regional advertisements are accepted as a **full tabloid page** only. Contact your regional advertising representative for availability.

Regional advertisements will not contribute to frequency for determining full run or demographic rates; however, advertisements scheduled to appear in full run or demographic editions will contribute to frequency for determining regional rates.

*Rates reflect cost per ad based on frequency. Frequency = number of 2021 ad units purchased during Jan 2021 - Dec 2021. All product rates are subject to change. See your rep for BW rates. Short rates and rebates apply, refer to T&Cs for details.*

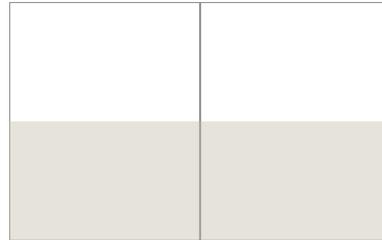
## PRINT DISPLAY AD UNITS

*Include bleed on all sides — including fractional ads.  
All specs are given in width x depth dimensions.*



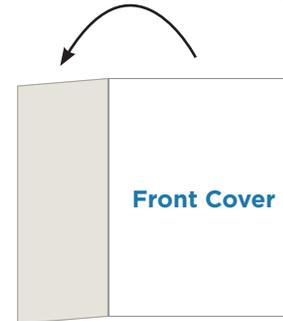
### FULL PAGE SPREAD

Trim Size: 20" x 13"  
Live Area: 19.25" x 12.25"  
Bleed: 20.25" x 13.25"



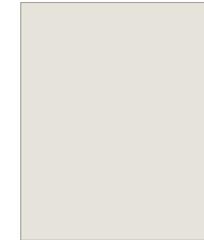
### 1/2 PAGE SPREAD

Trim Size: 20" x 6.375"  
Live Area: 19.25" x 6"  
Bleed: 20.25" x 6.625"



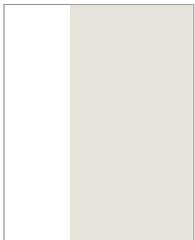
### C1 FALSE COVER FLAP

Trim Size: 4" x 13"  
Live Area: 3.5" x 12.5"  
Bleed: 4.25" x 13.25"



### FULL PAGE

Trim Size: 10" x 13"  
Live Area: 9.25" x 12.25"  
Bleed: 10.25" x 13.25"



### 3/4 PAGE VERTICAL

Trim Size: 7.125" x 13"  
Live Area: 6.75" x 12.25"  
Bleed: 7.375" x 13.25"



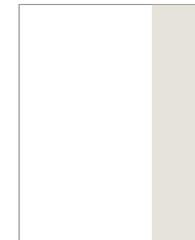
### 1/2 PAGE HORIZ.

Trim Size: 10" x 6.375"  
Live Area: 9.25" x 6"  
Bleed: 10.25" x 6.625"



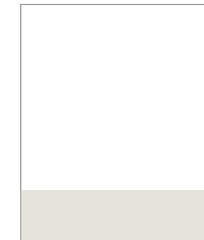
### 1/2 PAGE VERTICAL

Trim Size: 4.875" x 13"  
Live Area: 4.5" x 12.25"  
Bleed: 5.125" x 13.25"



### 1/4 PAGE VERTICAL

Trim Size: 2.625 x 13"  
Live Area: 2.25" x 12.25"  
Bleed: 2.875" x 13.25"



### HORIZONTAL STRIP

Trim Size: 10" x 3.25"  
Live Area: 9.25" x 2.875"  
Bleed: 10.25" x 3.5"

### PRINT SPECS & SUBMISSION INSTRUCTIONS

- All advertising should be provided as a press-ready PDF with all fonts and images embedded, and include 1/8" bleed on all sides — including fractional ads.
- All embedded images must be a minimum of 300 dpi (dots per inch) and CMYK. Files containing RGB or LAB colors will be converted to CMYK.

- Files supplied without a color proof will be printed to SWOP standards. The Printer and/or Publisher cannot be held liable for color complaints when files are submitted without an acceptable color proof.
- PMS inks or pre-mixed inks require dedicated print units and will be billed at Matched Color Rate. Ask your rep for rates.

### PRODUCTION QUESTIONS

Contact your *BI* rep directly for assistance (see contact page).

### MATERIAL SUBMISSION

Ad material can be emailed to [print@businessinsurance.com](mailto:print@businessinsurance.com).

## PRINT INFOGRAPHIC POSTERS ADVERTISING RATES

A four-page infographic data poster pullout gives companies an ownership position with *Business Insurance* along side data or research content produced by the *BI* research and editorial team.

These posters will provide businesses with 12 months of high-profile placement on the office walls of target audiences and in alignment with critical editorial content.

The poster insert (70 lb. paper stock) is bound into the center of the print edition of *Business Insurance*. Additionally, companies can sponsor a customized infographic poster based on content-marketing needs.

Advertiser receives logo placement on the cover and inside data spread, as well as full-page ad on back of poster.

**EDITORIAL  
INFOGRAPHIC  
POSTER**

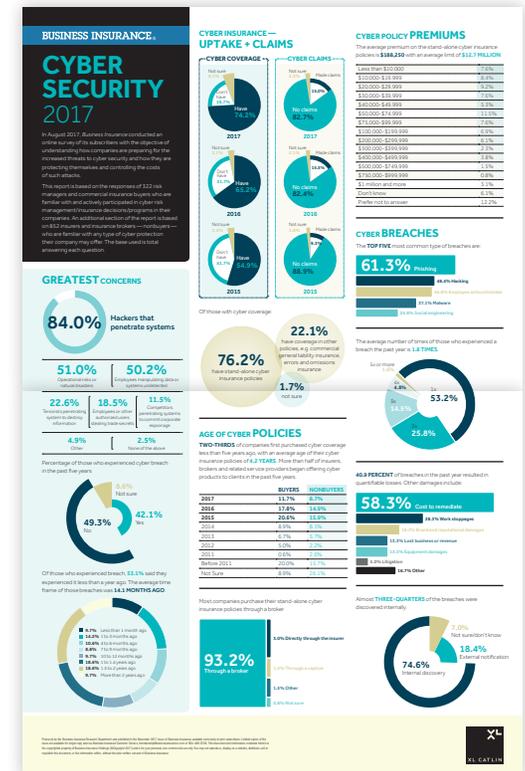
Examples include:  
Risk Management Tech,  
Data & Analytics, Property,  
Cyber, Diversity.

**FOUR-PAGE DATA POSTER  
\$21,250 NET**

**CUSTOM  
INFOGRAPHIC  
POSTER**

Subject must be agreed  
upon six weeks prior to  
publication date. Includes  
field research survey.

**FOUR-PAGE DATA POSTER  
\$25,000 NET**



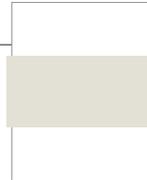
Contact your regional sales representative for frequency discounts for multiple posters and for details regarding custom offerings. All product rates are subject to change.

## SPONSORED COPIES & UNIQUE UNIT ADVERTISING RATES

### BELLY BAND (PARTIAL COVER WRAP)

Trade Show distribution; National distribution available for limited issues. A Full-Page ad must also run in same issue.

**CONTACT PUBLISHER FOR RATES**



### COVER TIP

**CONTACT PUBLISHER FOR RATES**



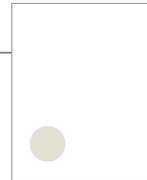
### POLY BAG

**\$25,000.00 NET** - Run of Magazine



### COVER 1 (C1) STICKER

**\$7,500 NET** - 2" DOT (Show Daily or Tradeshow Copies only)

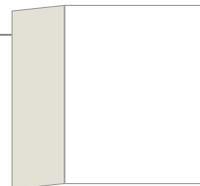


### COVER 1 (C1) FULL FALSE COVER

A Full-Page ad must also run in same issue.

**1X OPEN RATE** - +20% PREMIUM\* (Franchise Covers only)

*\*Requires select issue approval from publisher*



Contact your sales representative for information on expanded and partial distribution opportunities. All product offerings and rates are subject to change.



5" Belly Band

## PRINT INSERT ADVERTISING RATES

Pre-printed, advertiser-supplied inserts can be distributed full or partial run in *Business Insurance's* print edition.

Advertising insert rates are based on the 4-color unit rate for equivalent ROP advertising units. Frequency discounts apply.

### FULL RUN RATE STRUCTURE

Single insert page = two image panels

**1 - 6 page insert** = 47% off earned 4-color net rate

**7+ page insert** = 59% off earned 4-color net rate

**INSERT MECHANICAL CHARGES PER EACH INSERTION DATE = \$900 (NET)**

**Minimum size:**

5" x 3.5"

**Maximum size:**

9.5" x 12.5"

INTERNATIONAL

YOU CAN'T CHOOSE WHICH DATA GETS COMPROMISED.

YOU CAN'T CHOOSE WHEN A CONTAINER SHIP RUNS AGROUND.

YOU CAN'T CHOOSE WHERE A HURRICANE MAKES LANDFALL.

goods during international journeys re-admitted basis subject to local supervision.

For free trial access to global insurance intelligence, visit [axcoinfo.com](http://axcoinfo.com).

12 OCTOBER 2020 BUSINESS INSURANCE

Contact a regional sales representative for information on expanded and partial distribution opportunities. All product offerings and rates are subject to change.



## ONLINE RUN OF SITE ADVERTISING RATES

### STANDARD UNITS

AD UNIT	DESKTOP SIZE	TABLET SIZE	MOBILE SIZE	NET CPM
Medium Rectangle	300x250	300x250	300x50	\$90
Half Page	300x600	300x600	300x50	\$130
*Super Leaderboard	970x90	728x90	300x50	\$90
Interstitial	640x480	640x480	N/A	\$145

15% upcharge for geo-targeted placements.

**NATIVE AD UNIT** — Native ad units run in-line with editorial content on the homepage. Ad units are labeled as “Sponsor provided content”.

**\$10,000 NET**

#### CLIENT MUST SUPPLY:

- Article title (500 characters max)
- Article description (1,000 characters max)
- Image, 834x500px
- Article URL

### RICH MEDIA UNITS

AD UNIT	DESKTOP SIZE	TABLET SIZE	NET CPM
Pushdown	970x90 970x415	N/A	\$135
Interstitial	640x480	640x480	\$135

Refer to the IAB industry standard specs for other potential rich media units:  
<http://www.iab.com/guidelines/display-rising-stars-ad-units/>

SPONSOR PROVIDED CONTENT



**Reaping Big Benefits from Consolidated Insurance Buying**

While conventional wisdom suggests it's not wise to put all your eggs in one basket, AXA XL's Joe Tocco says there is a stronger argument for businesses to make the most of their broker and carrier relationships with consolidated insurance buying. See why.

Ads with white backgrounds are required to have a dark 1px border around each frame. Standard ads will appear on desktop, tablet and mobile; rich media ads will appear on desktop and tablet. Minimum impression level and spend apply. All online rates are in net. All product offerings are subject to change. \*Super leaderboard availability is impacted by channel sponsorships. Impression levels for geo-targeted placements are not guaranteed and are subject to availability.

## ONLINE SPONSORSHIP RATES

### CHANNEL SPONSORSHIP

Share of voice sponsorship of all ad units on channel front page and all channel article pages.

AD UNIT	DESKTOP SIZE	TABLET SIZE	MOBILE SIZE	PEAK MONTHLY RATE	STANDARD MONTHLY RATE
Risk Management Channel	970x90; 300x250; 300x600	728x90; 300x250; 300x600	300x50	\$8,500	\$7,500
International Channel	970x90; 300x250; 300x600	728x90; 300x250; 300x600	300x50	\$6,035	\$5,285
Workers Comp Channel	970x90; 300x250; 300x600	728x90; 300x250; 300x600	300x50	\$6,500	\$5,500

**PEAK TIMING** = April, May, June, September, October and November

**STANDARD TIMING** = January, February, March, July, August and December

### PROGRAMMATIC DIRECT DEAL

Programmatic Direct Deals are a quick and efficient way for advertisers to programmatically purchase high-quality ad inventory on BusinessInsurance.com. These fixed price, one-to-one deals offer guaranteed impressions for your brand's ads.

### FIRST IMPRESSION TAKE-OVER (FITO)

Take-over of all available site ad units for each unique users' first page view for a specified period of time.

AD UNIT	DESKTOP SIZE	TABLET SIZE	MOBILE SIZE	INTERSTITIAL SIZE	PEAK CPM RATE	STANDARD CPM RATE
1-day FITO Sponsorship	970x90; 300x250; 300x600	728x90; 300x250; 300x600	300x50	640x480	\$290	\$250

Contact your rep for additional specifications and details.

Ads with white backgrounds are required to have a dark 1px border around each frame. Standard ads will appear on desktop, tablet and mobile.

All online rates are in net. Impression levels are not guaranteed for sponsorships. All product offerings are subject to change. 15% upcharge for geo-targeted placements.



## VIDEO SPONSORSHIP ADVERTISING RATES

### BI EDITORIAL VIDEO SPONSORSHIP

Advertisers can sponsor *Business Insurance* video reports with a 15 second un-skippable pre-roll advertisement that plays before the video. Video sponsorships run on the Risk Management channel section front, one of our most frequently visited page.

#### 1 MONTH

\$8,333 / month

#### 3 MONTHS

\$6,666 / month

#### 6 MONTHS

\$4,879 / month

#### 12 MONTHS

\$3,155 / month

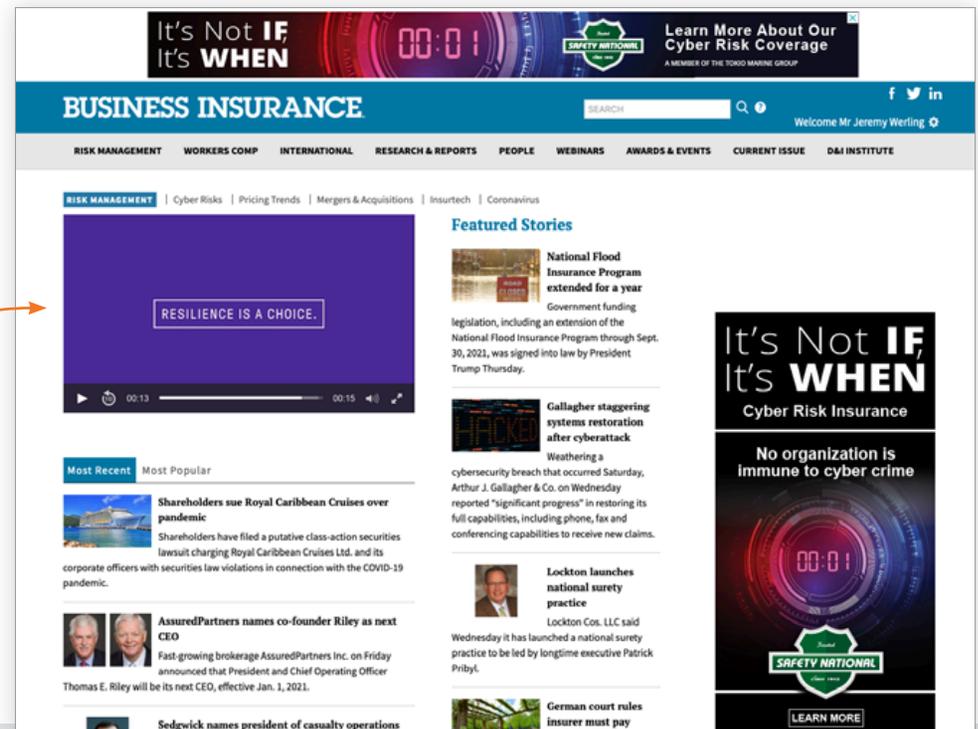
### SPONSORED CUSTOM VIDEO SERIES

*Business Insurance's* video reports offer compelling features, interviews and stories of interest to viewers. Special program; commitment required. 30-day lead time applies.

**\$10,000 (MONTHLY RATE)**

**Video Sponsorships run on the Risk Management channel section front**

Detailed video specs are available upon request. Please ask your BI rep.



## EMAIL NEWSLETTER ADVERTISING RATES

EMAIL NEWSLETTER PEAK RATES / STANDARD	DESKTOP & TABLET SIZE	MOBILE SIZE	# OF SPONSORS	1 MONTH	3 MONTHS	6 MONTHS	12 MONTHS
*Daily Briefing (M-F)	728x90	300x50	6	\$8,193 / \$7,783	\$6,964 / \$6,616	\$6,145 / \$5,838	\$5,465 / \$5,192
Comings & Goings (Mon)	728x90	300x50	2	\$2,700 / \$2,400	\$2,295 / \$2,040	\$2,025 / \$1,800	\$1,782 / \$1,584
*Risk Management (Tues)	728x90	300x50	3	\$7,425 / \$6,750	\$6,312 / \$5,738	\$5,569 / \$5,063	\$4,952 / \$4,502
Workers Comp (Wed)	728x90	300x50	3	\$4,961 / \$4,713	\$4,217 / \$4,006	\$3,584 / \$3,405	\$3,046 / \$2,894
Employee Benefits (M-F)	728x90	300x50	3	\$8,193 / \$7,783	\$6,964 / \$6,616	\$6,145 / \$5,838	\$5,465 / \$5,192
Market Pulse (Thurs)	728x90	300x50	3	\$3,200 / \$3,000	\$2,720 / \$2,550	\$2,400 / \$2,250	\$2,112 / \$1,980
Current Issue (1x/mo)	728x90	300x50	2	\$2,500 / \$2,200	\$2,125 / \$1,870	\$1,870 / \$1,645	\$1,645 / \$1,448
Global Focus (M-F)	728x90	300x50	3	\$8,603 / \$7,783	\$7,312 / \$6,616	\$6,452 / \$5,838	\$5,738 / \$5,192
International - UK (T & Th)	728x90	300x50	3	\$1,800 (monthly rate)			

### TEXT AD RATES

1-12X mailings — \$345 per send  
12X+ mailings — \$288 per send

Specs: 728x90px .jpg, .png, or .gif file including:

- 50 character headline
- 100 character copy, single paragraph
- 100x90px image
- 1 URL link

#### ADVERTISEMENT 9 Must-Know Auto Trends

Get a handle on the factors behind higher commercial auto losses to control risk and reduce crashes.



*\*Text ads only available on Daily Briefing and Risk Management newsletters.*

**PEAK TIMING** = April, May, June, September, October and November  
**STANDARD TIMING** = January, February, March, July, August and December

Ads with white backgrounds are required to have a dark 1px border around each frame. All newsletter ad units are served on an even, dynamic share-of-voice rotation. Standard ads will appear on desktop, tablet and mobile. All online rates are in net. Impression levels are not guaranteed for sponsorships. All product offerings are subject to change.

## BREAKING NEWS ADVERTISING RATES

<b>BREAKING NEWS ALERT EMAIL RATES</b>	<b>DESKTOP &amp; TABLET SIZE</b>	<b>MOBILE SIZE</b>	<b># OF SPONSORS</b>	<b>1 MONTH</b>	<b>3 MONTHS</b>	<b>6 MONTHS</b>	<b>12 MONTHS</b>
<b>TOPIC BUNDLES</b>							
Risk Management	728x90	300x50	2	\$4,946	\$4,204	\$3,710	\$3,314
International	728x90	300x50	2	\$4,122	\$3,503	\$3,092	\$2,762
Workers Comp	728x90	300x50	3	\$4,837	\$4,111	\$3,628	\$3,241
Agents & Brokers	728x90	300x50	2	\$4,837	\$4,111	\$3,628	\$3,241
Captives	728x90	300x50	2	\$3,298	\$2,803	\$2,474	\$2,210
Cyber News	728x90	300x50	3	\$4,837	\$4,111	\$3,628	\$3,241

**Breaking News Alerts** are sent out to opt-in audiences comprised of those who have expressed interest in receiving up to the minute news about specific topics of interest including risk management, workers comp, agents/brokers, captives, cyber risks and international. Alerts are news-dependent, sent out whenever news breaks. There is no set publishing schedule for the alerts, and there may often be numerous alerts sent out in a given day, depending on the news.

*Ads with white backgrounds are required to have a dark 1px border around each frame. All newsletter ad units are served on an even, dynamic share-of-voice rotation. Standard ads will appear on desktop, tablet and mobile. All online rates are in net. Impression levels are not guaranteed for sponsorships. All product offerings are subject to change.*

## ONLINE SPECIFICATIONS

<b>ROS, CHANNEL SPONSORSHIPS* &amp; FITO</b>	<b>AD SIZE</b>	<b>DEVICES</b>	<b>THIRD PARTY SERVING/ TAGGING CAPABILITY</b>	<b>FILE FORMAT</b>	<b>MAX FILE SIZE</b>	<b>ANIMATION</b>
Medium Rectangle	300x250	Desktop, Tablet	Both	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max
Mobile Banner	300x50	Mobile	Both	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max
Halfpage	300x600	Desktop, Tablet	Both	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max
Leaderboard	728x90	Tablet	Both	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max
Super Leaderboard	970x90	Desktop	Both	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max
Interstitial	640x480	Desktop, Tablet	1x1 tags only	jpg, png, gif, animated gif	100 kb	:15 sec length, 3 loops max

\*All ad sizes (except Interstitial) must be sent for channel sponsorships.

<b>E-NEWSLETTER &amp; BREAKING NEWS ALERT</b>	<b>AD SIZE</b>	<b>DEVICES</b>	<b>THIRD PARTY SERVING/ TAGGING CAPABILITY</b>	<b>FILE FORMAT</b>	<b>MAX FILE SIZE</b>	<b>ANIMATION</b>	<b>OTHER REQUIREMENTS</b>
Leaderboard	728x90	Desktop, Tablet	1x1 tags only	jpg, png, gif	100 kb	N/A	N/A
Mobile	300x50	Mobile	1x1 tags only	jpg, png, gif	100 kb	N/A	N/A
Text Ad	728x90	Desktop, Tablet	1x1 tags only	N/A	N/A	N/A	100x90px image, 50 character headline, 100 character body copy

<b>RICH MEDIA</b>	<b>AD SIZE</b>	<b>DEVICES</b>	<b>MAX FILE SIZE</b>	<b>ANIMATION</b>
Pushdown	970x90 or 970x415	Desktop, Tablet	200 kb	:15 sec length, 3 loops max
Interstitial	640x480	Desktop, Tablet	200 kb	N/A

<b>OTHER SPECS</b>	<b>DEVICES</b>	<b>THIRD PARTY SERVING/ TAGGING CAPABILITY</b>	<b>OTHER REQUIREMENTS</b>
Video	Desktop, Tablet, Mobile	Impression tracker only	mp4 or YouTube embed URL
Native Ad	Desktop, Tablet, Mobile	1x1 tags only	834x500px image, 500 character title, 1,000 character body copy
Eblast	Desktop, Tablet, Mobile	Click tracker only	Email file in html format, 600px wide x 1000-2000px deep, 40 character subject line

## **ONLINE** SPECIFICATIONS (CONTINUED)

### **RATES**

All online and digital rates and product offerings are subject to change. Peak timing includes April, May, June, September, October and November. Standard timing is January, February, March, July, August and December. Impression levels for share of voice channel sponsorships, first impression take-overs and email newsletters/breaking news alerts are not guaranteed. Any impressions listed on the Insertion Order for these tactics is an estimate.

### **MATERIAL DEADLINE**

All material must be submitted to *BI* at least 5 business days for standard units/10 business days for rich media units prior to the campaign start date. Sponsor may change any of its ads and the URL they are linked to at any time, providing 5 business days are given as notice for the change.

### **CANCELLATION POLICY**

Advertiser must provide 45-day notice to cancel campaign prematurely — prior to the end of a month. Online ads that are part of a sponsorship package such as an event, award program or special sponsorships are non-cancelable and must abide by scheduled dates.

### **REQUIRED ASSETS**

Banner ads in the above sizes, click-through URL, third party tags if desired. Newsletter and Breaking News Alert ads must be static. *BI* reserves the right to reject any advertisement, tag or URL link for any reason. Ads with white backgrounds are required to have a dark 1px border around each frame.

### **RICH MEDIA**

All expenses and fees related to serving rich media ads will be the responsibility of the advertiser (please inquire for more details)

### **THIRD PARTY TAGGING**

HTML5 ads must be third party served. *BI* accepts third party ad serving for ROS and Channel Sponsorships only, and third party 1x1 tagging for all tactics. Some common tag vendors we work with include DCM, DoubleVerify, Moat and Flashtalking. Any costs incurred by the publisher for the use of third-party ad serving networks will be billed back to the client in full. It is the responsibility of the client to be aware of such costs, where applicable, before submission of the campaign creative to *BI*. No re-targeting or data collection cookies or pixels are to be used without *BI*'s explicit permission. Violation of this policy will result in a fine.

**SEND ALL ONLINE MATERIALS WITH CLEAR INSTRUCTIONS TO YOUR *BI* AD REP.**

For specific questions regarding online specs, please contact: Jordan Kilty, Digital Ad Operations Manager, [jkilty@businessinsurance.com](mailto:jkilty@businessinsurance.com)

## EMAIL LIST RENTAL RATES

Tap *Business Insurance's* extensive database of risk management, brokers, insurers, workers comp, international and other insurance industry professionals and executives to promote your product, event or message. Targeting can be based on any *Business Insurance* channel of interest (risk management, international and workers comp) in addition to job level, company size, geography and more.

Email can be used to:

- Drive traffic to a site
- Announce or launch a new product
- Educate readers
- Target a specific segment of buyers
- Draw attention to a time-sensitive offer

**\$600 CPM**

**\$5,000 MINIMUM SPEND**

### SPECS

#### CLIENT MUST PROVIDE:

- Email file in html format, 600px wide x 1000-2000px deep
- Subject title (up to 40 characters)
- Email content is subject to *BI* approval. Allow up to 5 business days for approval and scheduling.

#### *BI* WILL ADD VERBIAGE FOR:

- Email will deploy from *BI* email database and from *BI* domain server
- *BI* address as a "sender" and "reply to" + unsubscribe links

**COLUMBIA SPS** School of Professional Studies **Master of Professional Studies**

**The Only Master's in Insurance Management in the Ivy League**

Part-Time | Online

Dear Colleague,

Columbia University in the City of New York is home to management graduate program in the Ivy League.

Launching in Fall 2020. Part-Time | Online | 16 Months

The [Master of Professional Studies in Insurance Management](#) program is designed to prepare a new generation of professionals to lead the transformation of the industry, blending advanced management skills with strategic and operational expertise.

There has never been a better time for enterprising insurance professionals to broaden their understanding of the business and advance their careers.

Find out more at our [next online information session](#) on March 27. RSVP today.

[Learn more about our program.](#)

Have questions? Email [insurancemanagement@sps.columbia.edu](mailto:insurancemanagement@sps.columbia.edu) to discuss how the M.P.S. in Insurance Management might be the right career move for you.

**Key Dates:**  
 Priority Deadline: March 15th  
 Next Info Session: March 27  
 Regular Deadline: July 15th

Business Insurance, PO Box 1010, Greenwich, Connecticut 06836, United States  
[Unsubscribe](#) [Manage preferences](#)

Liberty Mutual INSURANCE | VIEWPOINT™

**Beyond the Trends: Insights to Help Protect Your Business**

The newest trends and emerging issues are constantly changing the risk landscape for businesses. Explore insights about how to navigate today's opportunities and risks to help move your business forward.

What employers should know before putting **wearable tech** to work for their employees.

[Get the Full Story](#)

**Opioids, Medical Marijuana and Injuries: Risky Business**

As injured workers' use of opioids and medical marijuana grows, employers need to be extra savvy to keep employees safe and manage claims.

[Behind the Numbers](#)

**The sharing economy: Should your business jump in?**

[Find Out](#)

**CLOUDERA**

Virtual Event | August 13, 9:00 am PT

**STREAMING ANALYTICS IN THE REAL WORLD - KEY INDUSTRY USE CASES**

Richard Mann, Executive Director, Real-time Analytics, Cloudera

**Top real-time industry use cases**

From telematics to next best action, and improved customer service, leading organizations such as **Allstate** and **CZ Group** are turning to **real-time data** and **streaming analytics** to power some of the most compelling business use cases today.

And Cloudera is at the heart of enabling these real-time, data-driven transformations.

Hear from customers, product, and industry leaders on some of the top streaming industry use cases, and how they come to life.

**FEATURED INDUSTRY SESSIONS**

FINANCIAL SERVICES | MANUFACTURING | AUTOMOTIVE | TELECOM  
 CONSUMER GOODS | ENERGY | HEALTHCARE | PUBLIC SECTOR

Join us for this **digital-event**, where you can learn more about:

- How you can harness real-time data to drive cutting-edge **industry use cases**
- **Customer examples** and real-life case studies
- Using **Cloudera DataFlow** to ingest, process, and analyze streaming data

[REGISTER NOW](#)

## LEAD GENERATION

*Business Insurance* lead generation and lead nurturing programs offer cost-effective marketing options to identify quality sales leads. Customize a program to help grow a database with top-of-the-funnel lead generation, or implement end-to-end sales funnel marketing tactics that convert qualified raw leads into ready-to-purchase buyers.

A custom landing page and registration funnel are created specifically for each campaign. A sponsor can create custom questions within the registration form to further qualify registrants. Lead gen assets are promoted within targeted emails and placement on other relevant online channels, newsletters, social media and related digital assets.

### WHEN CUSTOMER ASSETS APPEAR IN BI CHANNELS

- Assets are promoted to relevant targets across multiple platforms
- Prospects engage with relevant content
- A prospect clicks on sponsor messages
- BI presents a customized landing page for content with custom registration fields
- An engagement rating\* is calculated for that lead
- BI delivers the leads and engagement rating to the customer

\*The BI engagement rating is based on an exclusive measure of interaction with *Business Insurance* content such as articles, webinars, white papers and events. The engagement rating helps prioritize highly engaged prospects.

### LEAD GEN PROGRAM – CLIENT-SUPPLIED CONTENT

**\$15,500 NET** (INCLUDES 4-WEEK ACTIVATION, ANALYTIC REPORT AND LEADS)

See next page for BI Custom White Paper rates.

Sponsor assets suggested are white papers and webinars. Promotional marketing includes targeted custom emails and placements on *businessinsurance.com* and respective newsletters.

**BUSINESS INSURANCE**

BACK TO RI >

**Crawford**

**A new look at claims: Innovation is improving the customer experience**

Insurers are beginning to differentiate their offerings through claims innovation. With the advent of innovative technologies, the claims process is becoming faster, more efficient, and increasing policyholder satisfaction. How can insurers continue to benefit from claims technology?

In this white paper from Crawford, learn how the customer experience can be enhanced through innovations including:

- Self-service apps
- Drones
- Smart technologies
- Process innovation

Download the Crawford white paper today to better understand how claims innovation can make a difference in your organization.

First name\*  
JFN

Last name\*  
JONASSON

Job Title\*  
Digital Marketing Manager

Company name\*  
Business Insurance

Email\*  
jjonasson@businessinsurance.com

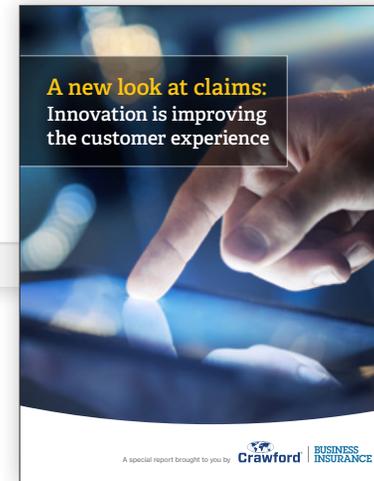
Phone\*  
[Redacted]

Industry\*  
Media

Company Size\*  
Number of Employees  
51-99

I am interested in the following Crawford solutions\*  
My primary business need is:  
Loss Adjusting

**Download**



# BUSINESS INSURANCE®

www.BusinessInsurance.com

## WHITE PAPER RATES

**ORIGAMI RISK**  
CHOOSING ERM TECHNOLOGY AND FRAMEWORKS

**A new look at claims:**  
Innovation is improving the customer experience

### CLIENT-SUPPLIED WHITE PAPER

*Business Insurance* uses clients' collateral (white paper, case study or similar) to produce and market a custom program to target our audience. In addition to receiving all leads for readers who download the content, sponsors receive branded placement on one of the *Business Insurance* channels and respective weekly newsletters. Promotions also include targeted emails.

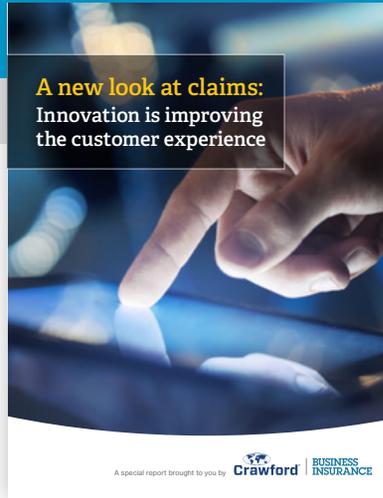
**\$15,500 (FLAT RATE)\***

### CUSTOM WHITE PAPER

*Business Insurance* Custom Media Group develops a white paper under a sponsor's name. Sponsor receives prominent brand recognition throughout. Content is wholly owned by client and can be used for other internal programs as well. Promotions via *Business Insurance* include targeted email marketing as well as channel and newsletter sponsorships.

**\$25,000 (FLAT RATE)\***

### A new look at claims: Innovation is improving the customer experience



In a competitive insurance marketplace, insurers' ability to differentiate their offerings is critical to their growth and profitability. An area where innovative technologies are already making a difference is claims service. The claims experience is an increasingly important differentiator in insurance. A claim is where an insurer's promise is fulfilled, expectations are met or exceeded, and the process of recovery from a loss begins. Technology innovations are enabling insurers and claims companies to enhance the customer's experience, increase policyholder satisfaction, affirm policyholders' trust, build lasting relationships, and bring unprecedented efficiency to the claims process. This report explores some of these new technologies and how they are changing the claims journey, increasing responsiveness, and improving the customer experience.

#### Why customer experience matters

Organizations that succeed in differentiating their offerings with customers accomplish a difficult task: they make their customer's experience memorable. Research shows that humans have difficulty recalling information they hear, but memory retention and recall are much greater for things that we can see and touch. Phone calls have long been a common tool to communicate with claimants, particularly to assess satisfaction after a claim. If auditing processing results in weaker memory retention, however, then insurers and claims companies are missing an opportunity to make each customer interaction memorable. Visual and mobile technologies facilitate the exchange of information in multiple media, including photos and the video, which brings a new dimension to customer communication – and differentiation.

The J.D. Power 2019 U.S. Property Claims Satisfaction Study found that policyholders' overall claims satisfaction with their property insurers is high, but a few areas offer opportunities for improvement. For example:

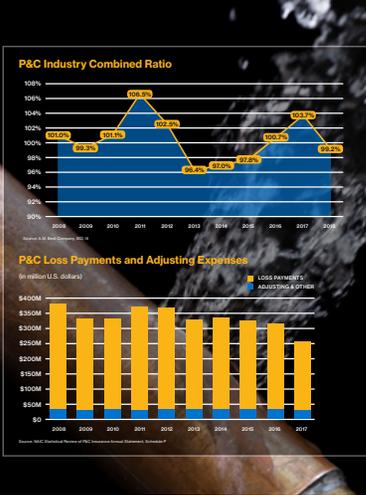
- **Customer communications.** Three key metrics in claims satisfaction where J.D. Power found many insurers miss the mark are fairness of settlement, time required to settle the claim, and keeping the claimant's privacy and claims program.
- **Claim length estimates.** Insurers can do a better job of managing the customer's expectations about how long the claim process will take, the study found.

Because a claim is typically a policyholder's last interaction with an insurer before the law price is reset, a negative experience with the claimant's recovery process can have a long-term impact on the insurer's ability to attract and retain policyholders. A simple property claim such as damage from a fallen tree limb, for example, entails multiple steps, each of which may involve more than one decision maker.

The policyholder reports the claim, perhaps to an agent or broker or directly to the insurer. The insurer commences gathering data to evaluate the loss, involving an onsite inspection and estimation of repair costs. A field adjuster is dispatched to the loss location to determine coverage eligibility and document information. From that point, the loss data leads to approval for denial of the claim and ultimately settlement. From that point, the loss data leads to approval for denial of the claim and ultimately settlement. From that point, the loss data leads to approval for denial of the claim and ultimately settlement.

From that point, the loss data leads to approval for denial of the claim and ultimately settlement. From that point, the loss data leads to approval for denial of the claim and ultimately settlement.

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### The goal in claims: customer satisfaction



Some elements of the traditional property and casualty claims process have become accepted as facts, such as:

- Costs go up the longer a claim file remains open.
- Expenses rise as more individuals are required to interact with the file.

These outcomes occur everywhere along the continuum of claim complexity from a minor automobile accident, to residential hurricane damage, to a professional client explosion. Key to reducing these costs are innovations that can streamline claim claims and increase the efficiency of data gathering, analysis and decision making.

In decades past, assigning adjusters to conduct on-site inspections for every claim lengthened the industry's cycle times, made expenses harder for insurers to control and prevented repeat requests from attending to more complex claims. Today, claims are being processed more efficiently. Every step is moving much faster, with rigorous and efficient resources occurring quickly due to advances in telecommunications and analytics. Similarly, efficient levels of adjusting resources are now available, equipped with tools and training to capture and report claims data faster than ever before.

**\*INCLUDES LEAD GENERATION PROGRAM**

**BUSINESS INSURANCE**

ORGANIZATIONALLY WE'VE THE ADVANTAGE OF MANAGING THE ANNUAL RENEWAL PROCESS, BUT PROVIDING AN ENHANCED RISK MANAGEMENT EXPERIENCE AND THE TECHNOLOGY SUPPORTING IT ARE CHALLENGING. HOW CAN ORGANIZATIONS GROWTH EACH STEP?

Learn how in this white paper from Origami Risk, "Choosing ERM Technology and Frameworks." One of the leading ERM experts in the risk market, at the intersection of culture, technology and business, risk and operations is the first step in finding a framework and strategy that fits your organization's needs and goals.

Download "Choosing ERM Technology and Frameworks" today to inform your organization's decision-making.

First name: [input]  
Last name: [input]  
Job title: [input]  
Company name: [input]  
Business function: [input]  
Email: [input]

Download

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COPYRIGHT © 2023 BUSINESS INSURANCE HOLDINGS



## WEBINAR RATES (CONTINUED)

### DELIVERABILITY TIMELINE

#### PRE-LAUNCH DELIVERABLES

	LEAD TIME
• 150-200 word description of the webinar	8 weeks
• Participant headshots, bios, logo(s)	8 weeks
• Option for three custom questions that will be part of the data collection form	7 weeks
• Exclude list/competitor list	7 weeks
• Seed list	7 weeks

#### PRE-EVENT MARKETING EFFORTS

	LEAD TIME
• Registration page live/promotion begins	7 weeks
• Draft slides due for walk-through	1 week
• Dry run/presenter training with webinar tools	5-7 days
• Final slides due	<1
• Email reminder to all registrants one day prior	1 day
• Email reminder to all registrants morning of	1 hour

#### POST-EVENT MARKETING EFFORTS

	LEAD TIME
• Archive live event for on-demand access	1 day after
• MP4 file of the recording is send to client	1 day after
• Thank you email to all live attendees	1 day after
• Reminder email to all no-shows	1 day after
• Promote on-demand to interested parties	Within the same week
• Receive contact lists of registrants and attendees	TBD
• Mp4 file of the recorded webinar delivered to host	TBD
• On-demand viewing for one year after broadcast	TBD

**BUSINESS INSURANCE**  
**D&O RISKS FROM COVID-19** | **APRIL 22**  
 12pm- 1pm EDT  
 INTERACTIVE WEBINAR

**Topics Covered**

- Review of current and potential shareholder suits
- How to address coverage changes stemming from the crisis
- COVID-19 and insider trading allegations
- Fiduciary duty suits against directors and officers
- What SEC statements on COVID-19 mean for policyholders
- Derivative suit exposures

**D&O Risks Webinar Speakers**

- Priya Cherian Huskins**  
Partner & Sr. Vice President  
Woodruff Sawyer
- Kevin LaCroix**  
Executive Vice President  
RT ProExec
- William Passanante**  
Shareholder and Co-Chair  
Insurance Recovery Practice  
Compass Group
- Moderated by **Gavin Souter**  
Editor  
Business Insurance

**BUSINESS INSURANCE**  
**D&O RISKS FROM COVID-19** | **APRIL 22**  
 12pm- 1pm EDT  
 INTERACTIVE WEBINAR

**Attendance**  
 Total Registrants **3,394**  
 Live Attendees **2,232**

**Attentiveness Rate**  
**99.96%**

**Advertising Impressions**  
**334,193**

**Countries Represented**  
**80**

**Met or Exceeded Expectations**  
**93%** registrants said yes

**Average Rating**  
**4.5** out of 5

**Area of Business**

- 40%** Insurance/Reinsurance
- 30%** Carrier
- 15%** Retail Agent/Broker
- 7%** Risk Mgt./Insurance Buyer
- 7%** Service Provider

**Poll Response Rate**  
 2 Polls, **44%**

**Q:** How will the volume of COVID-19 shareholder lawsuits compare with suits filed following the financial crisis?  
**59%** More COVID-19 suits  
**27%** Fewer COVID-19 suits  
**19%** About the same

**Q:** How do you think D&O rates will change over the next few months?  
**82%** Increase more sharply than before the crisis  
**15%** Increase less sharply than before the crisis  
**4%** Decrease or flat

**Questions Asked 161**

**BUSINESS INSURANCE**  
**D&O RISKS FROM COVID-19** | **APRIL 22**  
 12pm- 1pm EDT  
 INTERACTIVE WEBINAR

**Top & Highly Represented Companies: Insurance & Brokerage Companies**

AIG Alliant Allianz ALLIED WORLD Allstate AMERICAN FAMILY INSURANCE Anthem  
 Aon Arch Insurance ARGO GROUP AXA CHUBB CNA EPIC EVEREXX  
 Gallagher GREAT AMERICAN HUB Liberty Mutual LOCKTON MARSH MARSH MCGLENNAN AGENCY Nationwide QBE  
 RSG STARR Swiss Re THE HARTFORD TOKIO MARINE INSURANCE GROUP USI TRAVELERS Willis Towers Watson ZURICH

## CUSTOM/SPONSORED CONTENT OPPORTUNITIES

Every brand has a story to tell. All that is needed is the proper platform. That's where sponsored, custom content marketing plays a key role. It provides the ideal opportunity to turn individuals and companies into thought leaders. Our multi-channel campaigns are developed to help companies meet their business goals by utilizing storytelling techniques, written by subject matter experts to create an emotional connection with customers and prospects. All elements of custom programs are designed to be measurable to demonstrate results on stated objectives. Services fall under two offerings:

### RISK PERSPECTIVES

*Business Insurance* provides a storytelling template and your brand provides the content. Risk Perspectives creates the framework to help you present your brand's work in the best manner. Risk Perspectives can have a single sponsor that is Q&A driven or be sponsored by a round table, which includes multiple sponsorships and is panel driven. The options below let you showcase your company as a thought leader by customizing these templates to best tell your story:

	WORD COUNT	PRINT ARTICLE	DIGITAL ARTICLE
1x Risk Perspectives	1,200-1,500	\$15,500 net	\$17,500 net
1x Risk Brief	800-1,200	N/A	\$12,500 net

Ask your rep about frequency discounts.

### MAJOR PROGRAM SOLUTIONS

Thought leaders use this program to create in-depth, robust, multi-platform custom campaigns. *Business Insurance* assigns a dedicated project manager to help your company with the content planning and creation, audience development, design and distribution. Campaigns can range from \$75,000 - \$150,000.

*Business Insurance* Custom Media Solutions capabilities are cross-platform including:

- Print, including publications and collateral
- Website
- E-newsletters
- Custom research
- Events
- Video

**RISK PERSPECTIVES**

### Claims are the insurance product

Tips on choosing insurers that focus on claims service

By David Crow | Chief Claims Officer

understand what they value and what will be important to them when they file a claim. For example, a business defending a liability lawsuit may be inclined to fight tooth and nail, rather than try to settle. Knowing what's key to the customer will help the insurer keep the policyholder informed of its options and better serve its needs in the future.

**Communicate clearly.** Communication is not just a fancy word; it should have multiple faces. When it comes to claims, insurers need to communicate with their customers as well as internally across teams. A lack of communication or unclear communication is problematic in several ways. For example, imagine how a policyholder might react to silence after filing a claim, with the only acknowledgment of the claim being a reservation of rights letter, without any of the insurer. At best, such a letter will have an unfavorable view of the claim. It is unlikely to review with or deny. Similarly, poor communication and claims management expectations for the insured opportunities for insurers emphasize frequent communication, both for internal and external. They can provide the stress relief and expert advice on risk management, insurance and more. @businessinsurance.com

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QBE North America sponsored Business Insurance Risk Perspectives

### Gender inequality increases D&O risks

By Carol Zacharias, Senior Vice President and Underwriting Counsel, QBE North America

As global attention to gender inequality grows, organizations need to become more aware of their workplace practices as well as their exposure to directors' and officers' (D&O) liability. In an era of increasing activism by investors and others concerned about the treatment of women, executives and their organizations are targets for lawsuits.

There are numerous ways in which directors and officers are exposed to gender-based employment inequality claims. Discrimination, for example, may be alleged, based on intentional acts or based on corporate policies that may seem gender-neutral on their face but really have a negative impact on specific segments of the workforce, such as women. These and other types of gender-based employment claims may result and financially impact stock price or shareholders' satisfaction with management. That, in turn, may give rise to securities or breach of fiduciary duty lawsuits against executives and their companies.

**Liability allegations are growing**

Gender-based workplace claims may give rise to employment litigation. The Equal Employment Opportunity Commission (EEOC) has received a record number of complaints in all cases filed in fiscal 2020, the EEOC received 7,809 charges alleging sexual harassment, 1,000 charges alleging gender discrimination, and 1,000 charges alleging retaliation.

Today, these gender-based employment complaints may quickly and increasingly make their way to court. As a result, securities and breach of fiduciary duty lawsuits may follow, with organizations themselves, leading a parade of allegations, including mismanagement, failure to act, and other types of claims. A recent report, compiled by the law firm Seyfarth Shaw LLP, shows an uptick in corresponding risks across in EEOC suits involving sex-based discrimination.

**Insurance protection**

Employment practices liability insurance policies (EPL) are designed to provide coverage designed to provide protection for the board and, in some cases, the organization. Both both their D&O and EPL policies to find, coordinate and maximize coverage.

Even though gender-related employment lawsuit allegations may trigger coverage under EPL coverage, for example, typical EPL policies are duty or defined policies, meaning that EPL policies are indemnity policies, meaning that the insured can select defense counsel out of pocket. The insured EPL policies usually insure the organization and volunteers. On the other hand, if used in a securities case, non-profit EPL policies typically cover the org.

Once coverage is triggered under both a D&O and an EPL policy, it is important for orgs to:

- Do the policies provide simultaneous coverage, or does one policy apply only after the other?
- Is the claim completely excluded under the other policy?
- Do both deductibles or retentions apply?
- How does the insurer's right to defend and select counsel under the EPL policy work?
- Does payment under one policy count towards depletion of a deductible or retentions?

These and other questions about coordinating coverage can be critical when an organization is facing a claim.

**Culture can mitigate risk**

An organization's culture can be a major determinant in mitigating or exacerbating its liability risk. For example:

- Is the culture indifferent to or supportive of gender equality?
- Does the organization have policies and procedures for addressing inequality and other workplace issues?
- Is the organization tracking and complying with changes in federal, state and local employment laws?

These factors have always been important, but in today's environment they will be placed under an especially bright spotlight during litigation. Accordingly, clearly understanding an organization's culture is a key step in understanding its potential exposure to D&O and EPL liability arising out of gender inequality or other gender-related employment issues.

**Benefits of bridging the gap**

\*Smart\* clothing and other apparel using embedded sensors offer employers significant improvements in workplace productivity, safety and health, according to Liberty Mutual Insurance. <http://bit.ly/2P2QkYq>

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**BRIAN MCGANN**  
MARKETING & AUDIENCE DEVELOPMENT

917-678-7082  
bmcgann@businessinsurance.com

### EDITORIAL

**GAVIN SOUTER**  
EDITOR  
gsouter@businessinsurance.com

**CLAIRE WILKINSON**  
DEPUTY EDITOR  
cwilkinson@businessinsurance.com

**LOUISE ESOLA**  
ASSISTANT EDITOR  
lesola@businessinsurance.com

**JUDY GREENWALD**  
SENIOR REPORTER  
jgreenwald@businessinsurance.com

**ANGELA CHILDERS**  
REPORTER  
achilders@businessinsurance.com

**MATTHEW LERNER**  
REPORTER  
mlerner@businessinsurance.com

**JOHN OBRECHT**  
COPY CHIEF  
jobrecht@businessinsurance.com

**BRIAN GAYNOR**  
COPY EDITOR  
bgaynor@businessinsurance.com

**ANDY TOH**  
DIRECTOR OF RESEARCH,  
PLANNING AND INSIGHTS  
atoh@businessinsurance.com

### LEADERSHIP

**STEVE ACUNTO**  
PRESIDENT  
sa@businessinsurance.com

**STEPHEN ACUNTO, JR.**  
SVP, BUSINESS DEVELOPMENT  
stephen@businessinsurance.com

