

BUSINESS INSURANCE®

— 2024 —
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.

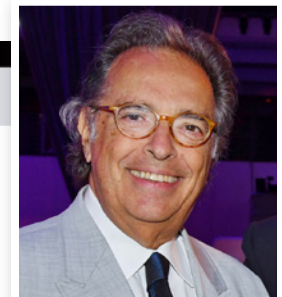
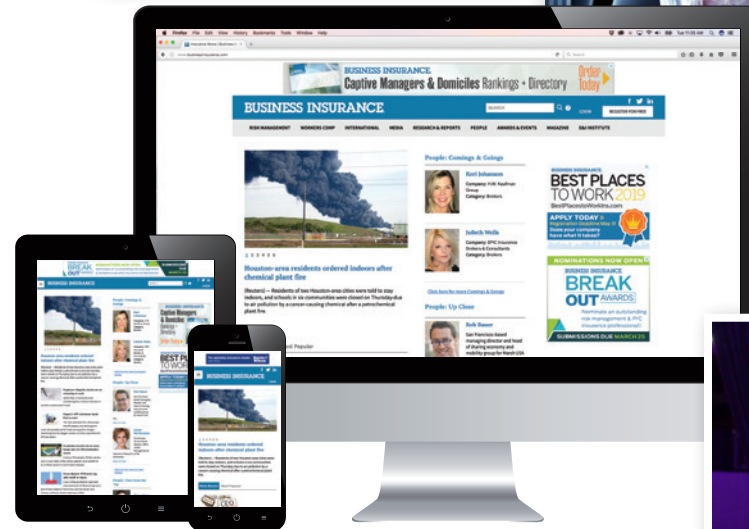
Delivered in a multi-media mix, including a monthly print magazine, and daily online and mobile news, *Business Insurance* helps readers do their jobs better.

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.

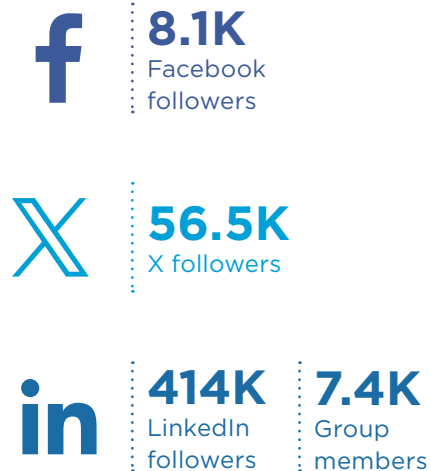


Steve Acunto
President
Business Insurance

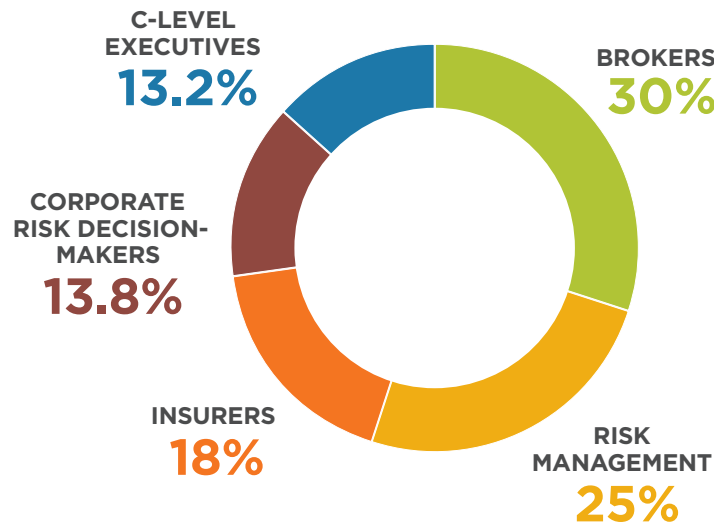
OUR AUDIENCE

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

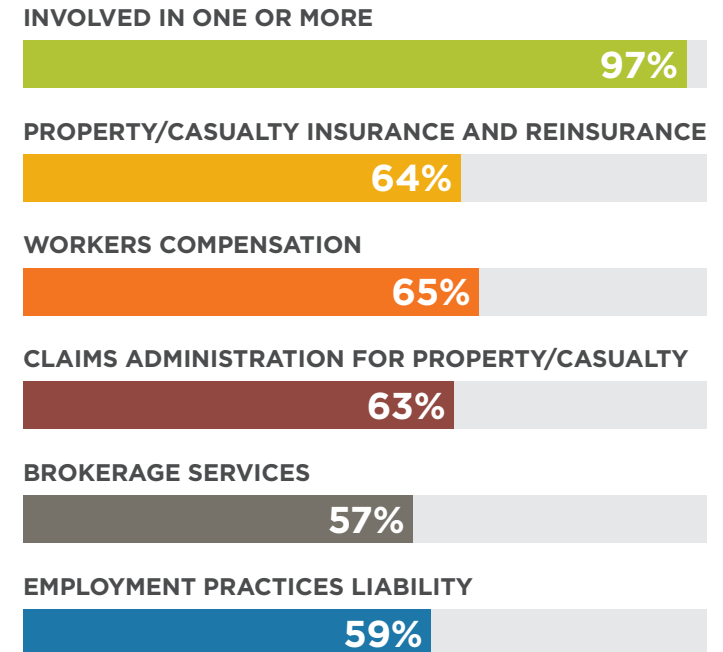


AUDIENCE COMPOSITION

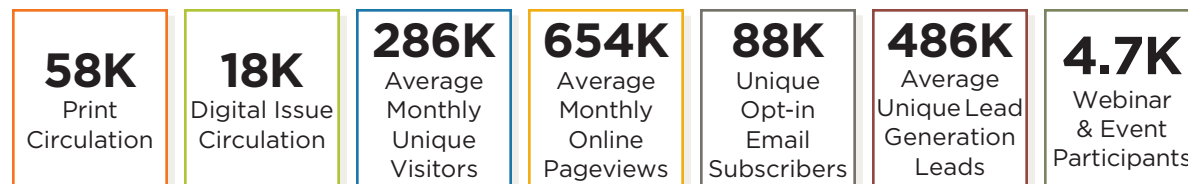


BUSINESS INSURANCE REACHES COMMERCIAL INSURANCE DECISION-MAKERS & BUYERS

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**

COVER STORY

DRIVE FOR SMART FLEETS COLLIDES WITH CYBER RISK

Vehicle manufacturers and operators confront more cybersecurity exposures as increasingly automated cars, trucks hit the highways

BY JOHN GREENWALD
jgreenwald@businessinsurancemedia.com

As an owner of a fleet of only one vehicle, most owners would never think about the cybersecurity risks of their fleet. But for a fleet manager, the risks are real. Modern vehicles contain about 100 million lines of code, according to industry data, and their potential vulnerabilities include telematics and application servers, remote keyless entry systems, electronic control units, application firewalls, infotainment systems and mobile applications.

“It’s not just the vehicle itself, but the way it’s connected to the cloud,” says Jennifer Santiago, CEO of Santiago Risk & Insurance Management. “The more connected a vehicle is, the more exposed it is to cyber threats. And as more vehicles become smart, the risk of a major breach increases.”

At the same time, vehicle manufacturers and operators are investing in cybersecurity to protect their fleets. “We’re seeing a lot of investment in cybersecurity, but it’s not always done in a coordinated way,” Santiago says. “There’s a need for more industry-wide standards and best practices.”

As the industry continues to evolve, fleet managers will need to stay on top of the latest cybersecurity threats and solutions. “It’s a constant battle,” Santiago says. “But it’s one that’s worth the effort. The risk of a major breach is just too high to ignore.”

VIEW FROM THE TOP

Jennifer Santiago

RISK & INSURANCE MANAGEMENT SOCIETY

As CEO of Santiago Risk & Insurance Management, Jennifer Santiago leads a team of experts in risk management and insurance. She has over 20 years of experience in the industry and has worked with a wide range of clients, from small businesses to large corporations. Santiago is a frequent speaker at industry conferences and has been recognized for her leadership in the field. She is passionate about helping businesses understand their risks and find the right insurance solutions to protect them.

ATTACKING THE SMART MOBILITY ECOSYSTEM

The rise of smart mobility is creating new risks for businesses. From autonomous vehicles to smart infrastructure, the potential for cyberattacks is growing. This section explores the latest threats and how businesses can protect themselves.

- 4% Increase in smart mobility incidents
- 6% Increase in smart infrastructure incidents
- 8% Increase in smart infrastructure incidents
- 12% Increase in smart infrastructure incidents
- 14% Increase in smart infrastructure incidents
- 18% Increase in smart infrastructure incidents

SPECIAL REPORT

LARGEST PROPERTY-CASUALTY WHOLESALES

Ranking by 2023 premium volume for property-casualty insurance

| Company | 2023 Premium Volume (\$) | 2022 Premium Volume (\$) | % Change | 2023 Loss Ratio | 2022 Loss Ratio | % Change |
|---------------------------------|--------------------------|--------------------------|----------|-----------------|-----------------|----------|
| 1. American International Group | 1,124,000,000 | 1,100,000,000 | 2.2% | 81.5% | 81.5% | 0.0% |
| 2. Allstate | 1,050,000,000 | 1,030,000,000 | 1.9% | 81.5% | 81.5% | 0.0% |
| 3. Sun American Group | 850,000,000 | 830,000,000 | 2.4% | 81.5% | 81.5% | 0.0% |
| 4. Liberty Mutual | 780,000,000 | 760,000,000 | 2.6% | 81.5% | 81.5% | 0.0% |
| 5. Farmers Group | 720,000,000 | 700,000,000 | 2.9% | 81.5% | 81.5% | 0.0% |

NEWS ANALYSIS

More buyers seek parametric wildfire cover

BY MATTHEW LINDSAY

Parametric coverage for wildfires is gaining traction among businesses and individuals. This type of coverage provides a fixed amount of money to the policyholder if a wildfire occurs in a designated area, regardless of the actual damage. This makes it a popular choice for businesses in wildfire-prone areas.

“We’re seeing a lot of interest in parametric wildfire cover,” says Matthew Lindsay, a senior analyst at Business Insurance. “It’s a way to hedge against the risk of a wildfire without the uncertainty of traditional coverage. And it’s often easier to get and more affordable.”

INTERNATIONAL

PROFILE: COLOMBIA

35 GLOBAL FINANCIAL MARKETS

AREA: 499,736
POPULATION: 49.34
MARKET CONCENTRATION: 50.18%
2023 GDP CHANGE (PROJECTED): 1.0%

Colombia is a rapidly growing economy with a strong focus on technology and innovation. The country has a large and diverse population and is a member of several international organizations. It is a key player in the Latin American market and is expected to continue to grow in the coming years.

NEWS ANALYSIS

Artificial intelligence poses risk to HR practices

BY JOY GREENWALD

Artificial intelligence (AI) is revolutionizing the workplace, but it also poses new risks to HR practices. AI-powered tools can automate many HR tasks, but they can also be used to discriminate against employees or to monitor their activities. HR professionals need to be aware of these risks and take steps to protect their employees.

“AI is a double-edged sword,” says Joy Greenwald, a senior analyst at Business Insurance. “It can help HR departments work more efficiently, but it can also be used in ways that are harmful to employees. HR professionals need to be proactive in addressing these risks.”

U.S. WILDFIRES (2010-2023)

2023 Wildfire Losses: \$23,056 million
2022 Wildfire Losses: \$17,800 million
2021 Wildfire Losses: \$12,500 million







Wildfire losses in the U.S. have increased significantly in recent years, with 2023 seeing the highest losses on record. This is due to a combination of factors, including climate change, drought, and increased development in wildfire-prone areas.

LAWMAKERS, REGULATORS SET RULES ON USING AI AS A RECRUITMENT TOOL

As AI-powered recruitment tools become more widespread, lawmakers and regulators are setting rules to protect workers. These rules aim to ensure that AI is used in a fair and unbiased way and that workers’ privacy is protected.

“We’re seeing a lot of activity in this area,” says a senior analyst at Business Insurance. “Lawmakers and regulators are working to ensure that AI is used in a way that is fair and unbiased. This is important for protecting workers’ rights and ensuring a level playing field for all businesses.”

| 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 |
|--|----------------------------------|---|--|---|--------------------|-----------------|---|
| JANUARY digital-only issue 12/23/23 12/30/23 | 2023 Data Rankings Review | Compilation of BI's 2023 Research & Rankings Reports Plus additional industry rankings | | Compilation of 2023 Rankings Reports | | | |
| FEBRUARY 1/16/24 1/23/24 | Workers Comp | Specialty & Emerging Risks Cyber, technology, climate change risks, entertainment risks and more | Brokers; Workers Comp & Safety; Specialty Risk | | | | World Captive Forum |
| MARCH 2/6/24 2/13/24 | Climate Risk | Cyber Insurance | Liability; Technology; Workers Comp & Safety | | | | CICA |
| APRIL 3/5/24 3/12/24 | Risk Management | Captives ART market overview and exclusive rankings RIMS Issue Risk Management Innovation | Specialty Risk; Market Trends; Workers Comp & Safety | Top Captive Managers; Top Captive Domiciles and more | TBD | RIMS | RIMS |
| MAY 4/9/24 4/16/24 | Technology | Claims Management Claims Industry Developments; Claims Tech & Exclusive Rankings | Technology; Property; Workers Comp & Safety | Top 10 TPAs | Signet Ad Study | | |
| JUNE 5/7/24 5/14/24 | Break Out Awards | General & Auto liability | Specialty Risk; Property; Workers Comp & Safety | | | | Break Out Awards, PRIMA |
| JULY/AUGUST 6/19/24 6/26/24 | Talent & Recruitment | Broker Trends & Profiles I BI's annual review of the brokerage industry | Liability; Technology; Workers Comp & Safety | Top 10 Global Brokers; Top 100 U.S. Brokers | TBD | | U.S. Insurance Awards, Innovation Awards, V CIA |
| SEPTEMBER 8/6/24 8/13/24 | Safety | Excess & Surplus Lines Market overview, hot products, & exclusive rankings | Specialty Risk; Liability; Workers Comp & Safety | Top 10 Wholesalers; Top 10 MGAs; Top 10 E&S Insurers | Insurtech | | WSIA |
| OCTOBER 9/10/24 9/17/24 | Cyber Risk Management | Property Insurance & Reinsurance Trends, issues and Monte Carlo report; Broker Trends & Profiles II 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 | | | Diversity, Equity & Inclusion Conference, PCIA, ASHRM, ILF |
| NOVEMBER 10/8/24 10/15/24 | Construction Risk | Management & Professional Liability E&O, D&O, etc. | Specialty Risk; Technology; Workers Comp & Safety | Best Places to Work; Largest D&O Insurers; Largest Med Mal Insurers; Largest A&E Insurers | Signet Ad Study | | Women to Watch EMEA, PLUS annual conference |
| DECEMBER 11/5/24 11/12/24 | Women to Watch | | Property; Liability; Workers Comp & Safety | Top Risk Management Schools | TBD | | Women to Watch U.S. |

| DATE | EVENT | | LOCATION | ONLINE LINK |
|--------------------|---|---|----------------|--|
| JAN 24-26 | WORLD CAPTIVE FORUM |  | Orlando | WorldCaptiveForum.com |
| JUNE 20 JUNE 25 | BREAK OUT AWARDS |  | Chicago NYC | BusinessInsurance.com/BreakOut |
| JULY 18 | U.S. INSURANCE AWARDS & INNOVATION AWARDS |  | NYC | BusinessInsurance.com/USIA BusinessInsurance.com/Innovation |
| OCT 17-18 | DIVERSITY, EQUITY & INCLUSION CONFERENCE |  | NYC | BusinessInsurance.com/Diversity |
| NOV 19 | WOMEN TO WATCH AWARDS & CONFERENCE (US) |  | NYC | BusinessInsurance.com/W2W |
| DEC 5 | WOMEN TO WATCH AWARDS & CONFERENCE (EMEA) |  | London | BusinessInsurance.com/W2WEMEA |



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

SPEAKING OPPORTUNITIES & AWARDS NOMINATIONS

BI EVENTS TEAM
events@businessinsurance.com

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 | \$33,732 | \$30,150 | \$26,486 | \$24,600 | \$24,100 | \$22,856 |
| 1/2 Page Spread | \$18,740 | \$16,751 | \$13,905 | \$12,962 | \$12,196 | \$11,428 |
| Full Page | \$16,866 | \$15,075 | \$13,243 | \$12,300 | \$12,050 | \$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 2024 ad units purchased during Jan 2024 - Dec 2024. All product rates are subject to change. See your rep for BW rates. Short rates and rebates apply, refer to T&Cs for details.

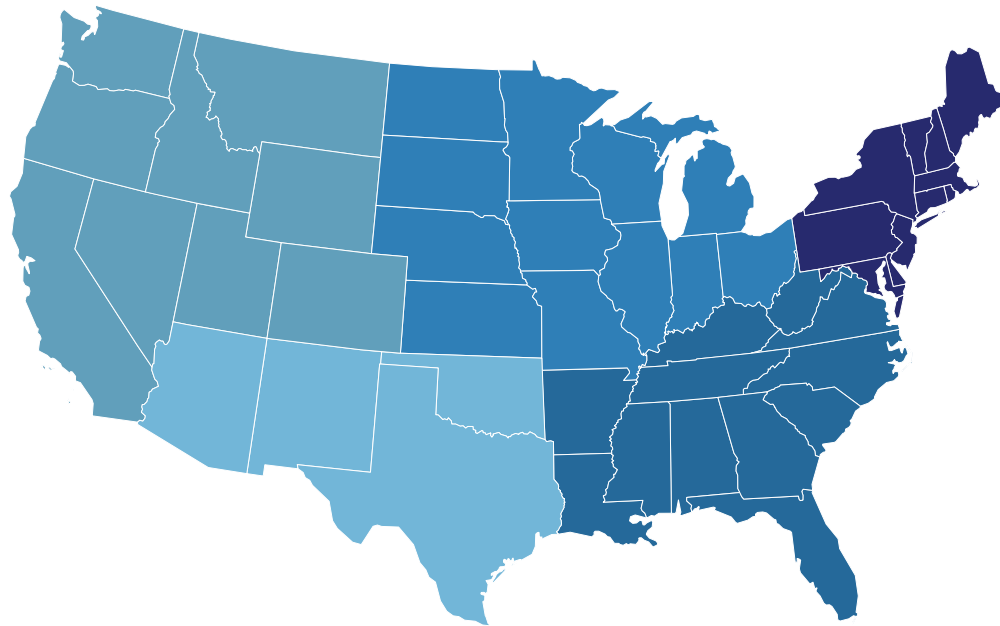
PREMIUM POSITIONING

- 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.

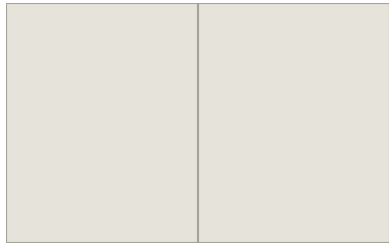
Regional advertisements are accepted as a **full tabloid page** only. Contact your regional advertising representative for availability.

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 2024 ad units purchased during Jan 2024 - Dec 2024. All product rates are subject to change. See your rep for BW rates. Short rates and rebates apply, refer to T&Cs for details.

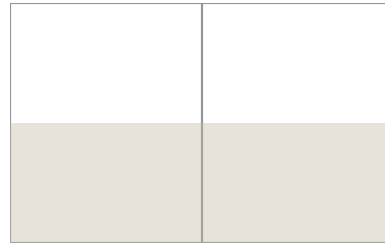
PRINT DISPLAY AD UNITS

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



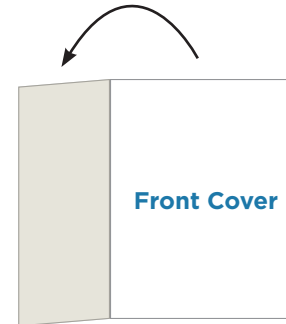
FULL PAGE SPREAD

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



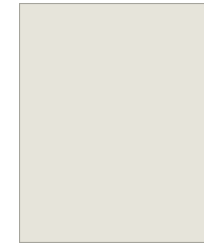
1/2 PAGE SPREAD

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



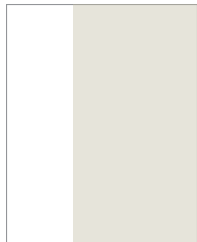
C1 FALSE COVER FLAP

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



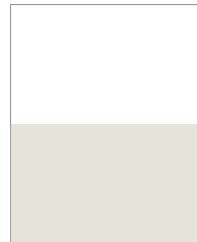
FULL PAGE

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



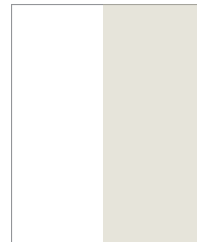
3/4 PAGE VERTICAL

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



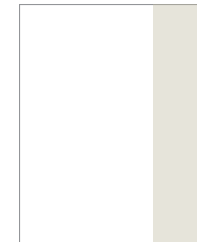
1/2 PAGE HORIZ.

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



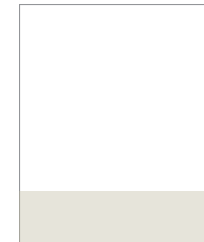
1/2 PAGE VERTICAL

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.

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

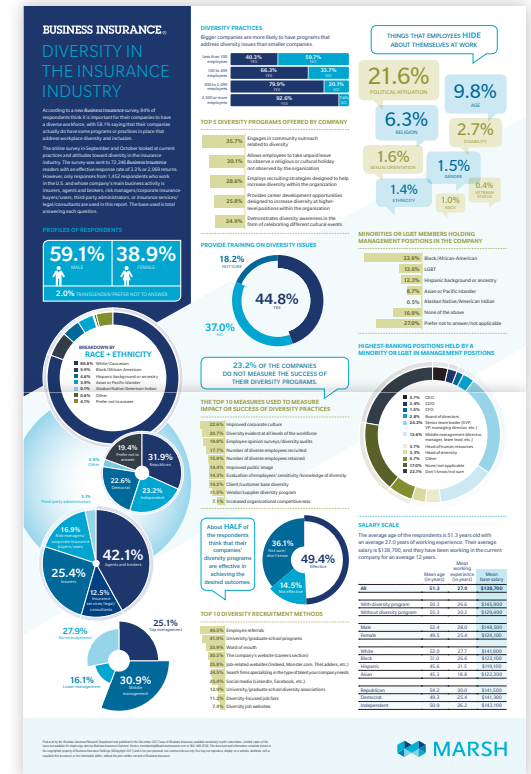
Examples include:
Risk Management Tech,
Data & Analytics, Property,
Cyber, Diversity.

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



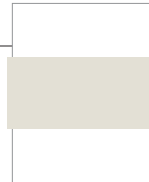
Contact your regional sales representative for frequency discounts for multiple posters and for details regarding custom offerings. All product rates are subject to change.

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



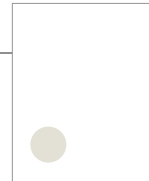
POLY BAG

\$25,000.00 NET - Run of Magazine



COVER 1 (C1) STICKER

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

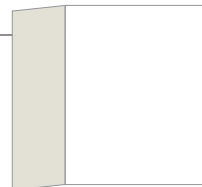


COVER 1 (C1) FULL FALSE COVER

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"

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 | \$110 |
| Half Page | 300x600 | 300x600 | 300x50 | \$110 |
| *Super Leaderboard | 970x90 | 728x90 | 300x50 | \$110 |
| Interstitial | 640x480 | 640x480 | N/A | \$150 |

20% 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 (50 characters max)
- Article description (230 characters max)
- Image, 834x500px
- Article URL

RICH MEDIA UNITS

| AD UNIT | DESKTOP SIZE | TABLET SIZE | NET CPM |
|--------------|-------------------|-------------|---------|
| Pushdown | 970x90 970x415 | N/A | \$150 |
| Interstitial | 640x480 | 640x480 | \$150 |

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



Data and analytics transforming insurance industry

Across virtually all lines of insurance – life, health, commercial and personal lines – data and analytics are enabling the insurance industry to improve its business performance as well as enhance its risk solutions and service for customers. Learn more from Verisk in this Business Insurance Risk Perspective.

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.

BUSINESS INSURANCE®

www.BusinessInsurance.com

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 |
|-------------------------|--------------------------|--------------------------|-------------|-------------------|-----------------------|
| Home Page | 970x90; 300x250; 300x600 | 728x90; 300x250; 300x600 | 300x50 | \$9,500 | \$8,500 |
| Risk Management Channel | 970x90; 300x250; 300x600 | 728x90; 300x250; 300x600 | 300x50 | \$9,500 | \$8,500 |
| International Channel | 970x90; 300x250; 300x600 | 728x90; 300x250; 300x600 | 300x50 | \$6,500 | \$5,500 |
| Workers Comp Channel | 970x90; 300x250; 300x600 | 728x90; 300x250; 300x600 | 300x50 | \$7,500 | \$6,500 |

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 | \$300 | \$275 |

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

THE BI VIDEO SERIES SPONSORSHIPS *Compelling 1:1 interviews with insurance industry thought leaders*

Advertisers can sponsor *Business Insurance* interviews with a 15- or 30-second pre-roll video advertisement that plays before each interview. *The BI Interview* runs on the top of Risk Management Channel section front, one of our most frequently visited pages with a static hotlinked logo prominently placed just below video player. *Comp Spotlight* runs on the top of Workers Comp Channel section front.

| THE BI INTERVIEW 1 MONTH | THE BI INTERVIEW 3 MONTHS | COMP SPOTLIGHT 1 MONTH |
|-----------------------------|------------------------------|---------------------------|
| \$10,000 / month | \$8,500 / month | \$6,500 / month |

SPONSORED CUSTOM VIDEO SERIES

Business Insurance can develop a custom video series exclusively for sponsor. In partnership with sponsor, our custom content team will create a compelling video series featuring interviews and panel discussions with leading thought leaders on most important topics facing the industry today. Series includes high impact promotion program across *Business Insurance* digital and print platforms.

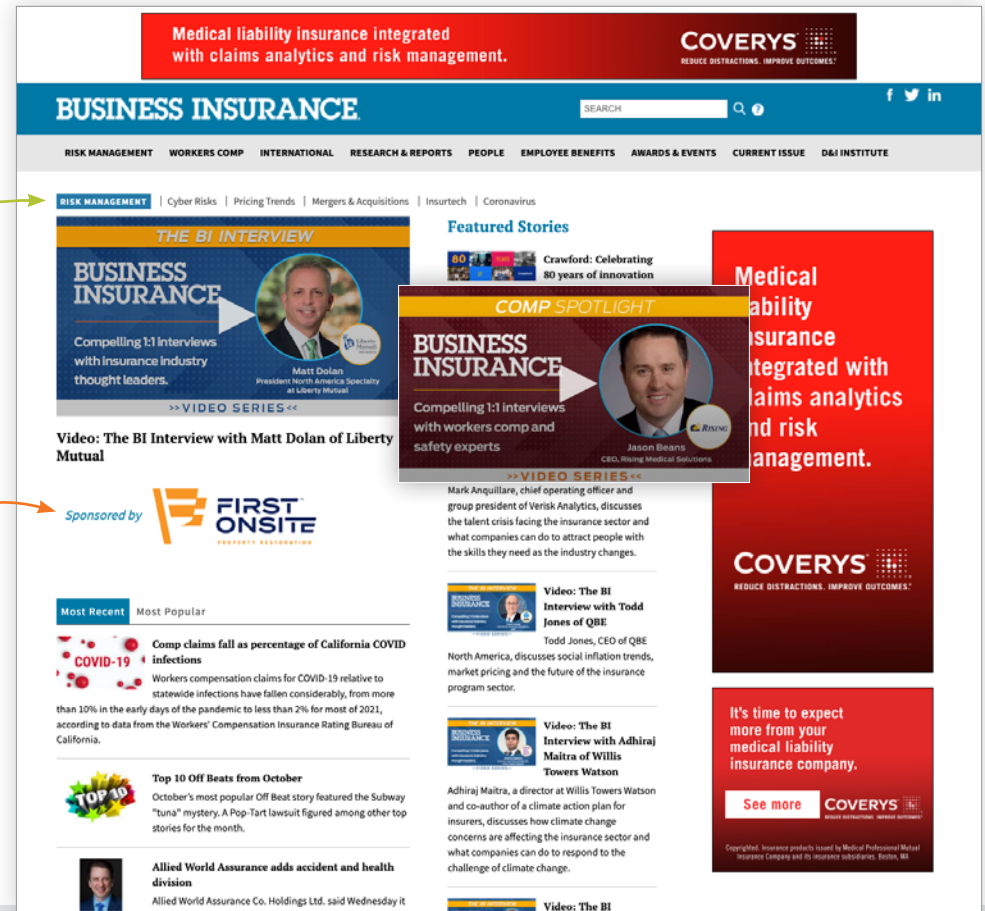
Minimum 40-day lead time applies. Two month minimum commitment includes 4 videos.

\$10,000 (MONTHLY RATE)

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

Video sponsorships run on the Risk Management channel section front.

BI video sponsorships includes a 15-second ad and a hotlinked logo on the website and in promotional eblasts.



EMAIL NEWSLETTER ADVERTISING RATES

| EMAIL NEWSLETTER PEAK RATES / STANDARD | AD SIZE | # OF SPONSORS | 1 MONTH | 3 MONTHS | 6 MONTHS | 12 MONTHS |
|---|------------|------------------|-------------------|-------------------|-------------------|-------------------|
| *Daily Briefing (M-F) | 728x90 | 6 | \$8,193 / \$7,783 | \$6,964 / \$6,616 | \$6,145 / \$5,838 | \$5,465 / \$5,192 |
| Comings & Goings (Mon) | 728x90 | 2 | \$6,500 / \$5,778 | \$5,525 / \$4,911 | \$4,875 / \$4,334 | \$4,301 / \$3,824 |
| *Risk Management (Tues) | 728x90 | 3 | \$7,425 / \$6,750 | \$6,312 / \$5,738 | \$5,569 / \$5,063 | \$4,952 / \$4,502 |
| Workers Comp (Wed) | 728x90 | 3 | \$6,500 / \$5,778 | \$5,525 / \$4,911 | \$4,875 / \$4,334 | \$4,301 / \$3,824 |
| Employee Benefits (M-F) | 728x90 | 3 | \$8,193 / \$7,783 | \$6,964 / \$6,616 | \$6,145 / \$5,838 | \$5,465 / \$5,192 |
| Weekly Top Stories (Friday) | 300x250 | 2 | \$6,500 / \$5,778 | \$5,525 / \$4,911 | \$4,875 / \$4,334 | \$4,301 / \$3,824 |
| Market Pulse (Thurs) | 728x90 | 3 | \$6,500 / \$5,778 | \$5,525 / \$4,911 | \$4,875 / \$4,334 | \$4,301 / \$3,824 |
| Current Issue (1x/mo) | 728x90 | 2 | \$4,961 / \$4,713 | \$4,217 / \$4,006 | \$3,584 / \$3,405 | \$3,046 / \$2,894 |
| Global Focus (M-F) | 728x90 | 3 | \$8,603 / \$7,783 | \$7,312 / \$6,616 | \$6,452 / \$5,838 | \$5,738 / \$5,192 |

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

| BREAKING NEWS ALERT EMAIL RATES | AD SIZE | # OF SPONSORS | 1 MONTH | 3 MONTHS | 6 MONTHS | 12 MONTHS |
|--|--------------------|--------------------------|--------------------|---------------------|---------------------|----------------------|
| TOPIC BUNDLES | | | | | | |
| Risk Management | 728x90 | 3 | \$6,964 | \$6,145 | \$5,422 | \$4,785 |
| International | 728x90 | 2 | \$4,122 | \$3,503 | \$3,092 | \$2,762 |
| Workers Comp | 728x90 | 3 | \$6,575 | \$5,802 | \$5,119 | \$4,518 |
| Agents & Brokers | 728x90 | 3 | \$6,964 | \$6,145 | \$5,422 | \$4,785 |
| Captives | 728x90 | 2 | \$4,946 | \$4,204 | \$3,710 | \$3,314 |
| Cyber News | 728x90 | 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

| ROS, CHANNEL SPONSORSHIPS* & FITO | AD SIZE | DEVICES | THIRD PARTY SERVING/ TAGGING CAPABILITY | FILE FORMAT | MAX FILE SIZE | ANIMATION |
|--|----------------|-----------------|--|-----------------------------|----------------------|-----------------------------|
| 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.*

| E-NEWSLETTER & BREAKING NEWS ALERT | AD SIZE | DEVICES | THIRD PARTY SERVING/ TAGGING CAPABILITY | FILE FORMAT | MAX FILE SIZE | ANIMATION | OTHER REQUIREMENTS |
|---|----------------|-----------------|--|--------------------|----------------------|------------------|--|
| Leaderboard | 728x90 | Desktop, Tablet | 1x1 tags only | jpg, png, gif | 100 kb | N/A | N/A |
| Mobile | 728x90 | 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 |

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

| OTHER SPECS | DEVICES | THIRD PARTY SERVING/ TAGGING CAPABILITY | OTHER REQUIREMENTS |
|--------------------|-------------------------|--|---|
| Video | Desktop, Tablet, Mobile | Impression tracker only | mp4 or YouTube embed URL |
| Native Ad | Desktop, Tablet, Mobile | 1x1 tags only | 834x500px image, 50 character title, 230 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 ADVERTISING TERMS & CONDITIONS

- 1.** All material must be submitted to *Business Insurance* 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.
- 2.** If advertising material is not received by materials deadline (5 business days) of contracted scheduled start date then advertiser will be charged for advertising space beginning with original scheduled start date regardless if advertisement is live. Extensions for missed run dates will not be provided unless Business Insurance receives notification 5 days prior to materials deadline. Rescheduling will be based on availability.
- 3.** *Business Insurance* reserves the right to reject any advertisement and any URL link for any reason.
- 4.** 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.
- 5.** *Business Insurance* accepts online ads as .jpg, .gif, or .png files. Animated gifs are accepted for display ads, but all email advertisements must be static. HTML5 ads are accepted but must be third party served. Animated banners are limited to 15 seconds, maximum of 3 loops. The total file size of any static file cannot exceed 40kb; total file size of any rich media file cannot exceed 200kb.
- 6.** Impression levels for share of voice channel sponsorships and email newsletters/breaking news alerts are not guaranteed.
- 7.** Ads with white backgrounds are required to have a dark 1px border around each frame.
- 8.** *Business Insurance* allows ad campaigns to be served through third-party networks upon request. 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 *Business Insurance*.
- 9.** No re-targeting or data collection cookies or pixels are to be used without *Business Insurance's* explicit permission. Violation of this policy will result in a fine.
- 10. Advertiser must provide 45-day notice to cancel campaign prematurely — prior to the end of a month.**

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

For questions regarding online specs, please contact: Zeina Alwafai, Digital Ad Operations Manager, zalwafai@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



Think you know cyber risks?
Can you identify the top reported cybercrime?



Data breach



Extortion

...crime on the rise, no business is immune from its knowledge of the best ways to defend your ...n can help decrease the likelihood of an attack.

...thinking of a cyber liability insurance leader and [click quiz](#) now. Test your knowledge on emerging s, and gain insights on the latest developments.



FIND A BROKER
AREAS OF SPECIALIZATION
GET A QUOTE



Put Jencap to Work for You

With a traditional insurance policy, the owner and contractor would be enrolled in the same policy for a construction project. However, the subcontractors they hire to work on the site may have separate coverage. This can result in coverage gaps, duplicative spending, and claims arising from defective work.

With an Owner-Controlled Insurance Program (OCIP) or a Contractor-Controlled Insurance Program (CCIP) — also known as Wrap Ups — the owner, contractor, and subcontractors are all enrolled in the same insurance program so that coverage is consistent throughout.

These are custom insurance programs built specifically to meet the needs of a project, so no two policies are exactly alike. They may include:


- Commercial General Liability
- Workers' Compensation
- Completed Operations Insurance
- Commercial Umbrella Coverage
- And much more!

Working with a specialized wholesaler who can set you and your construction clients up for success makes all the difference. Put Jencap to work for you.

GET STARTED







Four Generative AI Risks Insurance Agents Need to Know

Generative AI use is increasing rapidly. Make sure your technology clients have the right coverage.

[Learn About Generative AI Risks](#)

Every day, for better or for worse, we hear more and more about the emergence of artificial intelligence (AI).

To technology companies, there's nothing "new" about AI. However, the rapid growth and widespread use of **generative AI** is introducing a variety of new risks and exposures.

If you've toyed with *ChatGPT* or Google's *Bard* competitor, then you've seen first-hand creation capabilities of generative AI. From detailed images to computer code, to written word and beyond, the possibilities for business integration and implementation are seemingly endless.


As the introduction of new technology almost always leads to new exposures, there are gaps within generative AI programming that can include inaccuracies, biases, and even legal violations.

[Explore Four Generative AI Risks](#)


In this article, two Philadelphia Insurance Companies (PHLY) Integrated Technology experts analyze:

- The shift from legacy AI to generative AI
- Capabilities of generative AI
- New risks posed by generative AI
- Reasons tech firms need proper coverage for generative AI

Interested in learning more about PHLY's Integrated Technology insurance offerings? Visit the [product page](#) or contact the PHLY Marketing team at 855-585-6322.



The PHLY Difference



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 page 23 for 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

Verisk™

BACK TO BI >

WHITE PAPER

**Book smart:
Measuring
your true risk**

What's hiding in your small commercial insurance portfolio?

Book smart: Measuring your true risk

Do you know what's in your small commercial insurance book? Stop guessing and dig in.

Keeping coverage aligned with risk can be a challenge for small business insurers in the fast-paced market. A policy written two years ago may be obsolete by renewal, leaving the insurer with mispriced risk and unexpected exposure. How do you measure alignment between the policies in your small commercial portfolio and the risks on the ground? How do you ensure that your book of business matches your risk appetite? To answer those questions, you may need to pause and take stock, applying structured, relevant data to help determine where you stand in relation to your strategic goals.

Verisk's white paper examines the cascading effects of miscalculated small commercial exposure, from unexpected claims to premium leakage and dissatisfied customers. But there's a way forward through a small commercial portfolio analysis that can uncover hidden risk, misaligned coverage, and unexplored opportunities to optimize your business.

First Name:

Last Name:

Work Email:

Country:

Job Title:

Organization:

Work Phone Number:

Employee Size:

Job Function:

Verisk

**Book smart:
Measuring your true risk**

What's hiding in your small commercial insurance portfolio?

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:

| | PRINT ARTICLE | DIGITAL ARTICLE |
|----------------------|---------------|-----------------|
| 1x Risk Perspectives | \$16,500 net | \$18,500 net |

Ask your rep about frequency discounts.

Thought leaders use these Risk Perspective programs 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.

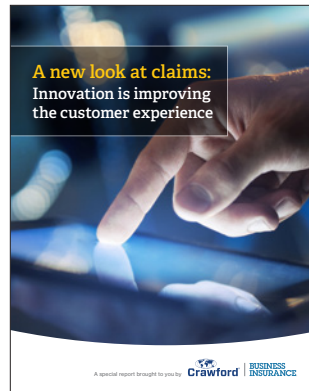
Business Insurance Custom Media Solutions capabilities are cross-platform including:

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

BUSINESS INSURANCE®

www.BusinessInsurance.com

WHITE PAPER RATES



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)*

***INCLUDES LEAD GENERATION PROGRAM**

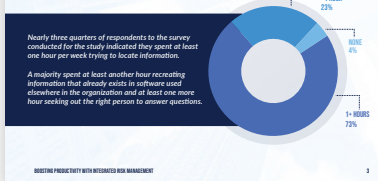
Today's rapidly evolving risk environment demands more from the programs that touch on all aspects of risk - from insurable risk, to health and safety, to enterprise risk and compliance. Complex, interconnected risks that affect multiple parts of the enterprise require a more unified response. At the same time, uncertainties in the current financial environment paired with ongoing challenges make securing the additional resources necessary for staffing these programs a significant challenge. To produce more integrated, actionable risk intelligence without an increase in headcount is dependent on boosting productivity.

While technology has traditionally been the key to providing the kinds of productivity boosts organizations demand from risk programs, the proliferation of available solutions, and the challenge of integrating them, makes the path to efficiency gains less clear. Critical differences in how solutions are designed and deployed, if factored, influence the success of productivity programs, and it can be difficult to know which ones are needed to address your organization's unique needs. The wrong path could mean expensive, "false fire" that is far higher than most would estimate, while also halting the organization's responsiveness to emerging threats.

A RENEWED DEMAND FOR EFFICIENCY
The technology systems that govern risk, safety, compliance and governance departments are obvious targets for efficiency improvements. These are the systems risk professionals spend most of their time in and rely on to identify issues and develop responses. However, relying on a "best-of-breed" approach in which each department uses a technology solution without a unifying strategy to link solutions used by other departments could yield fragmented, siloed processes and a lack of accessibility to critical data.

When this is the case, the impact on productivity caused by continually changing data, processing manual reconciliation, maintaining multiple systems, and administering a source of truth can be quite substantial.

A study from the American Productivity & Quality Center (APQC), an organization providing expertise in benchmarking process and performance improvement, best practices, and knowledge management (KM), shows the scale of such risks.



Extrapolating from the low end of these numbers, this site is costing a majority of respondents nearly a month's worth of wasted employee productivity each year.

Aside from having an ongoing drain on productivity in an era where efficiency is especially critical, trying to navigate an ever-growing mass of solutions can also impede an organization's processes. Research conducted by Forrester Consulting on behalf of a multi-application solution provider found that:

68% of employees say they ignore data for making decisions when they must pull from multiple systems.
62% said they delay completing tasks that require logging into multiple systems.

This suggests that, on top of going backwards in the productivity battle, the friction caused by using multiple systems also leads to delays in performance and a degraded decision-making process.

Multiple-System Approaches Lead to "Hidden Data Factors"
In *Big Data Costs the U.S. \$3 Billion Per Day*, author Thomas C. Redman discusses the concept of the hidden data factor and the costs organizations incur by trying to work around them. He estimates that knowledge workers waste 50% of their time "to hidden data factors, hunting for data, finding and connecting errors, and searching for confirmatory sources for data that don't fit."

At first glance, having individual departments choose their technology solutions independently seems like a practical solution. The reality, however, is that each different system is user most learn, operate, and reconcile creates a new efficiency draining hidden data factor. The needed monthly, delayed process, and poor decision-making are only the initial damages to productivity. Hidden data factors affect far more than just end users.

Other potential impacts include:

- IT departments must spend time supporting multiple systems, keeping licenses current, and ensuring updates are applied in a timely manner.
- Training resources have to create and maintain programs for each system.
- Finance has to spend time searching for duplicate IT solutions - which have **collided** since remote work gained traction - as financial users search for "workarounds" to their data challenges.

Yet as bad as the collective pressure on productivity associated with deploying multiple siloed systems is, the most significant cost may still remain unaccounted for.

SILOS IMPACT EMPLOYEE ENGAGEMENT
In a survey conducted by Harris Poll on behalf of Veeva, a recruiting and talent management firm that specializes in employment technology solutions, 73% of respondents indicated that more efficient solutions "helped" and/or "software technologies always changed" as the biggest challenge they face when it comes to software solutions in their jobs. Having to constantly switch between applications is a source of frustration for more than a third of US workers.

Nearly 1 in 5 say their challenge is not having software technologies integrated into a single program or platform.

BOOSTING PRODUCTIVITY WITH INTEGRATED RISK MANAGEMENT

This frustration weighs heavily on employee engagement, which is already under pressure from the pandemic and the "Great Resignation." To address a "best-of-breed" problem of operational analytics and employee usage data, recently commissioned a survey of 2,000 hybrid workers in the UK. The results of the survey underscore the connection between software technology and the wellbeing of its users.

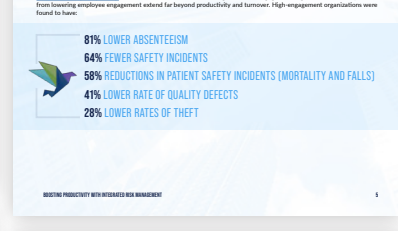
Burnout Risk: How Digital Experience Affects Employee Wellbeing.
In addition to the negative outcomes of poor digital experience on the business, there is an equally catastrophic impact on employee wellbeing. Good digital experience can make routine work tasks take longer. Not having access to the right technology, poorly designed workflows, or a lack of new digital applications and data feeds can have a negative impact on employee wellbeing. The result is that hybrid workers are forced to work an extra 2.2 weeks a year because of poor digital experiences.

The Gartner report found that these frustrations led to reduced job satisfaction with 38% of respondents and nearly a third saying "a substandard digital experience has either made them want to leave a job or has contributed to them leaving a job." During a period in which talent retention is already an acute challenge for most organizations, providing a robust, multi-system best-of-breed approach to technology only makes things worse for further diminishing employee engagement.

The High Costs of Low Employee Engagement
Lower rates of employee engagement can have a substantial impact on the bottom line. In Gartner's *State of the Global Workplace 2022 Report*, the following costs are cited:

- Highly engaged teams are **54% to 58% more productive** than low-engagement teams, on average.
- Low engagement teams typically endure turnover rates that are **58% to 43% higher** than highly-engaged teams.
- Replacing an exiting worker costs one-half to two times that employee's annual salary. Assuming an average salary of \$50,000, the replacement cost translates to between **\$25,000 and \$100,000 per employee.**

Additional analysis by Gartner examined the difference between high- and low-engagement organizations. The impacts from lowering employee engagement extend far beyond productivity and turnover. High-engagement organizations were found to have:



CRITICAL FACTORS TO THE SUCCESS OF A SINGLE-APPLICATION PLATFORM
While the potential efficiency benefits of migrating to a single platform are extensive, identifying a solution that will actually deliver on that promise can be challenging. Two key factors can help determine the best solution. First, the solution itself needs to be well integrated. While this may seem obvious, some multi-function solutions are the result of multiple acquisitions of different point solutions made over time.

This "Frankenstein"-approach to simply bolting on a new piece of software that was never designed to be a part of the larger solution can result in multiple inefficiencies, support issues, and cloud data that is largely indistinguishable from the multi-application approach.

Second, for a single-application platform to effectively streamline risk-related processes, it must be flexible enough to work in conjunction with an organization's specific needs. A key test to check for this degree of flexibility is to determine if an industry or organization can be configured to match the organization's requirements and workflow. Can the solution require a new process on an enterprise- and user-frictionless process, which leads to the expensive byproducts that accompany lower engagement?

BOOSTING PRODUCTIVITY, PRODUCING ACTIONABLE INSIGHTS
Increasingly, risk programs are required to first work to boost efficiency as they seek to produce more actionable insight from dynamic risk environments. Unfortunately, to often the same that they must do so without incurring additional staff at the challenge. While software solutions offer a prime opportunity to address those needs, simply assuming an ad hoc solution of applications, each designed to solve a single segment of the problem, can actually result in a risk backwash by adding data silos and disconnected procedures to manage. If these efforts lead to a solution that isn't flexible enough to allow each part of the enterprise to use the processes and programs that best fit their unique needs, frustration will rise and engagement levels will fall.

Avoiding the hit to productivity of the silo tax is an essential first step to developing a truly integrated approach to risk management. Not improving efficiency by itself is not enough to gain the timely, comprehensive response today's risk-related risk environment demands.

To learn more about Origami Risk for Integrated Risk Management, visit: origamirisk.com/IRM

WEBINAR RATES

CUSTOM LIVE WEBINAR

PARTNERSHIP BENEFITS

A *Business Insurance* webinar is where thought leadership is established. It's the ideal opportunity for your brand to build exposure with the target audience that matters most to you. Your program can be customized the way you want it. Address pressing matters in the industry... Showcase new products or research... You can also add custom questions to the data collection form to gain valuable insights for your company.

AUDIENCE STATISTICS

For any given webinar, attendees average well above 500. Over 45% typically attend the live event, while many more go on to view them one or more times via the on-demand archive.

\$15,500 (1X RATE)



The image shows a webpage for a webinar. At the top, there is a banner with a man's face and the text "Small business can be a big insurance opportunity — if you're ready" and "NOVEMBER 8 11 AM - 12 PM ET". Below this, the title "Small business can be a big insurance opportunity—if you're ready" is repeated. The date and time "Wed, Nov 8, 2023 11:00 AM - 12:00 PM EST" are shown, along with a "Show in My Time Zone" link. The main content area contains introductory text about building a businessowners program, a list of topics to be covered, and presenter information for Eric Price-Glynn and Gavin Mills. A registration form follows, with fields for First Name, Last Name, Email Address, Country/Region, State/Province, and Phone Number. A "Register Now" button is prominently displayed. At the bottom, there are social media icons for Facebook, Twitter, and LinkedIn.

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 |



Small business can be a big insurance opportunity—if you're ready

Wed, Nov 8, 2023 11:00 AM - 12:00 PM EST
[Show in My Time Zone](#)

Building a businessowners program can send you all over the map in more ways than one. Markets vary widely by geography, risk, and customer expectations. How do you get the fundamentals of a BOP program right, and then reach the next level of agility and customer experience to compete with market leaders?

It could all start with the right toolbox, one that can ease the journey from sizing up the market to crafting innovative policy programs and implementing fast, efficient, accurate underwriting and quoting.

Join our upcoming webinar to:

- Discover a piece-by-piece blueprint for constructing a BOP program from the ground up with an integrated, holistic ecosystem.
- See how advanced analytics grounded in deep data resources and industry knowledge can lead to more certainty and less guesswork.
- Uncover ways to profitably grow your business while meeting elevated customer expectations for speed and accuracy.

PRESENTERS:

Eric Price-Glynn
Senior Principal and Head of the Division, ISO MarketStance | Verisk
Verisk Underwriting Solutions

Mr. Price-Glynn oversees the development of tools that provide highly granular estimates of market opportunities in commercial lines. He specializes in analyzing the consequences of macroeconomic and social trends for lines of business by location, size, and industry of account, and capitalizing on the breadth of available data for modeling commercial lines.


Gavin Mills ARM, CPCU
Customer Relationship Manager, Underwriting Solutions | Verisk

Gavin Mills leads customer engagement for Verisk's LightSpeed Small Commercial solution. He is responsible for communicating with new and existing customers regarding their data and solutions needs to address workflow and risk mitigation problems. Gavin ensures that the customer industry perspective informs product development as part of a continuous feedback loop. He was previously a member of the Commercial Property team at Verisk.

*Required field

| | |
|-----------------|-----------------|
| First Name* | Last Name* |
| | |
| Email Address* | Country/Region* |
| | Choose One... |
| State/Province* | Phone Number* |
| | |

WEBINAR | NOVEMBER 8 REGISTER NOW



Small business can be a big insurance opportunity — if you're ready

Building a businessowners policy (BOP) program can be a great growth opportunity for insurers, but getting all the pieces right can be challenging. To learn how to construct a BOP program driven by advanced analytics, join Verisk and *Business Insurance* on November 8 for a complimentary webinar.

Register Now

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