

THE VIEWPOINT OBJECTIVE

Viewpoint magazine covers strategic and operational issues in three principal market segments:

- Senior managers in small to mid-sized property/casualty companies
- Inland marine staff in companies of all sizes
- Agricultural insurance staff in companies of all sizes

As part of its coverage, *Viewpoint* reports on developments in AAIS products and services, and how those products and services help insurers address challenges.

DATES & DEADLINES

Viewpoint is published quarterly, in mid-February, May, August, and November.

It is mailed third class to a circulation of 1,800.

Advertising space reservations and all ad materials are due by the first of the month prior to the publication date. (Example: Jan. 1 for the mid-February issue) All space must be reserved by signed contract or insertion order; no verbal reservations can be accepted.

DESIGN SERVICES

AAIS will design and layout ads for advertisers at the rate of \$75 per hour. A rough layout and typed text is appreciated. Logos and other art work should be supplied on disk or camera ready (no faxes or copy machine prints).

Conversion of original materials or services provided in layout, copy preparation, negatives, and typesetting are charged at the publisher's cost. Approximate costs can be quoted in advance.

AAIS reserves the right to substitute for missing fonts, to resize improperly-sized ads, and to replace a camera ready ad's border(s) with similar border. Four-color ads require press proof or matchprints. Color copies and laser prints are not accurate for color proofing.

AAIS

American Association of Insurance Services
www.AAISonline.com
Viewpoint@AAISonline.com

GENERAL INFORMATION

CONTRACT, COPY & RATE POLICIES

All advertisements are accepted by AAIS, publisher of *Viewpoint* magazine, entirely on the representation that the agency and/or advertiser are properly authorized to publish the subject matter. Advertiser and their advertising agencies will indemnify and hold AAIS harmless against any claim, suit, loss or expense, regardless of nature of basis that might arise from advertisements published. We reserve the right to hold the advertiser and advertising agency jointly and severally liable for monies due us.

The publisher does not accept sequential liability and expects the agency and advertiser to be bound by the payment terms on the *Viewpoint* advertising rate card, on the advertising contract, and on the advertising insertion order. No conditions, printed or otherwise, appearing on the insertion order, billing instructions or copy instructions which conflict with AAIS's stated policies, and/or contract and copy stipulations shall be binding on AAIS.

LIABILITY

The liability of AAIS for any error, omission or delay for which it may be held responsible shall in no event exceed the cost of the space paid for and occupied by such individual advertisement.

RATE PROTECTION

We will protect contract advertisers against rate increases for 11 months following their first insertion. Any advertisement within that period may be combined for frequency discount.

EARNED RATE CREDITS

Earned rate credits for increased frequency are deducted from the first billing after the change. Short rate charges for cancellation or decreased frequency are added to the first billing after the change.

CANCELLATION & AUTOMATIC REPEATS

No cancellations can be accepted after the published closing date. Special placement ad reservations are non-cancelable. Without material or instructions we reserve the right to repeat the contract advertiser's latest ad of the same size.

RIGHT OF REJECTION

AAIS reserves the right to reject any advertising considered objectionable or not in the best interest of the insurance business and the policies and positions of AAIS.

COMMISSION

A commission of 15% of the gross bill is allowed to accredited advertising agencies on space, color, and placement, provided the account is paid within 30 days of invoice date. No cash discounts. If charges due the publisher are not paid promptly, the publisher may collect said charges from the advertiser, and the agency shall execute all necessary assignments. In addition, the publisher may hold the advertiser and its agency jointly and severally liable for all sums due and payable to the publisher.

SERVICE CHARGE

A service charge of 1.5% per month (18% annual percentage rate) will be added to all charges 30 days or more past due. If necessary, any legal or collection agency fees incurred in collection efforts will be added to charges due.

2007

Viewpoint

A Publication of AAIS

RATE CARD

1745 S. Naperville Road
Wheaton, IL 60187-8132

TEL 630-681-8347

FAX 630-681-8356

WEB www.AAISonline.com

ADVERTISING RATES

Jan. 1, 2007 - Dec. 31, 2008

ADVERTISING RATES

All rates are based on the number of insertions within a 12-month contract period.

Black/white	1x	2x	3x	4x
2 page spread	\$1,852	1,793	1,620	1,446
Full page	\$1,098	1,011	926	780
2/3 page	\$983	926	867	722
1/2 page	\$867	839	810	665

Four-Color	1x	2x	3x	4x
2 page spread	\$3,472	3,357	3,241	2,894
Inside Front Cover	\$2,662	2,546	2,431	2,199
Inside Back Cover	\$2,662	2,546	2,431	2,199
Back Cover	\$2,778	2,662	2,546	2,315
Full page	\$2,315	2,199	2,141	1,937
2/3 page	\$2,141	2,054	1,996	1,852
1/2 page	\$1,968	1,909	1,852	1,736

Spot Color Rates

Black, plus each process color - \$400 additional for each
 Black, plus each matched color - \$500 additional for each

SPECIAL PLACEMENT

Four-color, full pages only.
 Cover orders non-cancelable.

Inside Front Cover.....	add 15%
Inside Back Cover.....	add 15%
Outside Back Cover.....	add 20%

CONTACT US

Call Christi Gaido: 630-681-8347, ext. 246
 or e-mail: christiG@AAISonline.com.

All material should be mailed to :

AAIS / Viewpoint

Attn: Christi Gaido
 1745 S. Naperville Road
 Wheaton, IL 60187-8132

TEL 630-681-8347 or 800-564-AAIS (2247)
 FAX 630-681-8356
 EMAIL Viewpoint@AAISonline.com
 WEB www.AAISonline.com

MECHANICAL REQUIREMENTS

Unit Size	width	x depth
2 page spread - Live Area	15¾"	9"
2 page spread - Trim	17"	11"
Full page - Live Area	7½"	9"
Full page - Trim	8½"	11"
Back cover - Trim	8½"	7½"
2/3 page Horizontal	7½"	6"
2/3 page Vertical	4¾"	9"
1/2 page Horizontal	7½"	4½"
1/2 page Vertical	3⅔"	9"

Add 1/8" to all trim edges that bleed.

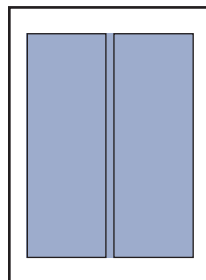
Magazine Trim Size: 8½" wide x 11" inches deep

Screen: 150-line screen

Print & Bind: Printed Web Offset/Saddlestitch binding

Ad Sizes

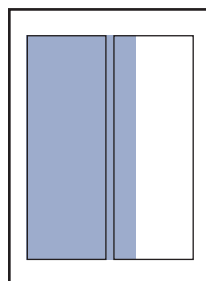
(smaller than a full page bleed)



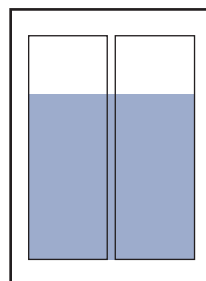
Full Page • 7½ x 9



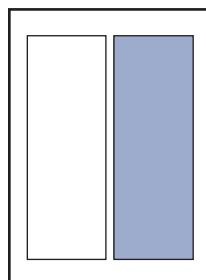
Back Cover • 8½ x 7½



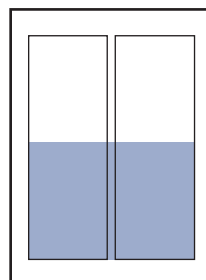
2/3 Vertical • 4¾ x 9



2/3 Horizontal • 7½ x 6



½ Vertical • 3⅔ x 9



½ Horizontal • 7½ x 4-1/2

FILE SUBMISSION

- All files should be process, CMYK (not RGB). Spot colors must be approved and scheduled. Special rates apply.
- All fonts and linked graphics must be included.
- All image manipulation should be done in the Graphic-application - not Quark (i.e. rotating, flipping, skewing, sizing + or - 15%).
- A proof of your ad must accompany the file or one will be pulled and charged to the client. A laser printout is accepted for black and white ads.
- We will not make changes to any files without notifying you. Ads that do not open or do not fit the specifications will need to be corrected and resubmitted.

File naming

The advertiser should name digital files using their name. Also, any logo files should carry the advertiser's name (rather than logo.tif, etc.)

Sending files via the Internet

(mail, courier, or overnight delivery service preferred)

- Mail or fax a laser print of your submitted ad materials to avoid font reflow or substitution problems.
- Send high resolution files. Don't send Web-ready images. Their low resolution results in unacceptably poor print quality.

Film

Negative film, right-reading, emulsion side down, at 150 lpi. Maximum Density 300%. Only proofs pulled from supplied film are acceptable.

ACCEPTABLE FORMATS

Accepted digital files

Media: 1.44MB floppy (3.5"), 100mb ZIP, 1.0gb and CD-ROM.

The following Mac and/or Windows desktop publishing software accepted:

- QuarkXPress
- Adobe Illustrator
- Adobe PageMaker
- Macromedia Freehand
- Adobe Photoshop
- Adobe Acrobat: PDFs accepted, but film conversion and/or stripping charges may apply.

Prior approval required for other formats.

Questions regarding graphics, call Christi Gaido:
 630-681-8347, ext. 246, or e-mail:
christiG@AAISonline.com