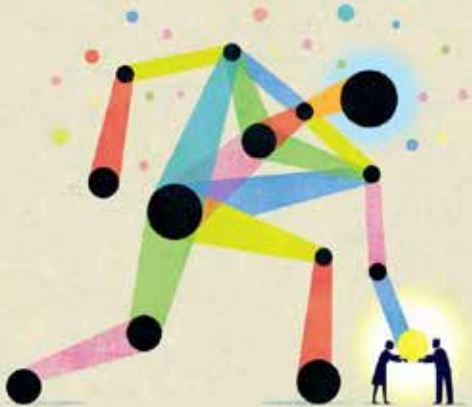




Leader's Edge 2020 Market Presentation

Leader's Edge is committed to exploring risk in an ever-changing world.



TAKING THE ROBOT OUT OF THE HUMAN

Automation may take over some back-office jobs, but it also presents opportunities to transform employees into more value-additive roles.

PERSPECTIVE

As the real value of a robot is not in its ability to do the same old, same old tasks, but in its ability to do new things, the real value of a robot is not in its ability to do the same old, same old tasks, but in its ability to do new things. The real value of a robot is not in its ability to do the same old, same old tasks, but in its ability to do new things. The real value of a robot is not in its ability to do the same old, same old tasks, but in its ability to do new things.

“No other publication in
our industry comes close
to *Leader's Edge*.”

DEN BISHOP, PRESIDENT, HOLMES MURPHY

Leader's Edge Subscribers

SELL

90%

OF THE U.S. COMMERCIAL
PROPERTY AND CASUALTY
INSURANCE MARKET

PLACE

70%

OF EMPLOYEE GROUP
BENEFITS IN THE
UNITED STATES

FIRMS AVERAGE TOTAL PREMIUM VOLUME = \$2.8 BILLION

in annual written premium. *Leader's Edge* subscribers specialize in writing policies and plans for mid and large size corporations

Other publications often cater to small agencies, typically under \$20 million in premium volume, that sell primarily personal lines (auto, home, boat) and small business

Leader's Edge Subscribers

Include **20** of the top **20**,
and **48** of the top **50** commercial
brokerages in the U.S.



“Concise and
Compact.”

DAVID PAGOUMIAN, OFFICE PRESIDENT, CRC

Published by The Council of Insurance Agents & Brokers

CIAB.COM

CIAB member firms work with clients averaging
1,000+ employees

Average personal book of business = **\$17.1 million**
(premium volume, producers only)

Consist of **83.9%** senior management and/or producers

Award-Winning Publication

Leader's Edge is the only magazine to have been honored twice by the AM&P with the best of show EXTRA! Award and to win four gold awards in a single year

Read by the top commercial insurance and employee benefits brokers across the globe

Informs, enlightens, and initiates the conversations that broaden industry perspectives and build understanding of the risks businesses and their employees face

Concentrated Circulation into the Top Brokerages

DISTRIBUTION BY SIZE RANKING

TOP 3 BROKERAGES1,887

#4 – 156,708

OTHER BROKERAGES5,943

TOTAL **14,538**



Leader's Edge Reader Demographics

50

AVERAGE AGE

\$287,898

AVERAGE ANNUAL INCOME

62 minutes

TIME SPENT READING LE

5.9

READERS PER COPY

48.7

NUMBER OF CARRIERS ARE
PRODUCER READERS TYPICALLY
WORK WITH IN A YEAR

72.2

CLIENTS USUALLY DON'T OFFER
INPUT INTO THE SELECTION OF
THEIR CARRIERS

What our Management readers purchase

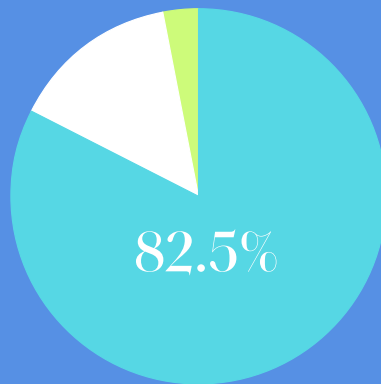
ARE YOU INVOLVED IN ANY ROLE (APPROVAL, RECOMMENDATION, ETC.) IN THE PURCHASE OF:

Agency Management Software	43.81%
Agency Technology Infrastructure	43.81%
Business Management Consulting Services	44.76%
Data Analytics	44.76%
Human Capital Management	44.76%
Investment Advisors	25.71%
Personnel Outsourcing Services	39.05%

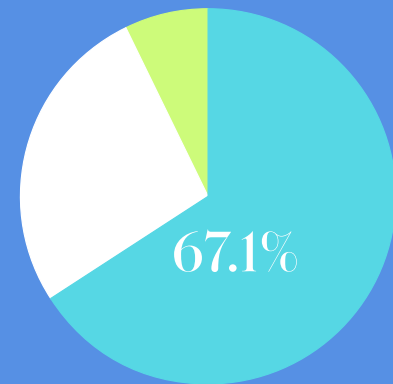


What our readers think of *Leader's Edge*

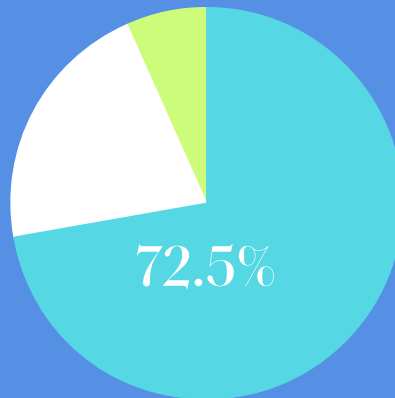
PROVIDES IN-DEPTH
COVERAGE OF KEY
INSURANCE ISSUES



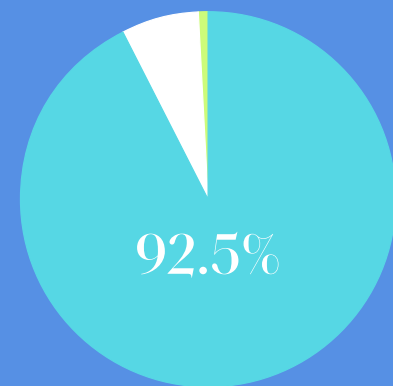
PROVIDES ME WITH
INFORMATION I DO
NOT GET ELSEWHERE



TOPICS WRITTEN
ABOUT ARE RELEVANT
TO MY JOB



ARTICLES ARE WELL
WRITTEN



■ AGREE OR AGREE STRONGLY

■ NEUTRAL

■ DISAGREE OR DISAGREE STRONGLY

What our readers think of *Leader's Edge*

PLEASE INDICATE WHICH THREE NEWS SOURCES HAVE THE GREATEST VALUE TO YOU
AS AN INSURANCE PROFESSIONAL, IN ORDER OF IMPORTANCE.

1ST, 2ND OR 3RD CHOICE

84.3%	..... Leader's Edge	7.8%	..... The Hales Report
49.0%	..... Business Insurance	5.9%	..... Carrier Management
29.4%	..... Employee Benefits Advisor	4.9%	..... Insurance Business America
19.6%	..... Benefits Pro	4.9%	..... Risk Management
18.6%	..... Rough Notes	4.9%	..... The Insurer
14.7%	..... National Underwriter	2.9%	..... The Intelligent Insurer
14.7%	..... Risk & Insurance	1.0%	..... CB Insights
10.8%	..... Independent Agent	1.0%	..... Reactions

Leader's Edge: Growing

YEAR	CIRCULATION	AD PAGES
2008	13,830	235
2009	11,741	206
2010	11,705	227
2011	13,179	230
2012	12,515	221
2013	14,839	269
2014	14,933	250
2015	15,218	278
2016	15,471	246
2017	15,955	251
2018	18,005	281
2019	16,994	312



“Best
magazine in
its class.”

SCOTT TROFHOLZ, PRESIDENT & CEO,
THE HARRY A. KOCH CO.

Print Offerings

FULL-PAGE 4C ADVERTISING

1-4x net rate of \$6,316 per insertion

5-9x net rate of \$5,976 per insertion

10+ net rate of \$5,797 per insertion

SPONSORED CONTENT

Ideal format for commanding presence with unique ability to convey expertise in topics of choice

Price includes one year print and digital reprint rights

Single page format - \$8,430 net



Four page format - \$ 19,947 net (includes one page or equivalent of client supplied advertising)



Digital Offerings

Leader's Edge offers multi-platform programs and experiential opportunities that provide a deep consumer connection that can help your brand influence.

E-NEWSLETTER RATES

CREATIVE UNIT	SIZE	1-2 X	3-5 X	6+
Premier Banner	500 x 100	\$2,500	\$2,200	\$2,000
Banner	500 x 100	\$2,250	\$2,000	\$1,800
Native Ad	500 x 300	\$3,000	\$2,750	
Partner Content	500 Words	\$3,500	\$3,250	

WEBSITE ADVERTISING

CREATIVE UNIT	SIZE
Square	250 x 250
Tall Rectangle	200 x 500

COST \$6,000 (total for twelve months)

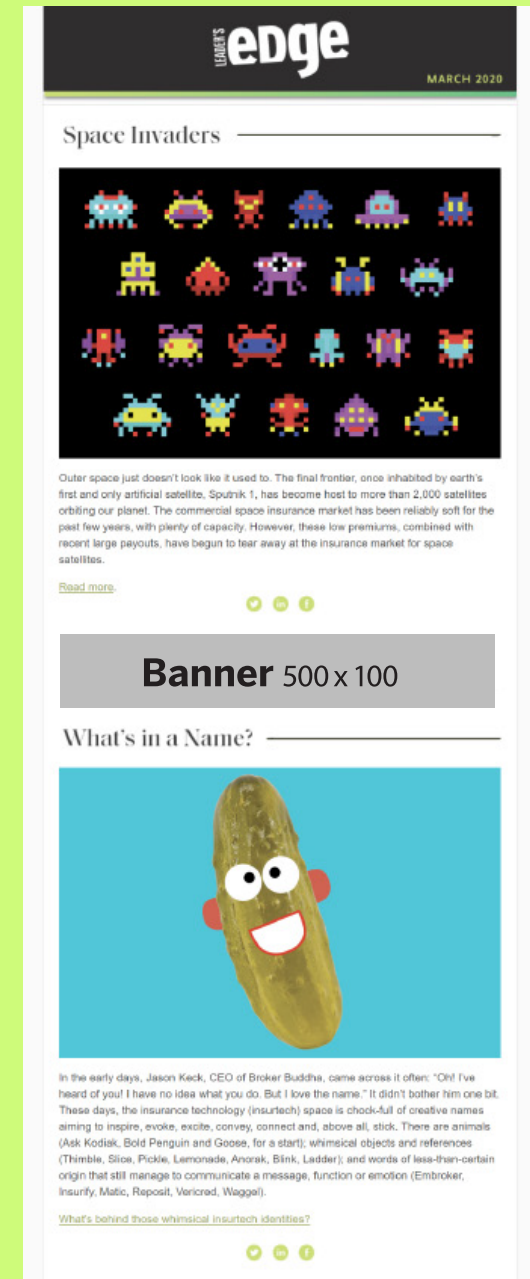
Current Features

Announcing the latest issue of *Leader's Edge*.
Highlighting a brief overview of the main features and
fresh, new content or stories that unfolded after we
went to press linking back to www.leadersedge.com.

Frequency: 10x per year

Target Launch: The 1st week of the month except January and July

Distribution: 14,000+




Inside Broker

Curated insights, resources and tips (or digestible takeaways) that help brokers manage and be more productive day in and day out. The content will focus on a range of topics including business operations, technology tools and resources, leadership and talent development, sales skills, M&A and more.


Frequency: Monthly – 12x per year

Target Launch: The 2nd week of the month

Distribution: 11,000+




 **INSIDE BROKER**

Tornado Talk




Last October, local news interrupted the Cowboy's game to announce a tornado was on the ground in Dallas. Dan Bishop immediately got his family into a bathroom under the stairs in the middle of the house. About 30 seconds later, the impact sound of a wrecking ball taking down a building resonated and then everything went completely silent. When he cautiously opened the bathroom door, he saw the limbs of a live oak tree in the center hallway of his house. Now what?

[Read Bishop's experience as a customer of the insurance industry.](#)

Banner 500 x 100

A Cautionary Tale



Sixteen years ago, the view of the world was much different from EC3, the City of London's insurance district. A near-universal hard market had emerged overnight following 9/11. Reinsurance rates had surged, and primary prices were following suit. But as the profits flowed, no one seemed to be paying much attention to the fundamentals. Of course, rates soon began to fall, but everyone was making money, so it didn't matter. But the near-marketwide sense of security was false, and ultimately, the post-World Trade Center hard

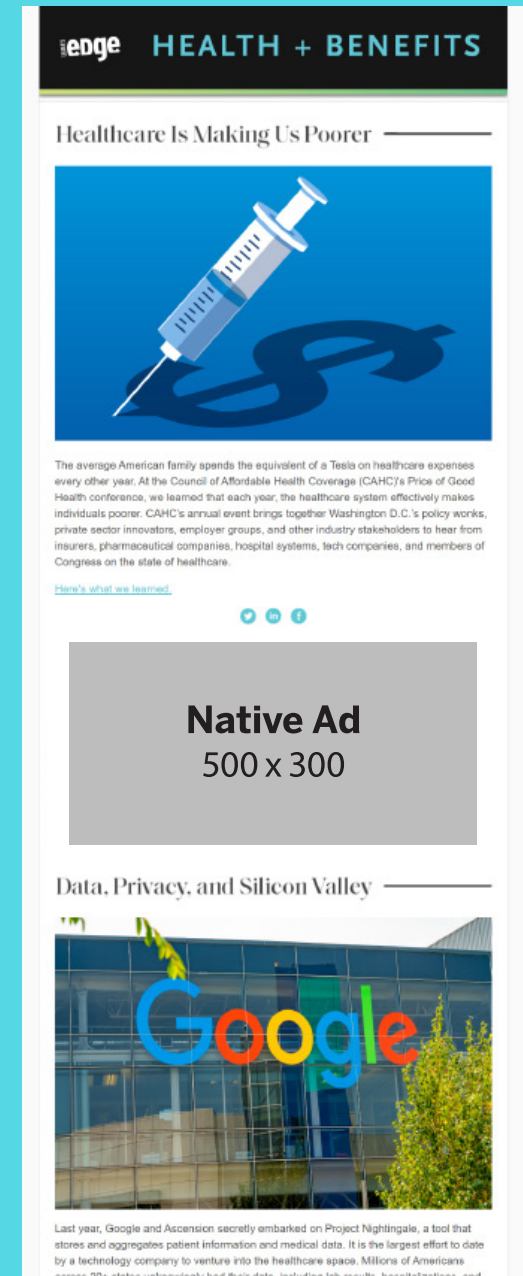
Health + Benefits

This e-newsletter conveys the changing dynamics of healthcare spending and delivery as they relate to the brokers and consultants navigating the commercial employee benefits landscape. It highlights market trends and regulatory updates, and explores solutions to lower healthcare costs, improve the quality of care, and leverage technology and data.

Frequency: Monthly – 12x per year

Target Launch: The 3rd week of the month

Distribution: 11,000+



Emerging Trends

Honing in on the evolving world of risk, this e-newsletter exposes readers to and informs readers about the latest technologies, trends and solutions shaping the insurance industry and the future of risk. It features new business opportunities and strategies, and addresses everything from cyber risk to tech-enabled distribution models, all through a broker-focused lens.


Frequency: Monthly – 12x per year

Target Launch: The 4th week of the month

Distribution: 11,000+

edge **EMERGING TRENDS**

Cybersecurity Remains High Priority for Healthcare Institutions during COVID-19 Outbreak

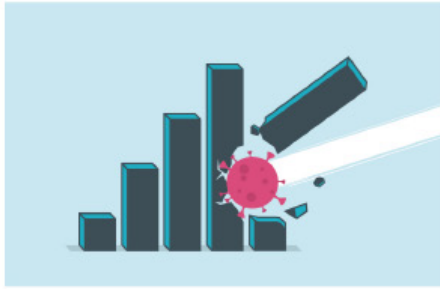


At a time when patient data is critical to slowing the virus, creating a vaccine, and coordinating care, hospitals now have to fend off opportunistic security attacks and phishing attempts from bad actors. Deploying malware, email senders are posing as employees working remotely or CDC officials with important information and are sending fake map tracking of COVID-19 cases as a ruse to steal usernames, passwords, and other personal information. In addition, the Department of Health and Human Services (HHS) recently endured a cyberattack on its computer system, which investigators believe was intended to create disruption and enable the spread of misinformation.

[Read more](#)

👍 📄 📧

COVID-19 Brings Increased Recession Risk



The COVID-19 pandemic comes at a time when the global economy is already struggling. "Fact is," said Jérôme Haegeli, group chief economist at Swiss Re, "the coronavirus is hitting the global economy when economic resilience is already weak to start with."

[What dangers does COVID-19 pose in a weakened global economy?](#)

👍 📄 📧

Banner 500 x 100

COVID-19 Stimulus Packages & What's Ahead

Leader's Edge @ EBLF

Insights and perspectives captured on-site at The Council's Employee Benefits Leadership Forum (EBLF) in June. Through the lens of a broker, these roundups will feature interviews, podcasts and commentary on hot industry topics.

Frequency: Event driven. Others may be added if appropriate

Target Launch: The Council's Employee Benefit Forum (EBLF) – June 1 - 4

Distribution: 14,000+



Reporting On The Ground At

EBLF

edge

For the first time ever, we are reporting live and on the ground at The Council's Employee Benefits Leadership Forum (EBLF). Now in its 18th year, EBLF is where industry leaders gather to build and strengthen strategic relationships, learn from their peers and glean market intelligence.

Over the next three days, we'll bring you exclusive interviews with a range of healthcare industry executives, insights from our business program and perspectives from EBLF attendees - more than half of whom sit at the executive or C-suite level. A quarter of all attendees are attending EBLF for the first time.

ATTENDEE BREAKDOWN

575	283	54	238
THIRD PARTY PROVIDERS	EMPLOYERS	INSURANCE BROKERS/CONSULTANTS	OTHERS AT THE FORUM

WHAT TO EXPECT AT EBLF

Q&A with Kerry Finnegan

Senior Partner, Global Business Solutions, Center Relations, Placement & Strategy, Mercer Health & Benefits

Kerry Finnegan is the current chair of the Council of Employee Benefits Executives (CEBE) Advisory Committee. We sat down with him to get his take on the commercial insurance market and what to expect at this year's Employee Benefits Leadership Forum.

What are some of the biggest challenges facing employee benefits brokers and consultants right now? How has CEBE addressed those challenges?

Effectively managing costs and the potential of huge variability of those costs is certainly the number-one challenge. And while there are a number of strategies to play through carrier partners and new entrants, a second challenge is retaining fully aware of all these solutions to verify the outcomes our clients seek. The Council, with guidance from CEBE, continues to invite EBLF to reflect that quickly changing ecosystem and to support ways to boost and leverage data to support engagement and outcomes.

EBLF is 18 years old. How is this year's meeting different from years past?

One great thing to note is that EBLF is bigger than ever—and in terms of virtual attendees and sponsors. While the talk of "total rewards" is not new, this year's attendees and agenda truly demonstrate the convergence of life, disability, medical and voluntary benefits to meet an increasingly diverse constituency across generations, gender and race through simple, intuitive and digitally-enabled approaches. This will form a strong platform for clients as they prepare employees for the work of the future.

[Read on...](#)

Banner 500 x 300

Leader's Edge @ ILF

Insights and perspectives captured on-site at The Council's Insurance Leadership Forum (ILF) in October. Through the lens of a broker, these roundups will feature interviews, podcasts and commentary on hot industry topics.

Frequency: Event driven. Others may be added if appropriate

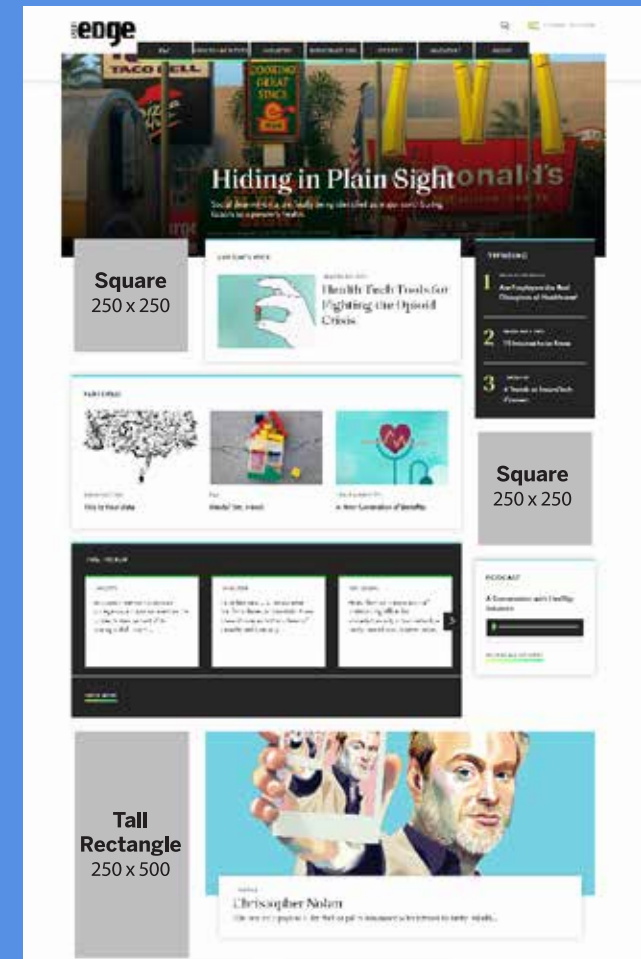
Target Launch: The Council's Insurance Leadership Forum (ILF) – October 2 - 6

Distribution: 14,000+



Website

Launched in 2019, the NEW *Leader's Edge* website offers updated display ad formats with a variety of options to meet a range of campaign objectives and budgets. LeadersEdge.com is a content journey with better search functionality, more market intelligence, updated information on a real time basis, additional podcasts, coverage from key industry events and other industry sources.



Leadersedge.com by the numbers

7,700

MONTHLY UNIQUE VISITORS

15,400

MONTHLY PAGE VIEWS

51.2%

AUDIENCE GROWTH*

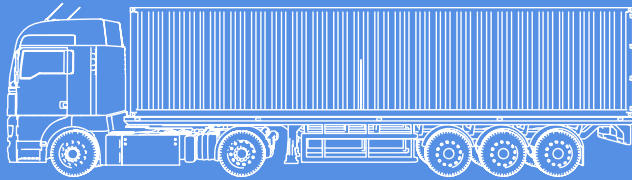
**since launch of new site July 2019*



“Good mix of topics
on industry and
management issues. It is
the only trade publication
that I always read.”

RICHARD RANKIN, CHAIRMAN,
PRESIDENT, MURRAY SECURUS

OUR READERS WRITE



THEIR READERS WRITE



Thank you.



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