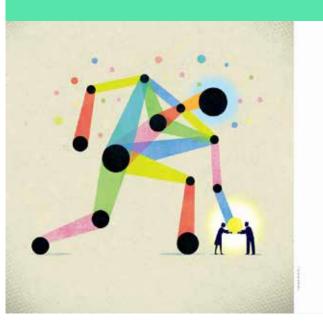


# Leader's Edge is committed to exploring risk in an ever-changing world.



44110

## TAKING THE ROBOT OUT OF THE HUMAN

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DEN BISHOP, PRESIDENT, HOLMES MURPHY

"No other publication in

our industry comes close

to Leader's Edge."

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## Leader's Edge Subscribers





#### 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

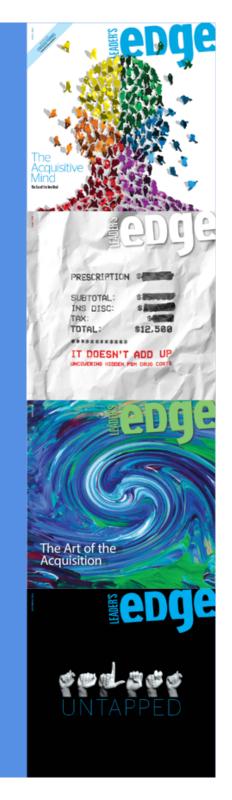
Read by the top commercial insurance and employee benefits brokers across the globe

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

TOTAL	14,538
OTHER BROKERAGES	5,943
#4 – 15	6,708
TOP 3 BROKERAGES	1,887



## 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

## Property & Casualty - Job Roles

83.9%\*

ARE SENIOR MANAGEMENT/
PRODUCER
\*some have both roles

83.1%

OF PRODUCERS HANDLE COMMERCIAL P&C SALES

60.9%

**PRODUCERS** 

28.7%

**SENIOR OR TOP MANAGEMENT** 

76.1%

50% OR MORE BUSINESS IS FROM COMMERCIAL P&C

66.2%

90% OR MORE BUSINESS IS FROM COMMERCIAL P&C

\$15.5 million

THEIR AVERAGE PERSONAL PREMIUM VOLUME

## Employee Benefits - Job Roles

83.9%\*

ARE SENIOR MANAGEMENT/
PRODUCER
\*some have both roles

60.9%

**PRODUCERS** 

28.7%

**SENIOR OR TOP MANAGEMENT** 

42.8%

OF PRODUCERS HANDLE EMPLOYEE GROUP BENEFIT SALES

76.2%

**TYPICALLY WRITE GROUPS OVER 100 EMPLOYEES** 

\$21.2 million

THEIR AVERAGE PERSONAL PREMIUM VOLUME

## What our P&C producers write

#### WHICH OF THE FOLLOWING COVERAGES DO YOU TYPICALLY WRITE?

BOPs	57.8%	Flood	79.7%
Commercial Auto	89.1%	General Liability	92.2%
Crime	82.8%	Marine	67.2%
Cyber	82.8%	Professional Liability	82.8%
D&O	82.8%	Property	90.6%
Environmental	75.0%	Specialty Lines	73.4%
EPLI	79.7%	Surety	56.3%
Excess/Umbrella	89.1%	Terrorism	71.9%
Fiduciary Liability	78.1%	Workers Comp	89.1%

## What our P&C producers recommend to their clients

### WHICH OF THE FOLLOWING SERVICES DO YOU TYPICALLY ENGAGE ON BEHALF OF YOUR CLIENT?

Actuarial Services	37.9%
Appraisal Services	43.9%
Captive Services	60.6%
Claims Management Services	72.7%
Disaster Recovery Services	47.0%
Premium Finance Companies	74.2%

### What our Benefit brokers write

#### WHICH OF THE FOLLOWING COVERAGES DO YOU TYPICALLY WRITE?

Accident and Health	78.6%	Long Term Care	35.7%
Critical Illness	69.0%	Pet	35.7%
Dental	71.4%	Pharmacy Plan	59.5%
Discount Medical Plans	28.6%	Retirement	26.2%
Disability	83.3%	Stop Loss Insurance	. 69.0%
Health	78.6%	Vision	71.4%
Life	85.7%		

## What our Benefit producers recommend to their clients

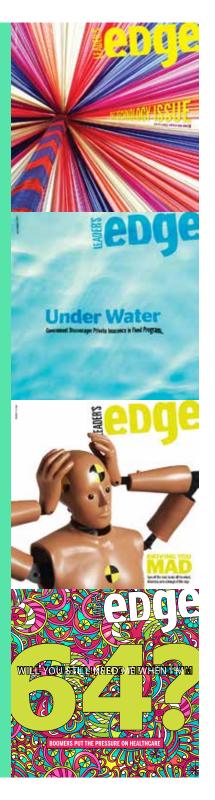
### WHICH OF THE FOLLOWING SERVICES DO YOU TYPICALLY ENGAGE ON BEHALF OF YOUR CLIENT?

Actuarial	47.5%	Legal Services	55.0%
Care Management	50.0%	Payroll Services	42.5%
Enrollment Services	70.0%	Second Opinion Services	40.0%
Fertility	25.0%	Telemedicine	65.0%
Financial Wellness	40.0%	TPA	67.5%
Identity Theft	62.5%	Wellness	75.0%

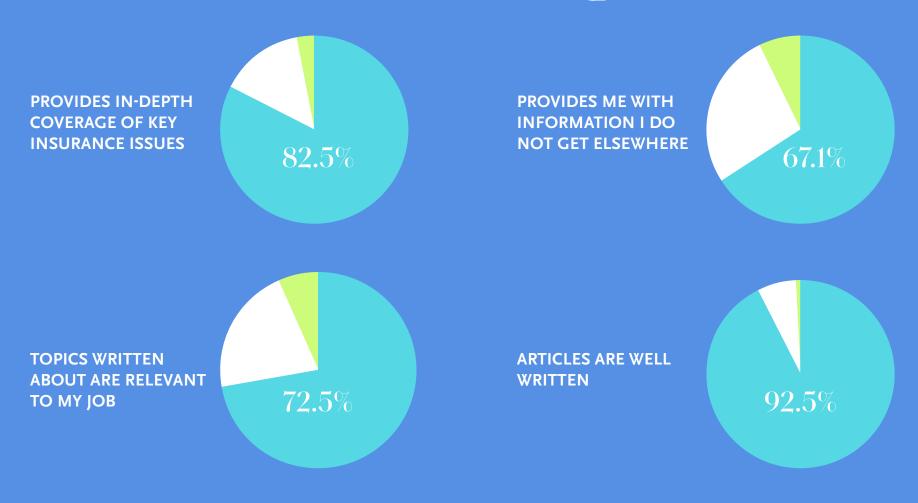
## What our Management readers purchase

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



NEUTRAL

DISAGREE OR DISAGREE STRONGLY

AGREE OR AGREE 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.

#### 1<sup>ST</sup>, 2<sup>ND</sup> OR 3<sup>RD</sup> 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	<b>4.9</b> % 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.

## Official Magazine of the Annual Industry Leadership Forum

REPRESENTATIVE ATTENDEES BROKERAGE Alliant Insurance Services, Inc.

AmWINS Group, Inc

Aon

Brown & Brown, Inc.

Clements Worldwide

**CRC** Group

Gallagher

Guy Carpenter & Company, LLC

Hagerty Insurance

Heffernan Group

**Hub International** 

Hylant

Leavitt Group

Lockton, Inc.

Marsh

Marsh & McLennan Agency

NFP

Ryan Specialty Group

Willis Towers Watson

Chairman and CEO

CEO

CEO

Chairman

President

CEO

Chairman, Gallagher Global Brokering

President and CEO

CEO

President/CEO

**President & CEO** 

CEO

Executive Chairman & CEO

President & CEO

President and CEO

Chairman & CEO

Chairman & CEO

Chairman & CEO

CEO

## Official Magazine of the Annual Industry Leadership Forum

REPRESENTATIVE ATTENDEES CARRIERS

**AIG** 

Allianz Global Corporate & Specialty

Allstate Insurance

AXA XL

Beazley

Berkshire Hathaway Group

Chubb

Great American Insurance Group

Liberty Mutual

Markel

Munich Re

Nationwide Insurance

Swiss Re

The Hanover Insurance Group

The Hartford

Tokio Marine HCC

Travelers

W. R. Berkley Corporation

Zurich

President & CEO

President & CEO, AGCS N. America

President, Allstate Business Insurance

CEO

CEO

President - Reinsurance Div.

Chairman & CEO Chubb Limited

Chairman & CEO

President, Global Risk Solutions

President & CUO

CEO, Reinsurance Division

President, Nationwide Natl Partners

**CEO Americas** 

President & CEO

Chairman & CEO

President

Chairman & CEO

President & CEO

Chief Executive Officer, North America

## Official Magazine of the Annual Employee Benefits Leadership Forum

REPRESENTATIVE **ATTENDEES BROKERAGE** 

ABD Insurance and Financial Services

Acrisure

Alera Group

Alliant Insurance Services, Inc.

**AmWINS Group Benefits** 

Aon

BXS Insurance, Inc. Catto & Catto LLP

Gallagher

Hub International

Leavitt Group

Lockton, Inc.

Marsh & McLennan Agency

Mercer

**NFP** 

**EVP** 

President

President

**EVP & Managing Director** 

President

Executive Vice President

President, Employee Benefits

CEO

Executive Vice President

Executive Chairman

**President** 

President, Lockton Benefit Group

Chairman & CEO

President, US & Canada

Executive Vice President, Head of Insurance Brokerage and Consulting

OneDigital Health and Benefits **EVP. Client Services** 

USI Insurance Services Warner Pacific Insurance Services, Inc.

Willis Towers Watson

President

Co-CEO

Voluntary Benefits Practice Leader

## Official Magazine of the Annual Employee Benefits Leadership Forum

REPRESENTATIVE ATTENDEES CARRIERS

Aetna

Aflac

**Allstate Benefits** 

Anthem, Inc.

**Chubb Workplace Benefits** 

Cigna

Colonial Life & Accident

Humana

Lincoln Financial Group

MetLife

Mutual of Omaha

Nationwide Insurance

Prudential

Reliance Standard Life

Sun Life Financial

The Hartford

UnitedHealthcare

Unum

Voya Financial

President

Sr. Vice President, Broker Sales

President

President, Specialty Business

President

EVP, Distribution

**CEO & President** 

SVP, Distribution

SVP, Distribution

**EVP** 

**EVP**, Workplace Solutions

SVP, Emerging Businesses

President, Group Insurance

President & CEO Group Benefits

Senior Vice President - Group Distribution

EVP, Group Benefits

SVP, Global Growth

SVP, Sales and Client Management

SVP, Employee Benefits Distribution

## 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)



"Interesting, entertaining, colorful and good source for news and insight."

ALBERT COUNSELMAN, CHAIRMAN & CEO, RCM&D, INC.

## 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	Carried Carried
Partner Content	500 Words	\$3,500	\$3,250	(y)

#### 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+



#### Space Invaders



first and only artificial satellite, Sputnik 1, has become host to more than 2,000 satellites orbiting our planet. The commercial space insurance market has been reliably soft for the past few years, with plenty of capacity. However, these low premiums, combined with recent large payouts, have begun to tear away at the insurance market for space

Read more.





#### **Banner** 500 x 100

#### What's in a Name? -



In the early days, Jason Keck, CEO of Broker Buddha, came across it often: "Oh! I've heard of you! I have no idea what you do. But I love the name." It didn't bother him one bit. These days, the insurance technology (insurtech) space is chock-full of creative names aiming to inspire, evoke, excite, convey, connect and, above all, stick, There are animals (Ask Kodiak, Bold Penguin and Goose, for a start); whimsical objects and references (Thimble, Slice, Pickle, Lemonade, Anorak, Blink, Ladder); and words of less-than-certain origin that still manage to communicate a message, function or emotion (Embroker, Insurify, Matic, Reposit, Vericred, Waggel).

What's behind those whimsical insurtech identities?







### 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 2<sup>nd</sup> week of the month

**Distribution:** 11,000+

#### **INSIDE BROKER**

#### Tornado Talk ·



the ground in Dallas. Den 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

Read Bishop's experience as a customer of the insurance industry,





#### Banner 500 x 100

#### A Cautionary Tale



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 3<sup>nd</sup> week of the month

Distribution: 11,000+

#### **HEALTH + BENEFITS**

#### Healthcare Is Making Us Poorer -



every other year. At the Council of Affordable Health Coverage (CAHC)'s Price of Good Health conference, we learned that each year, the healthcare system effectively makes individuals poorer. CAHC's annual event brings together Washington D.C.'s policy works, private sector innovators, employer groups, and other industry stakeholders to hear from insurers, pharmaceutical companies, hospital systems, tech companies, and members of





#### **Native Ad** 500 x 300

#### Data, Privacy, and Silicon Valley



stores and aggregates patient information and medical data. It is the largest effort to date by a technology company to venture into the healthcare space. Millions of Americans ss 20+ states unknowingly had their data, including lab results, hospitalizations

## **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 4<sup>nd</sup> week of the month

**Distribution:** 11,000+

#### enge EMERGING TRENDS

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

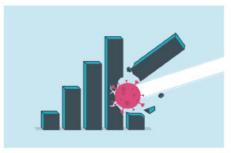


At a time when patient data is critical to slowing the virus, creating a vaccine, and coordinating core, hospitals now have to fend off opportunistic security attacks and phishing attempts from bad actors. Deploying malware, email senders are posing as employees working remetely or CDC officials with important information and are sending fake map tracking of CDVID-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 cybertatack on its computer system, which investigators believe was intended to created claruption and enable the spread of misinformation.

lead 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 week to start with."

What dangers does COVID-19 pose in a weakened global economy



**Banner** 500 x 100

COVID-10 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+





For the first little ever, we are reporting the and on the ground at the Council is. Employee Brenths Landonnian Forum (BULF) Novice do 10° man, ESLF is where locality forming paths is not part transplace strenges employees, when have that cover and given itself il midgloos.

Over the meditions days, as it forg you exclusive minorems with a large of heathcom souther, standardown, unglish focus or furness program, and participatives their BBL? attendess, income from last of whose of all the executive or create laws, a gartle of all attendess are attended. PDL? for the first last of all attendess are attended PDL? for the first last of all attended on the attended of PDL? for the first last of the attended on the at

ATTEMOTE BEEFKOOWN









#### WHAT TO EXPECT AT EBLF



**OSA** with Kerry Finnegan

Social Parties Global Banance Subdiese, Carrier Relations, Placement & Strange, Mercer Mealth & Benefits

Keiny Francisco is the surrent chain of the Colombial Employee Benefits Executives (CERE) Advancy Corontesse. We sail down with him to get the lake on his formers that staudence makes and what to expect at the year's Editory we desemble Leadership Forum.

What we come of the biggest challenges facing employee benefits brokens and consultants right new? How has CESE addressed those challenges?

Effectively, managing code, and the presented of huge sensetility of direct come is unitarily the morpes cod collection, and write their same a variation of strologies in pay 1900-ph training pathwas and the entitles, is exceed statement pathwas purply above for all horse codularies in tenth, the obsciouse cod clients seen. The Crossal, with guidance have CEDC, codimises in entitle 1902 to select the quantity clients; and to respect their to conserve the interrupt and obscious the second and the support their to conserve the interrupt part of an obscious that of conserved the interrupt part of an obscious that of conserved the conserved and obscious their conserved their conser

BBLP is 18 years old. How is this year's receiving different from years past?

One great through a rook is that ERLF is suggest than examinate the list sense of indicates, advantage, and approved. While the last of factor receptor is not may that your advantages and appende they demonstrated for convergence of the list above, the article and sensitively lamelies to make him or community diverse constitutionary, across operators, general and more through ample, inflames and deplate emotived appropriate. This will fainly a strong analysis for the last one to the receiver emotived appropriate.

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## Leader's Edge a 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+



& Brokers' 2019 insurance Epodembig Figure: I pede is Edge is here perieting very traexcuration and sharing their with you, along with earlie original content on looks do jour We home you enjoy

ATTENDES BREAKDOWN

#### O&A with Diana Gonzalez García



up of mind the major, industry readers are coming together as unbescribe to combine echdara for sent forg to be against grown of formores.

Account A.J. Co. (A) of analogue substitutings to 75 commercial brokenings overrap account the country. Name Governing German is one of the Communication of the property of the last





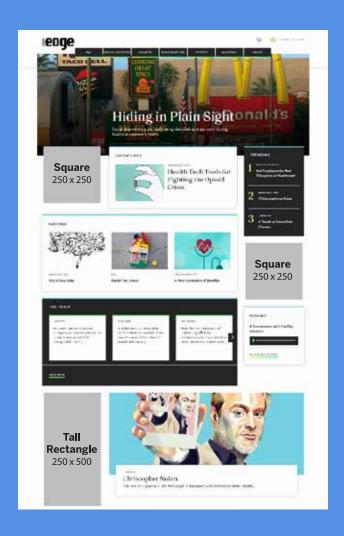
#### **Banner** 500 x 100

#### The Role of Virtual Reality in D&I



### 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. Leaders Edge.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

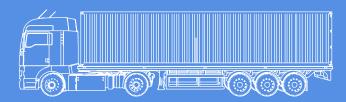


"Good mix of topics on industry and management issues. It is the only trade publication that I always read."

RICHARD RANKIN, CHAIRMAN, PRESIDENT, MURRAY SECURUS

#### **OUR READERS WRITE**

#### THEIR READERS WRITE













### OUR READERS WRITE LARGE GROUPS

### THEIR READERS WRITE SMALL GROUPS





## Thank you. **Eedge**