

Whether it's books, videos, technical information,  
or agency supplies, you'll find it in the pages of the  
**Rough Notes Product Guide!**

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# Rough Notes

## Digital Services.

### Great insurance video blogs for your agency's website!

- ✓ Hosted on our server and linked to your website for quality, uninterrupted play
- ✓ Customize a video for a modest additional cost
- ✓ New topics added monthly—call for updated list!



### *Educate your clients on these key personal lines topics:*

- Is Your Car Worth Less than Your Loan?
- Negotiating Recalls
- Teen Text Mess
- Youthful Operator Driver Safety Agreement
- Car Pooling—1
- Car Pooling—2
- Insuring SUVs
- Umbrella Coverages—Part 1 and Part 2
- Umbrellas and Uninsured Motorists Liability
- Underinsured Homes
- Earthquake Coverage
- Need Flood Insurance?
- Mold

### Plus ...

Animated FREE videos for your agency's website!

- Homeowners
- Coverage A Dwelling
- Teen Driving





# Video Content Training

*Put your commercial clients in the know with videos on these timely topics:*



- Business Insurance Costs
- Joint Ventures
- Artisan Contractors
- General Contractors
- Vacancy Provisions
- Dealing with Indirect Loss
- Covering Your Signs
- Business Auto Coverage
- Commercial Auto Medical Payments
- Workers Compensation
- Accounts Receivable Insurance
- Internet Insurance Information

To see samples of our videos, go to [www.roughnotestv.com/videoblogs/index.html](http://www.roughnotestv.com/videoblogs/index.html)

Rent any video for just \$40 per month. Call for quantity discounts!

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**Promote your agency, products, and services** with professional-quality videos customized to your needs!



Free for your agency's homepage  
Animated videos



## Teen Driving Video

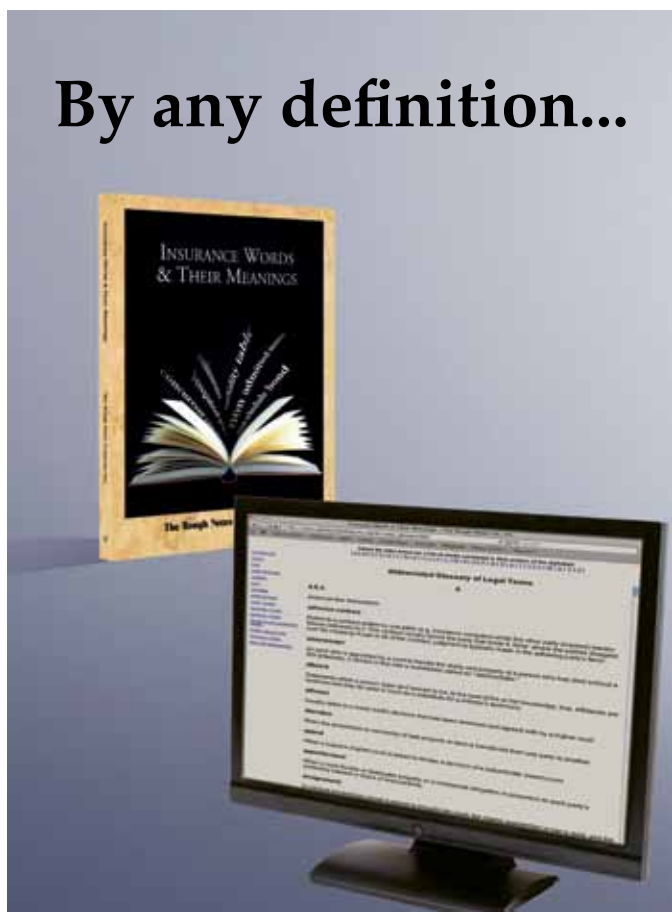
for your website

## Homeowners Video

for your website



# By any definition...



*Insurance Words & Their Meanings* is the go-to guide to insurance terminology for you, your staff, and your clients.

The new 2016 edition of this vital resource is written in easy-to-understand language so new staffers as well as your clients can quickly grasp the meanings of terms used in all segments of the insurance business.

From arbitration to x-date, *Insurance Words & Their Meanings* is packed with over 7,000 need-to-know words and phrases that make it a must-have addition to your agency's library.

And that's not all!

A **FREE** link on your agency's homepage makes this essential reference immediately available online to your clients, prospects, and employees.

Be *the* insurance expert in your community ... order *Insurance Words & Their Meanings* today!

See page 16 for pricing.

# PF&M<sup>plus</sup>

In Four Color

Access powerful content online!

**PF&M-Plus (Policy Forms & Manual Analysis)** is your essential guide to commercial, personal, and specialty property and casualty coverages and concepts. Updated monthly, this invaluable online service puts more than 1,680 articles and 1,956 court case summaries right at your fingertips.

Experienced **Rough Notes** technical professionals monitor industry developments and research key topics—so you don't have to. Turn to **PF&M-Plus** for detailed analyses of program changes, new coverage forms, endorsements, and much more.

- ✓ Logically organized and easy to use, to make your search fast and easy
- ✓ Topical indexes give you quick access to information ... or use the global search capability
- ✓ Authoritative reviews of AAIS, ISO, MSO, and independently filed forms
- ✓ Easy-to-understand examples plus links to additional insights
- ✓ Monthly updates keep you current
- ✓ Underwriting and rating aids help you guide your clients and place coverage
- ✓ Quizzes with answers for in-house training and reinforcement of key concepts
- ✓ Subscriber bonus: Fax, mail, or email your basic coverage questions and receive answers from our experts at no charge!\*

\* The answers are based on the policy language and circumstances presented; they are not legal opinions.



**PF&M-Plus** is your must-have source for detailed analysis and valuable insights across the spectrum of property and casualty coverages.

***Commercial Lines:*** AAIS, ISO, and MSO forms

Property ... liability ... auto ... businessowners ... inland marine ... ocean marine ... equipment breakdown ... umbrella ... workers compensation ... crime ... bonds ... and much more

***Specialty Lines:*** AAIS, ISO, and independent professional and miscellaneous forms

Health care providers, accountants, and employment practices professional liability ... aviation, special events, and much more

***Personal Lines:*** AAIS, ISO, and independent forms

Standard and nonstandard auto ... homeowners ... inland marine ... umbrella ... dwelling ... personal liability ... plus farm and ranch coverages

***Practical Aids and Tips:*** Check out these essential features ...

- ✓ Comprehensive glossaries
- ✓ Authoritative discussions of risk management and risk transfer
- ✓ Vital information on terrorism and the National Flood Insurance Program
- ✓ Layperson's guide to wrap-ups
- ✓ Interpretations of select insurance terms
- ✓ Powerful sales letters and tools

**PF&M-Plus Online**

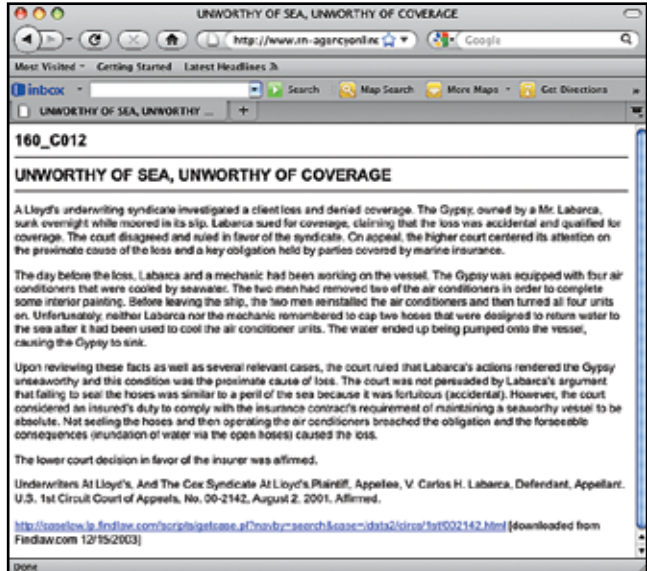
First year ..... \$950  
Annual renewal ..... \$800

When the question is coverage,  
the answer is **PF&M-Plus!**



# PF&M<sup>-plus</sup> includes:

- ✓ Description and overview of coverage forms – AAIS, ISO, MSO and more
- ✓ Detailed coverage analysis
- ✓ Easy-to-follow examples
- ✓ Pictures and graphs
- ✓ Underwriting and rating aids
- ✓ Comparison to previous forms and other policies
- ✓ Endorsements and their uses
- ✓ Quizzes, complete with answers
- ✓ Discussion of important insurance topics
- ✓ Court cases



**PF&M-Plus** is your source for coverage information and much, much more!  
In addition, more complex issues can be researched for subscribers at a negotiated fee.

**Training Aids – PF&M-Plus** is designed to be not only a research tool but also a training tool. The overview and coverage analysis can quickly introduce an existing employee to a new product or introduce a new employee to your current products. Quizzes can be used to determine an employee's progress in understanding plus reinforce important concepts. The Practical Aids and Information section can bring everyone up to date on current insurance issues.

**PF&M-Plus Online \$950.00 First Year  
\$800.00 Annual Renewal**

Comprehensive analysis of AAIS, ISO and MSO coverage forms and endorsements. It also contains specialty lines analysis. Underwriting and rating guidance and alternative market discussions are provided along with other important tools. The policy analysis provides easy-to-understand examples of difficult concepts. More than 1,800 court cases to provide insights of the topics discussed. With the quizzes provided this could become your primary training tool.

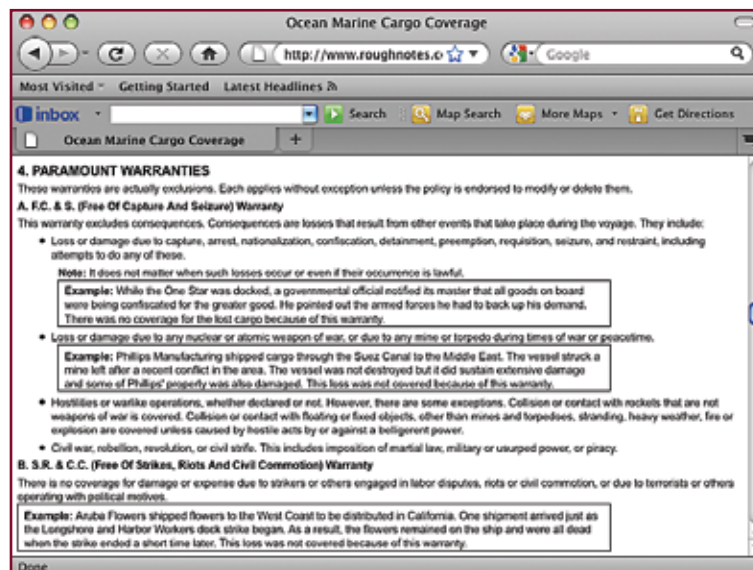




**Monthly Updates** – The insurance industry is always changing so we provide updates to you once a month. We stay current so that you can use our information with confidence!

## Sales Tools:

- ✓ Customizable brochures
- ✓ Proposal language
- ✓ Engaging examples to explain coverage and/or concepts
- ✓ Endorsement checklists
- ✓ Sales letters
- ✓ Customer-oriented glossaries



**Q&A – PF&M-Plus** subscribers may fax, mail or email their requests for basic coverage and classification clarification for no charge. The same care that goes into the preparation of the PF&M-Plus coverage analysis is used in finding answers to your questions. The answers are not legal opinions but they are based on the language of the policy and circumstances presented.

# Producer Online-Plus

## IS FOR EVERY AGENCY

**Producer Online-Plus** is for the AGENCY committed to:

- ✓ Practicing agency risk management principles
- ✓ Protecting itself from E&O exposures
- ✓ Providing faster access to coverage and technical information to its staff
- ✓ Increasing revenue and profit
- ✓ Improving retention
- ✓ Using a consistent method for documenting client information
- ✓ Providing easy-to-use tools that teach new producers the right way to collect all the critical data
- ✓ Sending professionally written letters to prospects and clients
- ✓ Providing customer focused content for its website
- ✓ Offering insurance coverage training to its staff
- ✓ Delivering account development training to its producers
- ✓ Creating effective mail or email campaigns
- ✓ Having the best and most knowledgeable team of professionals



**You can purchase Producer Online-Plus with your credit card at Rough Notes' secure site:**

<http://shoppingcart.roughnotes.com/insurance-professional-products/producer-online.php>

For more information or a one-on-one demo contact:

Nancy Lynch

800.428.4384 ext.1096

Margaret Rhodes

800.428.4384 ext.1029

*Service available Monday – Friday, 8 a.m. – 4 p.m. ET*



Win the account—and keep it—with

# Producer Online-Plus



Count on this acclaimed resource to help your agency grow!

Endorsed by Roger Sitkins and other renowned industry consultants, **Producer Online-Plus** is a powerful set of agency management tools that are driving growth and success in independent agencies around the country.

This vital resource is your roadmap to success! Packed with current, authoritative information on every aspect of agency operations, **Producer Online-Plus** ensures you, your producers, and your service staffers have everything you need to turn prospects into profits and retain desirable accounts year after year.

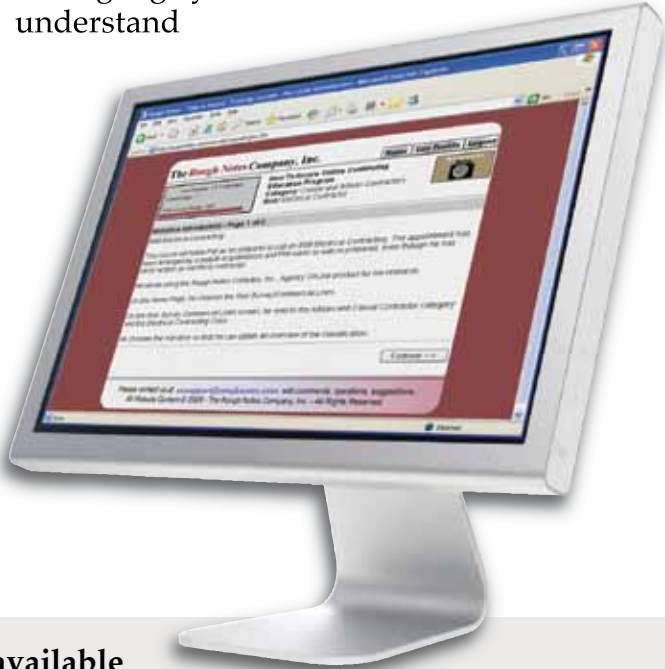
- ✓ Producers Commercial Lines Risk Evaluation System—for more than 723 classes of business
- ✓ Producers Personal Lines Risk Evaluation System
- ✓ **Policy Forms & Manual Analysis (PF&M-Plus)** (see pages 6 through 9)
- ✓ **Coverages Applicable** (see page 15)
- ✓ **The Insurance Marketplace®**—Find markets for hard-to-place coverages (see pages 26 through 28)
- ✓ The Insurance Marketplace Cybercast—monthly specialty market update via email (see page 29)
- ✓ ACORD® Forms Library—Printable applications with instructions
- ✓ **Insurance Words & Their Meanings** (see page 5)
- ✓ Business Building Letters (see page 16)
- ✓ “How to Insure” Training Courses
- ✓ e-Marketing for Agencies
- ✓ *Rough Notes* Magazine—the industry-leading publication (see pages 22 through 25)
- ✓ *FREE* animated videos (see page 4)
- ✓ **In Action** monthly newsletter

**Producer Online-Plus** *provides the tools to help every agency grow.*

**Producer Online-Plus** is for the PRODUCER and ACCOUNT MANAGER committed to:

- ✓ Being better prepared, better equipped, and ready to hit the ground running
- ✓ Possessing specific knowledge of your prospect's operations and exposures before your first meeting
- ✓ Sharpening your technical skills
- ✓ Demonstrating your insight using real court cases and decisions
- ✓ Keeping all the facts and information about your clients organized
- ✓ Producing risk specific lists of questions to ask and information to gather before you quote
- ✓ Printing an ACORD® application when you need it—anytime, anywhere
- ✓ Adding depth to your book of business
- ✓ Composing business correspondence with ease
- ✓ Researching appropriate coverages quickly
- ✓ Preparing your renewals accurately with the personal lines pre-renewal questionnaire
- ✓ Accessing the right markets for specialty risks and high value "toys" from your computer
- ✓ Explaining complicated insurance terms in language your customers can understand

**\$750.00 First Year**  
**\$600.00 Annual Renewal**



**Producer Online-Plus**

Online credit card processing available  
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Free demo 1-800-428-4384

Team up with **Producer Online-Plus**—your partner in profits!

- Apply key risk management principles
- Protect yourself from E&O exposures
- Consistently document client information
- Teach producers the right way to collect data
- Post customer-focused content on your website
- Create powerful email or mail campaigns

Be prepared to hit the ground running with **Producer Online-Plus!**

- Understand your prospect’s operation before your first meeting
- Ask risk-specific questions before you quote
- Demonstrate your insight by citing relevant court cases and decisions
- Find the right markets for specialty risks and high-value “toys”
- Explain complex insurance terms in language your prospects can understand
- Compose business correspondence with ease
- Keep on top of renewals
- And much more!

Count on **Producer Online-Plus** “power tools” to help you build an agency that wins the great account—every time!

**For more information or a one-on-one demo, contact:**

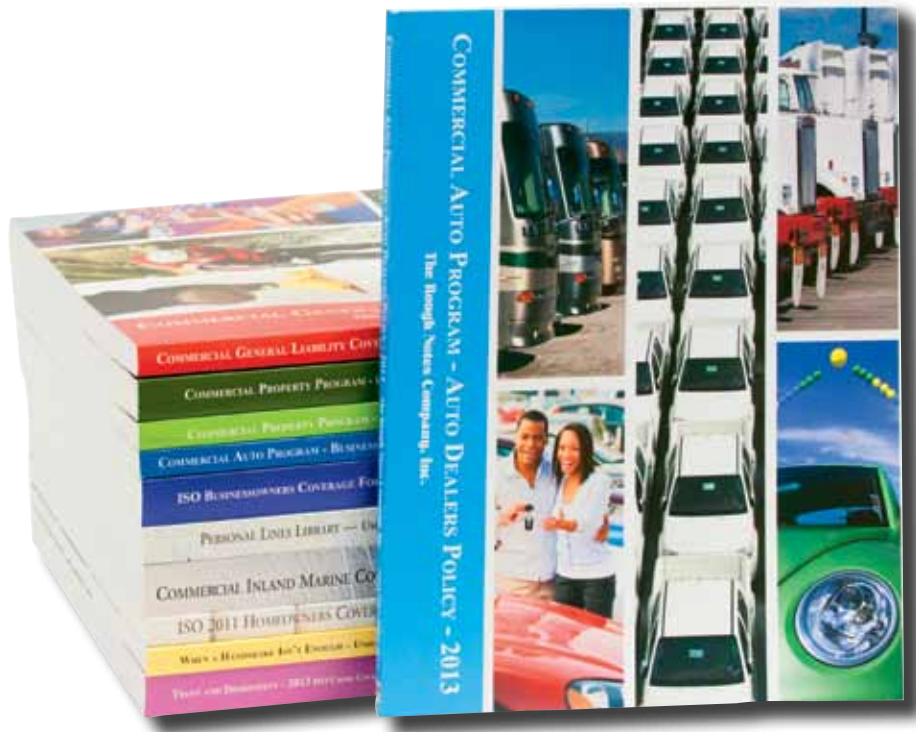
**Nancy Lynch**  
800.428.4384, ext. 1096

**Margaret Rhodes**  
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*Call Monday – Friday, 8:00 a.m. – 4:00 p.m. ET*

First Year ..... \$750  
Annual Renewal .....\$600

## Build Your Agency Library with Books from **Rough Notes!**



### Great resources to educate your producers, staff, and clients!

Every **Rough Notes** book is meticulously researched, authoritatively written, and attractively presented in an easy-to-read format—and packed with helpful examples, powerful training aids, and relevant resources.

You can be confident you're getting the reliable, current information you need from the experienced professionals of the **Rough Notes** Technical and Educational Products Division.

**Linda D. Ferguson, CPCU**, is Senior Vice President of the Technical and Educational Products Division. Her 40+-year insurance career encompasses commercial lines underwriting, marketing, and management positions in both the field and home offices of national property/casualty insurance carriers.

**Bruce D. Hicks, CLU, CPCU**, is Senior Editor in the Technical and Educational Products Division. He began his insurance career in 1981 and worked with several regional and national insurers in personal lines underwriting, product research and development, auditing, regulation, and compliance.

**Peggy Zoller, SCLA, AINS**, is Assistant Editor in the Technical and Educational Products Division. She has been a contributor to the insurance industry with underwriting and claims responsibilities at national property/casualty insurance carriers.

**Jenny Pagano, CPCU, CLU, FLMI**, is a contributing writer for the Technical and Educational Products Division. Her insurance career spans more than 40 years, and her background encompasses experience in underwriting, product development, ratemaking, research, analysis, and project management.



## Library Books and Library Books on CD



Vital resources from  
Rough Notes—exclusively  
for insurance professionals!

### *Coverages Applicable*

When you need authoritative answers to your coverage questions, turn to the industry gold standard: *Coverages Applicable*. In one easy-to-use volume, explore the insurance needs of more than 700 different kinds of risk, complete with SIC and NAICS codes. A respected resource for more than 60 years, *Coverages Applicable* is valued by insurance professionals like you because it gets to the point and stays focused!

You'll not only identify the coverages your client needs—you'll also find a simple, concise explanation of each coverage, plus the reasons your client should consider it.

Count on *Coverages Applicable* to help you understand the coverage, explain it to the client, and sell it!

Book: 30040 • \$75.50 • ISBN 978-1-56461-330-1 • 410 pages  
CD version: 58011 • \$126



### *Property and Casualty Insurance*

By Philip Gordis, CPCU, CLU, edited by the editors of PF&M

Trusted by insurance professionals for more than 50 years, this classic volume explores all aspects of personal and commercial lines exposures and coverage forms. You'll learn the history of risk management and risk management techniques and find authoritative treatment of key topics like tort reform, contract law, negligence, no-fault, and more. An added bonus is a chapter that explains the basics of life, health, and disability insurance.

Easy-to-understand examples help you comprehend coverage forms and concepts, and the carefully organized table of contents and index make *Property and Casualty Insurance* an excellent teaching and reference tool.

Make room on your shelf for *Property and Casualty Insurance* ... you'll be consulting it often!

30011 • \$85.50 • ISBN 978-1-56461-305-9 • 558 pages



### ***Business Building Letters***

When you send a letter to a client, are you confident that it's worded correctly? Have you ever been embarrassed to find that an important client received a poorly written letter? Would you like to have a set of professionally written templates you can customize for a specific client?



If you answered "yes" to any of these questions, then ***Business Building Letters*** is the resource for you!

Hundreds of sales, survey, claim, cancellation, birthday, and special event letters are packed into one CD, ready for you to drop into your system's word processor and customize for your agency and clients. Use the letters for prospecting, relationship building, account management, and more. In addition to property and casualty letters, you'll find more than a dozen letters that are specific to life insurance and financial services.

When you're at a loss for words, turn to ***Business Building Letters!***

CD • 58013 • \$60.50 • ISBN 978-1-56461-269-4

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### ***Insurance Words & Their Meanings***

Newly revised and updated, this outstanding reference gives you more than 7,000 insurance and client-based terms and definitions. You'll find a host of new terms like CIOP, discretionary payroll expense, and European statutory employer, to name just a few.

For ease of reference, you'll appreciate the separate glossaries for the National Flood Insurance Program, bonding, and online terms.

Communicate with your clients about their industry, their hobbies, or their collections! Consult these helpful glossaries of terms related to ...

- Farming
- Firearms
- Golf
- Automotive
- Gems and Jewelry
- Nautical
- Construction
- Wine and Winemaking
- Trucking

Count on this brand-new edition of ***Insurance Words and Their Meanings*** to have you and your staff confidently speaking fluent "insurance" in no time!

30401 • \$65.50 • ISBN 978-1-56461-327-1 • CD version • 58010 • \$142

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### ***When a Handshake Isn't Enough—Understanding Surety Bonds—2<sup>nd</sup> Edition***

Do you "speak surety"? Learn how with this comprehensive guide to surety bonds of all sizes. Written by a surety expert in language a commercial lines producer can understand, this must-have reference gives you invaluable guidance on how surety bonds operate and are underwritten and priced.

Turn to ***When a Handshake Isn't Enough*** and you'll soon be confidently "speaking surety"!

30234 • \$54.50 • ISBN 978-1-56461-328-8 • 142 pages

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**Trust and Dishonesty—ISO Crime Coverages—2013 and SAA Financial Institution Bonds**  
Is your client covered when a valued employee embezzles or when two or more collude to create false accounts and ghost inventory?

This essential reference analyzes all of the ISO Crime coverage forms, including the many optional insuring agreements. You'll find a listing and description of every endorsement that could provide vital coverage to your client. Key extras you'll appreciate are rating, underwriting, and important comparisons.

**Trust and Dishonesty:** The book to read *before* the betrayal occurs

30233 • \$61.50 • ISBN 978-1-56461-327-1 • 285 pages



Also available ...

**Trust and Dishonesty—ISO Crime Coverages and SAA Financial Institution Bonds—2006**  
Analyzes all ISO Crime coverage forms and lists available endorsements. Presents helpful rating and underwriting information and key comparisons.

30216 • \$58.50 • ISBN 978-1-56461-301-1 • 232 pages



**Commercial Property Program—Time Element Coverages—Business Income, Extra Expense, and Leasehold Interests—2012**

The 10 12 editions of the Time Element forms were introduced in many states effective 4/13, and the changes are significant. Turn to this authoritative resource for a thorough analysis of the revised Business Income (and Extra Expense) coverage forms as well as the stand-alone Extra Expense coverage form.

Key changes from the 06 07 edition are highlighted, and you'll find detailed discussions of endorsements and valuation methods. Use the included worksheets to help clients determine appropriate limits of coverage. There's no time like the present to get comfortable with Time Element coverages!

30229 • \$54 • ISBN 978-1-56461-322-6 • 161 pages



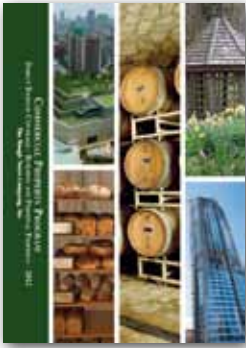
Also available ...

**Commercial Property Program—Time Element Coverages—Business Income, Extra Expense, and Leasehold Interests—2007**

Analyzes the 06 07 revised Business Income (and Extra Expense) coverage forms as well as the stand-alone Extra Expense and Leasehold Interest coverage forms. Discusses endorsements and valuation alternatives and provides guidelines for helping your client select the correct amount of coverage.

30220 • \$49.50 • ISBN 978-1-56461-308-0 • 134 pages

***Commercial Property Program—Direct Damage Coverage—Building and Personal Property—2012***



Tangible property usually represents a significant portion of your insured's total assets, whatever the size of the business. The 10/12 edition of the ISO Commercial Property forms was introduced in many states effective 4/13.

Turn to this comprehensive guide for a detailed analysis of the new forms and comparisons with the previous edition, plus descriptions of all multi-state endorsements. Highlights vegetated roof coverage and provisions in debris removal additional coverage.

Easy-to-follow examples illustrate key concepts, and you'll also find helpful discussions of underwriting and rating considerations—plus quizzes to use for in-house training.

Make property protection a priority with ***Direct Damage Coverage—Building and Personal Property—2012!***

30228 • \$59.50 • ISBN 978-1-56461-321-9 • 265 pages

Also available ...

***Commercial Property Program—Direct Damage Coverage—Building and Personal Property—2007***



Analyzes the revised direct damage forms and compares them to the previous edition. Easy-to-follow examples explain coinsurance, ordinance or law coverage, and many other concepts.

30219 • \$57.50 • ISBN 978-1-56461-307-3 • 218 pages

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***ISO Businessowners Coverage Forms—2013***



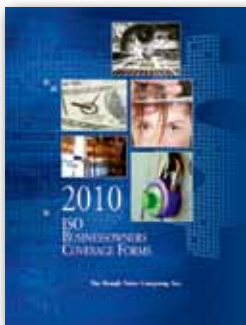
To master the details of the 2013 BOP form, turn to this authoritative resource. In addition to a complete analysis of BOP coverage, you'll find comparisons of the new BOP with the ISO CGL and CPP, as well as with the 2010 edition of the BOP.

Invaluable underwriting and rating guidance make this a must-have guide, and you can use the question and answer section for in-house training. You'll soon be on top of the BOP!

30232 • \$62 • ISBN 978-1-56461-326-4 • 298 pages

Also available ...

***ISO Businessowners Coverage Forms—2010***



Analyzes the coverage provided by the 2010 BOP and compares it to the ISO CGL and CPP. Briefly describes every countrywide BOP endorsement and presents in-depth discussions of specific key topics.

30221 • \$57.50 • ISBN 978-1-56461-311-0 • 230 pages



### ***Workers Compensation and Employers Liability Coverage Forms***

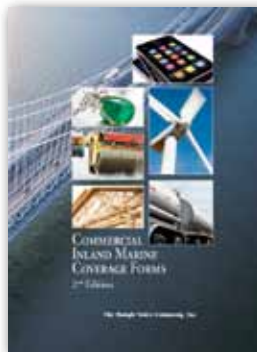
With 50 different sets of rates, regulations, and operating structures, workers compensation is a complex and challenging arena for agents and brokers. That's why producers like you turn to this vital resource for in-depth treatment of coverages, endorsements, underwriting, and rating.

You'll find authoritative commentary on federal issues plus key topics like employed minors, independent contractors, and monopolistic states.

When the question is comp-related, the answer is ***Workers Compensation & Employers Liability Coverage Forms!***

30215 • \$57.50 • ISBN 978-1-56461-297-7 • 224 pages

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### ***Commercial Inland Marine Coverage Forms—2<sup>nd</sup> Edition***

Do you know which of your commercial accounts need inland marine coverage? Responding to changes in the market for inland marine insurance, the second edition of this essential resource is your go-to guide to understanding the exposures of property in transit and identifying the coverage forms your clients need.

Find everything you need to know about this complex and fascinating class, all packed into the pages of ***Commercial Inland Marine Coverage Forms, 2nd Edition.***

30225 • \$74 • ISBN 978-1-56461-318-9 • 372 pages

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### ***Commercial General Liability Coverage Forms—2013***

Take charge of the new CGL! The ISO Commercial General Liability forms are extremely broad, and the 2013 edition contains significant changes from the previous forms. Expand your knowledge of the new CGL with ***Commercial General Liability Coverage Forms—2013!***

In addition to a complete analysis of the new forms, you'll find a comparison of the 2013 edition and the 2007 edition—including a detailed discussion of the additional insured changes. Descriptions of all CGL countrywide endorsements enhance your knowledge.

30227 • \$56 • ISBN 978-1-56461-325-7 • 200 pages



Also available ...

### ***Commercial General Liability Coverage Forms—2007***

Analyzes the 2007 version of the CGL, with detailed analysis of the occurrence form and comparison to the claims-made form. Describes every countrywide CGL endorsement and discusses key topics like liquor liability; care, custody, or control; employment-related practices, and more. Presents a state-by-state listing of punitive damages awards.

30218 • \$54.50 • ISBN 978-1-56461-304-2 • 188 pages



**Commercial Auto Program—Business Auto Policy—2013**

The Business Auto Policy is the workhorse of the Commercial Auto Program. You'll find everything you need to know about the 2013 ISO edition of the BAP in this indispensable reference.

Turn to this vital resource for a complete listing and detailed review of all available endorsements. You'll also find essential underwriting and rating guidance, plus a comparison to the Personal Auto Policy.

Gear up for sales with **Business Auto Policy—2013!**

30230 • \$53.50 • ISBN 978-1-56461-323-3 • 142 pages



Also available ...

**Commercial Auto Program—Business Auto Policy—2010**

Analyzes the 2010 ISO edition of this form. Because ISO removed the truckers policy with this revision, special discussions address trucking-exposure endorsements that can be added to the BAP.

30222 • \$53.50 • ISBN 978-1-56461-312-7 • 160 pages



**Commercial Auto Program Auto Dealers Policy—2013**

ISO's new Auto Dealers Policy replaces the ISO Garage Policy. It combines coverage for general liability and automobiles, but gaps still exist because the match isn't perfect.

Get up to speed with these important changes! This vital resource analyzes the new Auto Dealers Policy and helps you identify coverage gaps that may occur in moving to or from the Auto Dealers Policy.

Master the new Auto Dealers Policy with this essential reference!

30231 • \$53.50 • ISBN 978-1-56461-324-0 • 142 pages



Also available ...

**Commercial Auto Program—Garage Policy—2010**

Analyzes the 2010 policy using examples and comparisons, and identifies coverage gaps that may occur when moving to or from a Garage Policy.

30223 • \$47.50 • ISBN 978-1-56461-314-1 • 124 pages



**Personal Lines Library—2005 Personal Auto Policy**

The number one reason most personal lines clients switch agents is to get a better deal on their auto insurance. To answer their questions and arrange appropriate coverage, count on **2005 Personal Auto Policy**.

You'll find: Comparisons of the 2005 PAP to prior editions and the BAP ... state requirements for non-renewal ... uninsured/underinsured motorists coverage ... state insurance plans ... financial requirement limits ... and much more!

Master the Personal Auto Policy with this vital resource!

30210 • \$57.50 • ISBN 978-1-56461-289-2 • 208 pages





***Personal Lines Library—Homeowners 2011 Coverage Forms***

If you're like most agents and brokers, you're constantly fielding coverage questions from your homeowners clients. Be ready to answer them with this indispensable reference!

You'll find a thorough analysis of the HO-3 forms and endorsements, as well as descriptions of all available endorsements plus detailed analysis of the most important ones. An entire chapter is devoted to in-home business concerns and solutions. For easy reference, consult a chart that compares all HO forms.

When the question is homeowners, the answer is ***Homeowners 2011 Coverage Forms!***

30224 • \$56 • ISBN 978-56461-1-317-2 • 192 pages



Also available ...

***Personal Lines Library: Homeowners 2000 Coverage Forms***

Analyzes the HO-3 form and compares it with all other HO forms. Expanded discussions of endorsements for earthquake, scheduled personal property, water backup and sump discharge, and refrigerated property.

30212 • \$57.50 • ISBN 978-1-56461-291-5 • 210 pages



***Personal Lines Library: Umbrella and Inland Marine Coverage Forms***

Learn how to provide needed coverage for your client and increase your revenue with one easy-to-understand book!

You'll find detailed analyses of personal umbrella and personal inland marine forms, with real-life examples to show you how each coverage works. Illustrations of catastrophic losses will help you sell the umbrella coverage.

Protect your clients and grow your revenue with ***Umbrella and Inland Marine Coverage Forms!***

30226 • \$58.50 • ISBN 978-1-56461-319-6 • 240 pages

Please see ordering information on page 39. A shipping and handling charge will be added to each order.

# Rough Notes PUBLISHING DIVISION



Each month a team of seasoned writers and respected columnists delivers crisp, compelling content on need-to-know subjects to drive success and profits in your agency.



## Authoritative, agent-focused publications in print and online!

Whether you're a seasoned veteran or just starting your career, you can count on *Rough Notes* to provide the information you need to handle all aspects of your agency's operation: prospecting, marketing, risk management, employee benefits, automation, social networking, accounting, HR, training, merger and acquisition, and much more.

*Rough Notes* magazine

The premier publication for agents and brokers



SPECIALTY LINES: THE CONSTRUCTION BUSINESS  
 MARKETING: OPPORTUNITIES ABOUND IN A&E BUSINESS  
 YOUNG PROFESSIONALS: THE MILLENNIALS DOMINATE TODAY'S WORKFORCE  
 TECHNOLOGY: AN ONLINE STORE FOR VOLUNTARY BENEFITS AND MORE  
 BENEFITS AGENCY: BARKLEY DESIGNS BILINGUAL PLAN FOR AGRICULTURAL WORKERS

Rough Notes  
 Benefits Report

# Rough Notes

PROPERTY & CASUALTY AGENTS    AGENCY MARKETING • INSURANCE MARKETS • NEW PRODUCTS  
 JULY 2015



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AGENCY OF THE MONTH

## CULTURAL SENSITIVITY

Maryland agency reaches diverse ethnic groups with understanding and product

A cultural melting pot. The team at Klinger Insurance Group speaks a total of seven languages.

JULY 2015

By Dennis H. Pillsbury

**R**obert "Bob" Klinger, LUTCF, CPA, brought what he learned in the military to his insurance career. After a brief stint in the life side of the insurance industry, Bob joined an agency in Maryland and acquired his proprietary license. He quickly realized that he wanted to be his own boss and, in 1995, he struck out on his own, establishing an agency that he viewed would be different. Bob developed a love for other cultures during his time overseas and wanted to use that knowledge to bring insurance solutions to various ethnic groups that were active in the Washington metropolitan area. He established Klinger & Associates, Inc. (KIA) Klinger Insurance Group, "Creative Insurance Solutions for an Ever Changing World"—in Germantown, Maryland, where the Korean, Chinese, Vietnamese and Thai communities were very active in a number of local businesses. "I was the minority," Bob notes.

Bob's first step was intuitive, thanks to his service overseas where a cultural misstep could result in disaster. "I needed to understand the culture," he notes. "So I came up with a plan that started with an analysis of the businesses to which the Korean population was most heavily involved and how they conducted themselves in these businesses. Then I needed to find out who their agent was and why. He found that Korean business people controlled about 80% of the dry cleaning businesses in the area and they also were heavily involved in restaurants, wholesale, and the wig and cosmetic businesses. He also found that they were industrious and honest and appreciated perfection. This is a culture that respects their elders, but should how to an older person. It also is important that the people representing our agency not be as young that they wouldn't be respected by the older business owners."

As far as the agencies with which they were doing business—not surprisingly they were Korean-owned agencies where the people spoke their language. "I had initially, those agencies were not offering the correct coverage or good service." Bob points out, "I could hire people who speak the language and give them better service and find markets for the coverages they needed that were competitive in terms of both price and breadth of coverage." For example, Bob found one carrier that had a specialty in dry cleaning, but he didn't start there. He found another carrier that would serve as a backup.

"You have to have redundancy," he maintains. "If one carrier decides to leave the market or cut back on its writings or develops capacity issues, you need to have a fallback position. I provide the same backup with insurance. I didn't just hire one person who spoke Korean, I hired two. You have to have that. What happens if your Korean-speaking CSR is out seeing a client or away on vacation and a Korean-speaking client calls with a problem? You need to have someone in the office who can work with them to solve the problem. We also have varying levels of fluency in someone is always here to help a client."

Once Bob had these pieces in place, he aggressively went after the Korean business, establishing four niche programs that offered better coverage and price than his competitors. "The only advantage was that they spoke the language. Once we did that, it was relatively easy to replace them in the agency of choice in the Korean community."

After that success, "we pivoted into the Chinese market," Bob remembers. "Their business interests include restaurants, wholesale, retail, and

"Once we were accepted in the community, thanks to our understanding of their culture and customs, we were able to blow away the competition with our product offerings and knowledge."

—Robert S. Klinger, LUTCF, CPA, President

JULY 2015

AGENCY OF THE MONTH:

## MULTILINGUAL AGENCY ACHIEVES SUCCESS SERVING DIVERSE ETHNIC COMMUNITIES

SO: VCIA SPECIAL SECTION

In each feature-packed issue you'll find profiles of successful agencies, experienced specialty and excess-surplus facilities, dynamic employee benefits operations ... top-of-the-line automation vendors ... plus keen insights from respected experts on a host of must-know topics.

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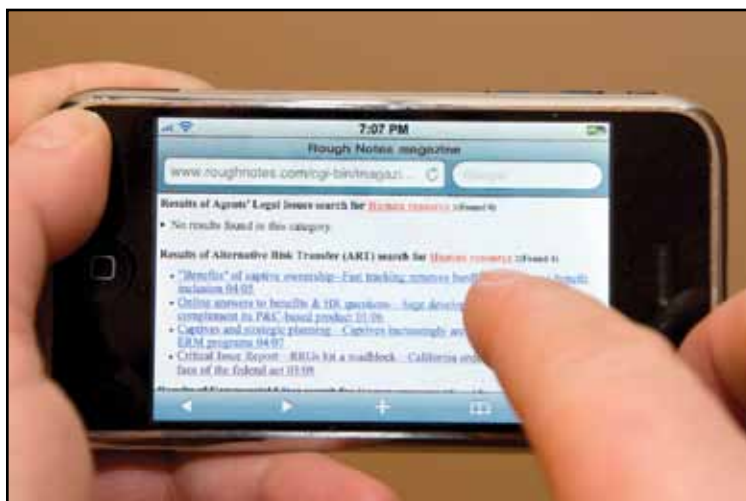
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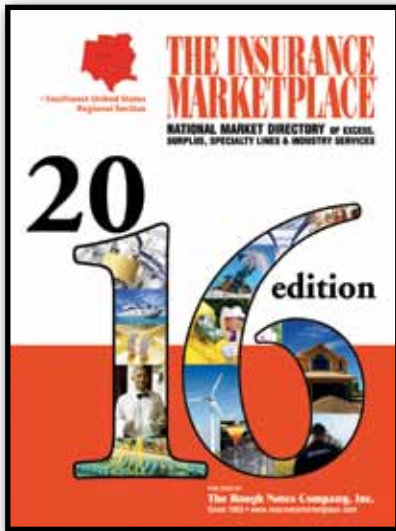
# The Insurance Marketplace® ...

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- ✓ More than 750 coverage categories in the national directory
- ✓ Authoritative definitions clearly describe each category



### AGENCY (SPECTATOR) (CONT.)

Agencies are listed by state and are those of U.S. Ins. Services, Ltd.

**Alabama**

- Alabama Specialty Lines of Florida, Inc.
- Alabama Specialty Lines of Pennsylvania, LLC
- Alabama Specialty Lines of Texas, LLC
- Alabama Specialty Lines of the Midwest, LLC
- Alabama Specialty Lines of Virginia, LLC
- Thorne & Wilson, LLC

**Arizona**

- Arizona Underwriters Group
- Common Insurance Partnerships, LLC
- Windsor Underwriters, LLC
- WIS Insurance
- Windsor Insurance Services, LLC
- Windsor is a Division of Hill & Knowlton (See ad on this page)

**California**

- California Companies
- California Insurance Services, Inc.
- California Agencies, Inc.
- M. J. Hill & Company, Inc.
- Maritime Management Corporation
- Mid West Insurance
- Wedge Insurance, Inc.
- WestCoast Insurance Company

**Florida**

- Florida Insurance Company
- A. B. Glass & Associates Insurance Broker, Inc.
- Mid-Florida Insurance, Inc.
- North Insurance Services, Inc.
- Reynolds & Co., Inc.
- Southern Insurance Underwriters, Inc.
- Support Risk Associates, Inc.
- Trident Insurance Broker Agency, Inc.
- Wells Programs

**Washington**

- Washington Insurance Services, Inc.

**Dealers**

Special policies for fractional ownership have been developed recently. They usually include liability, collision, theft, fire, and other optional coverages. Some also include coverage for underwriters.

Agencies, phone numbers and marketing information for the companies and risks listed are in the COMPANY DIRECTORY starting on Page 55.

## Automobile and Truck Rental - Daily

Insurance for automobile and truck agencies that rent vehicles on a daily basis can be difficult to place. Although the term "daily" is used, these agencies can rent vehicles for up to six months at a time. These businesses cannot be underwritten in the traditional way because the driver (the number-one cause of accidents) is an unknown. The types of vehicles rented, qualification requirements for drivers, prior loss experience, and underlying insurance requirements in the rental contracts must be examined carefully when writing this class. The market for this class of business includes the following:

regular rates directly or indirectly because of their age, experience, driving habits, size of fleet, and other issues. Over the years, many well-managed standard carriers have entered into or renewed their unseasoned automobile insurance contracts. These companies usually insure eligible drivers who have been licensed, licensed, or insured coverage at standard rates. This coverage is written in scheduled rates usually based on the driver's accident and driving violation conviction record. The insurance company creates a number of factors when it decides whether or not to write this coverage in a given state or locality. This coverage is underwritten by:

- Academy Group, Inc.
- Burns & Wilson, Ltd.
- Common Insurance Partnerships, Inc.
- WIS Insurance
- Law and West Insurance Services, Inc.
- Midwest Management Corporation
- Prize Insurance Company
- Support Risk & Co., Inc.
- Southern Insurance Underwriters, Inc.

## A MILE ABOVE THE COMPETITION

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### Automobile Insurance Plans Excess Liability

This is excess liability injury and property damage liability limits over the basic automobile liability insurance coverage limits provided by the Automobile Insurance Plans (AIPs) in various states. Optional medical expense coverage and advanced deductible coverage is also available. The premium charged is based on the primary policy program. This coverage is available from:

- Academy Group, Inc.
- Burns & Wilson, Ltd.
- Thorne & Wilson, LLC
- Wedge Insurance, Inc.
- High Ridge Agency
- Midwest Management Corporation
- Mid West Insurance
- Prize Insurance Company
- Reynolds & Co., Inc.

### Automobile Insurance Plans Physical Damage

This is physical damage coverage for automobiles placed in an Auto Insurance Plan or Assigned Risk Plan for liability coverage. Some states provide physical damage within the plan but others do not. This coverage is available from:

- Academy Group, Inc.
- Wedge Insurance, Inc.

### Automobile Leasing Contingent Physical Damage

Automobile leasing companies require that lessees provide physical damage coverage on the leased vehicles. The leasing company purchases this coverage to protect its own interests when the lessee does not purchase the required coverage. This coverage is offered by:

- Academy Group, Inc.
- Thorne & Wilson, Ltd.
- Wedge Insurance, Inc.
- Wedge Insurance Services, Inc.
- Reynolds & Co., Inc.
- Southern Insurance Underwriters, Inc.
- Support Risk Associates, Inc.
- Wedge Insurance Underwriting Agency, Inc.
- Wedge Insurance, Inc.

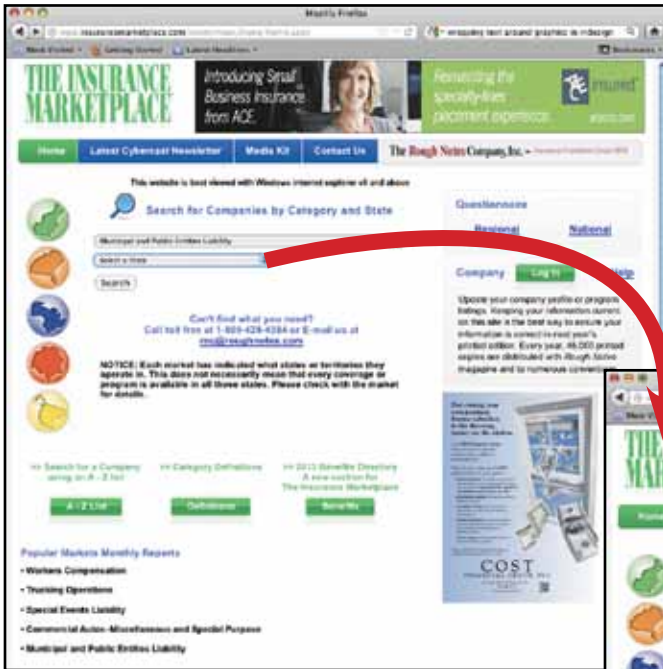
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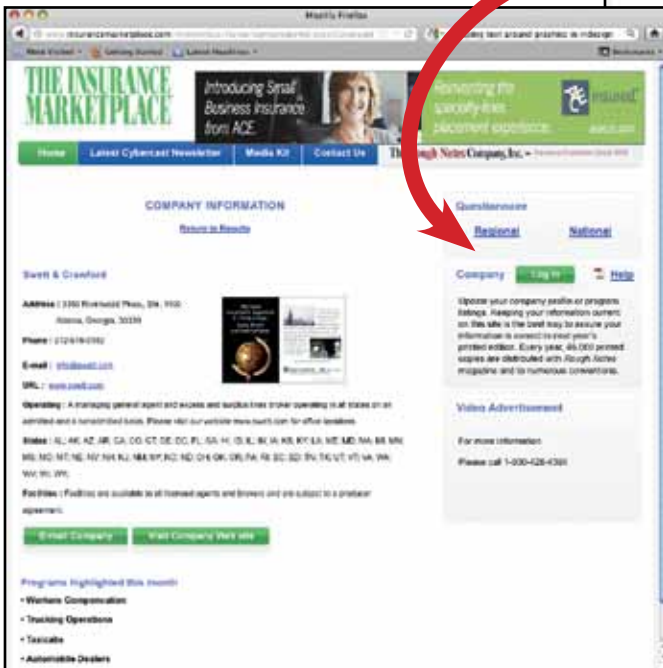
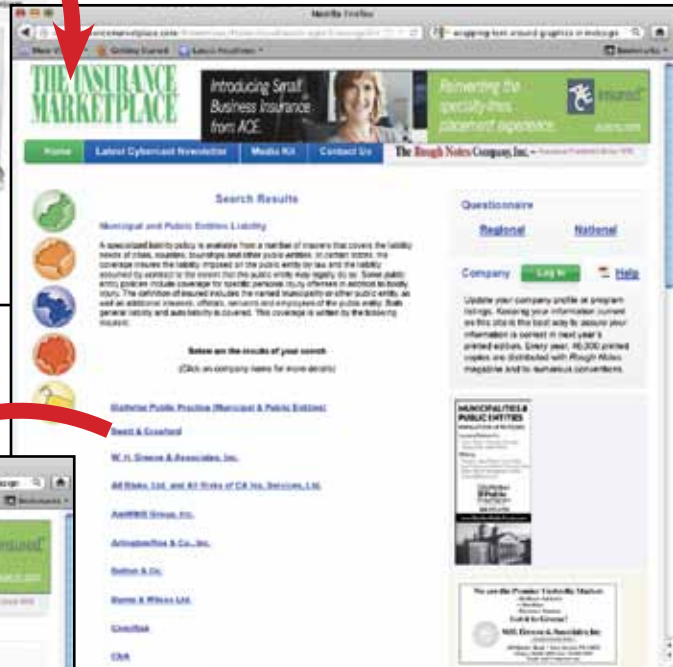
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The Insurance Marketplace® is always accessible to agents through a variety of media, including:

- Online at [www.insurancemarketplace.com](http://www.insurancemarketplace.com) or [www.roughnotes.com](http://www.roughnotes.com). These two websites receive more than 43,000 unique visitors per month. The entire 2016 *Insurance Marketplace*® is published on our website.
- The Rough Notes Company's **Producer Online-Plus**
- [www.ultimateinsurancelinks.com](http://www.ultimateinsurancelinks.com)

With hyperlinks to the specialty lines advertisers' home pages

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- ✓ **Internet**—Search for the market you need, 24/7, at [www.roughnotes.com](http://www.roughnotes.com) or [www.insurancemarketplace.com](http://www.insurancemarketplace.com) ... or email us at [rnc@roughnotes.com](mailto:rnc@roughnotes.com)

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# The Insurance Marketplace Cybercast

## Free Subscription

The Insurance Marketplace Cybercast tackles a specialty lines market each month, interviewing experts who provide practical and useful information on excess, surplus, specialty lines and industry services.

It also lists the contact information of the brokers and insurance companies who are quoted or referenced.

**An audience of 17,000 requested subscribers!**

The screenshot shows the website header with the logo 'THE INSURANCE MARKETPLACE cybercast' and a navigation bar with links: 'New Products', 'Enhancements', 'Contact Changes', 'Misc Company Info', 'Archive', and 'Subscribe'. The main content area features an article titled 'New Technologies Introduce New Loss Opportunities' with a sub-headline 'New technologies introduce new loss opportunities. These losses often mean the introduction of new exclusions to traditional insurance coverages because the premiums on those coverages do not anticipate the new technologies. But the good news is that the incredibly flexible specialty markets are developing new products to meet the coverage challenges.' Below this is a 'Market Preview 2016' section with the sub-headline 'An increased pace of change will add responsibilities for agents and brokers' by Dave Willis. The article text discusses technology, competition, and regulatory issues affecting the specialty lines insurance marketplace in 2016. A small image collage on the right side of the article includes a drone, a hand holding a globe, and a person using a smartphone. The collage is titled 'MARKET PREVIEW 2016'.

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## Take Control of Rating with the Online RONOCO Calculator Wheel!

Count on this vital tool for fast, accurate pro rata and short rate factors! Access the information you need from your computer or hand-held device.

Trusted by industry professionals for over 60 years, the RONOCO Calculator Wheel gives you quick access to premium adjustments for:

- ✓ Written premium
- ✓ Earned premium
- ✓ Return premium for cancellation using pro rata, 90% short rate, or traditional short rate
- ✓ Single transactions
- ✓ Multiple transactions

### You're in control!

- ✓ Set the rounding method—from a tenth of a cent to \$100
- ✓ Choose the policy term—from one month to five years
- ✓ Find a target cancellation date by inputting the premium on hand
- ✓ Choose to use or ignore a leap year
- ✓ Print a hard copy

1-10 users ..... \$200

Annual renewal ..... \$75

\* Requires Internet Explorer



## A Wheel for Every Method!

Use these 10½" diameter RONOCO Calculator Wheels© to figure additional and return premiums plus cancellations. You'll find instructions on the wheel, and you can obtain the appropriate factor in three easy steps.

Current ISO rules call for short rate to be 90% of pro rata, while some companies still use the older short rate tables. Choose the wheel that meets your needs!

### 90% Short Rate Method Wheels



6- & 12-month Calculator  
Earned and unearned pro rata and short rate factors  
27025 ..... \$75



1- & 3-year Calculator  
Unearned pro rata and short rate premium; 3-year policies use a 3.0 multiplier  
27008 ..... \$75



1- & 3-year Calculator  
Earned pro rata and short rate premium; 3-year policies use a 3.0 multiplier  
27009 ..... \$75



3-6-12-month Personal Auto Policy Calculator  
Use with the ISO PAP. Earned and unearned pro rata and short rate factors  
27026 ..... \$75

### Old Short Rate Method Wheels



6- & 12-month Calculator  
Earned and unearned, pro rata, and OLD short rate factors  
27006 ..... \$75



1- & 3-year Calculator  
Unearned pro rata and short rate factors; 3-year policies use a 2.7 multiplier  
27010 ..... \$75



1-3-5-year Calculator  
Unearned pro rata and short rate factors; 3-year policies use a 2.7 multiplier,  
and 5-year policies use a 4.4 multiplier  
27007 ..... \$75

## Agency Supplies

**The Rough Notes Redi-Set form system is the choice of many agencies for accounting and financial management. Check out some of the most popular forms:**

To many agencies, Rough Notes is the Redi-Set form system. Many agencies continue to use—and always will use—this method of agency management. Although we are showing only our most popular Redi-Set forms, we continue to inventory and print all of the Redi-Set products that have been made available over the years. Take a look at some of the most popular traditional forms:

- ✓ Redi-Set Invoice/Credit
- ✓ Cash Received Journal
- ✓ Redi-Notes and Letterheads
- ✓ Forms for Direct Billing
- ✓ Redi-Voucher Checks
- ✓ Account Folders and Cards



### RNC Redi-Sets

Choose your 3- to 8-part set from sheets and colors listed below:

- # 02011—Invoice—White
- # 02012—Invoice—Blue
- # 02015—Statement—White
- # 02017—Statement—Blue
- # 02028—Expiration
- # 02023—Account Current—Punched for Binder
- # 02026—Policy Register—Punched for Binder
- # 02027—Posting Copy—Punched for Binder
- # 02014—Accounts Receivable—Ledger Line Punched for Binder



### Prices For Rough Notes Redi-Set Billing Forms

	1,000	+1,000s
3-part	\$489.00	\$267.50
4-part	\$587.50	\$360.75
5-part	\$687.50	\$458.50
6-part	\$780.00	\$551.75
7-part	\$878.00	\$647.50
8-part	\$971.00	\$746.25



### Redi-Set Billing Forms

#### Credit/Invoice Memo

Choose your 3- to 8-part set from sheets and colors listed below:

- # 02611—Invoice—White Perforated
- # 02612—Invoice—Blue Perforated
- # 02615—Statement—White Perforated
- # 02617—Statement—Blue Perforated
- # 02628—Expiration—Discontinued\*
- # 02623—Account Current—Punched for Binder
- # 02625—Company Remittance—Punched for Binder
- # 02626—Policy Register—Punched for Binder
- # 02627—Unlabeled—Punched for Binder
- # 02614—Accounts Receivable—Punched for Binder

\*Please substitute sheet 02626 for 02628 while supplies last.





**Redi-Grams**

Two-part forms; standard ink—black; minimum order—500.



- # 09756—Claim Check (to insured)
  - # 09757—Notice to Claim Department
  - # 09758—Endorsement (mailed to insured)
  - # 09760—Policy Certificate (mailed to insured)
  - # 09762—Important Notice
  - # 09763—Renewal Policy (mailed to insured)
  - # 09764—Renewal Policy (mortgage)
  - # 09766—THANK YOU! (policy to insured is enclosed)
  - # 09767—Important Premium Notice (premium due)
  - # 09768—Installment Notice
  - # 09769—Insurance Not Renewed
  - # 09777—Renewal Instructions to Company
  - # 09781—Collection Reminder
  - # 09782—Warning—Pre-Cancellation Notice
  - # 09790—Multi-Purpose (blank)
- |            |          |
|------------|----------|
| 500 sets   | \$229.75 |
| 1,000 sets | \$292.50 |

- # 09780—Multi-Purpose (no message)
- Price includes agency imprint and slogan—no message.
- |            |          |
|------------|----------|
| 500 sets   | \$161.00 |
| 1,000 sets | \$224.00 |

Personalize your Redi-Gram with your own message—\$47.50 additional. Prices include imprinting.

Use envelopes # 05750—# 10 Left



**Redi-Voucher Checks**

**# 05320—Green**

Operating Account Check with pre-printed account codes for Rough Notes Systems on voucher stub.

**# 05340—Tan**

Trust Account Check with spaces for Description, Account Number, Debit and Credit on voucher stub.

**# 05346—Blue**

Third Account Check. Often used as Premium Trust Check but could be used as Operating Account or as Real Estate Checking Account.

500 sets	\$688.60
1,000 sets	\$1,172.35
+1,000s	\$952.50



**Ledger Line & Expiration Sheets**

**# 04140—Ledger Line & Expiration**

500 sets	\$69.25
+500s	\$45.25

**Ledger Sheets**

**# 04240—Ledger Sheet/white**

100	\$24.50
500	\$97.00
1,000	\$186.25



**Redi-Credit Coupons**

**# 06049—Covers and Slips**

Prices include covers and address slips. Imprinted.

100 sets	\$237.75
+100s	\$158.50

**# 06075—Coupons only**

100 sets	\$96.33
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**# 06050—Coupon slips**

Blank covers and address slips.

100 sets	\$150.25
+100s	\$83.00

**A one-time cut charge of \$54.00 will be made for new imprints, changes, or if your last order was placed over three years ago.**



**Cash Received Journal Sheets**

#08281—Cash Received Journal Sheets

11" x 11"—including deposit slip—on RNC carbonless paper.

100 sheets \$111.75

#08240—Cash Received Journal Sheets

8-1/2" x 11" (without columns for old balance and new balance.)

100 sheets \$94.25

**Cash Journal Sheets**

#08080—Agency Cash Journal Sheet

#08120—Financial Statement Sheet

#08160—Income/Expense Statement Sheet

#08200—General Ledger Sheet (12" x 11")

Minimum order—50 sheets

50 sheets \$107.94

100 sheets \$211.80



**Forms For Direct Billing**

#02420—Three-Part Direct Billing Sets

Expiration Records  
Ledger-Line Records  
Policy Register

Unimprinted.

200 sets \$118.00

500 sets \$228.50

+500s \$185.25

**Renewal Request Form**

#09341—Four-Part RNC (5x8)

Original + 3 copies.

Imprinted.

500 sets \$314.75

1,000 sets \$459.50

Blank original + 3 copies.

500 sets \$185.00

1,000 sets \$335.50



**Cash Receipts**

#08732—Receipt Form

For use with Cash Received Journal (#08281 or #08240) on bond paper.

Imprinted.

#08260—Receipt Form

For use with Cash Received Journal (#08240 or #08281) on bond paper.

Imprinted.

500 receipts \$142.00

1,000 receipts \$177.25

+1,000s \$87.25

**Need Envelopes for Redi-Forms?**

See page 36.



## Special Pricing Information

### Imprinting:

Prices include imprinting on two sheets.

**Add \$62.25 per 1,000 sheets** for each additional imprinted sheet.

### Imprinting in other than black or dark blue ink:

**\$87.50 per order.**

### Two Color Imprints:

**\$93.75 first 1,000 imprinted sheets.**

**\$56.00 each additional 1,000 sheets.**

*A one-time cut charge of \$54.00 will be made for new imprints, changes, or if last order was placed over three years ago.*

### Numbering:

**\$56.75 per 1,000 sets.** (\$50.00 minimum)

### Special Punching:

**\$62.25 per 1,000.** (\$100.00 minimum)

If you use an extra heavy buff ledger Accounts Receivable copy, it will not be punched and will precede the Expiration copy.

**Add \$93.50 per 1,000 sets ordered.**

*Allow eight weeks for delivery of imprinted items.*

*Prices subject to change without notice.*

## Ordering Agency Forms

1. Using the order form on page 39, fill in the product number, the product name, the quantity and the price.
2. Note whether your form should be personalized and, if so, provide your imprint copy.
3. Note whether your imprint should be in the standard black or blue ink or in your company color. If you prefer a special color, please give us the Pantone (PMS) number or send us a sample. That's it. Simply fax, mail or phone in your order!

### Our Philosophy

The Rough Notes Company is committed to providing tools for all insurance agents, regardless of the level of automation. We back this commitment with a full inventory of manual forms as well as automated tools. If you don't see your favorite product, fax us a sample and we will match it for you.

## Window Envelopes

### For Redi-Set Invoices and other standard forms

#05750—Left Window—#10 Size (4-1/8" x 9-1/2")

#05760—Right Window—#10 Size (4-1/8" x 9-1/2")

Use for Invoice, Statement or Credit Memo if insurance policy will be included in envelope. Also use for Commercial Account Statements, Renewal Notice, Invoice/Credit, Redi-Grams, Redi-Notes and other correspondence forms.

#05745—Left Window—#8 Size (3-5/8" x 8-5/8")

#05755—Right Window—#8 Size (3-5/8" x 8-5/8")

Use when mailing Redi-Set Statements only, and/or with collection reply envelopes.

### For general correspondence

#05891—#10 Size (4-1/8" x 9-1/2") No Window

This is a premium quality envelope for use in general correspondence and can be imprinted with agency name, address, etc.

### Reply Envelopes

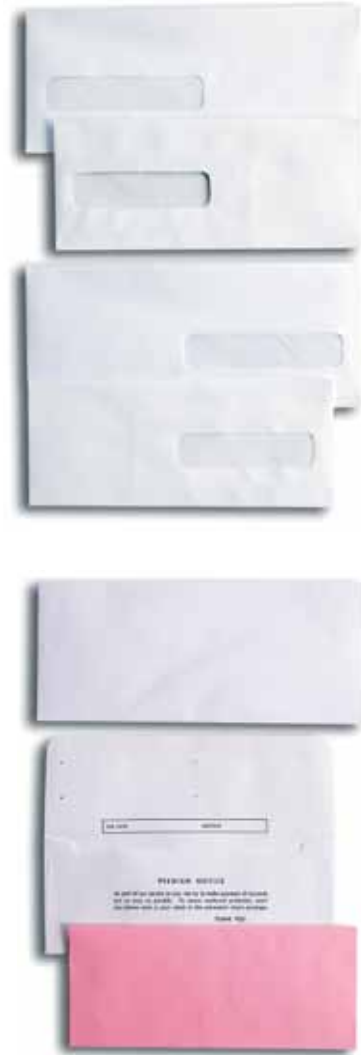
Collection Reply Envelopes #5 Size (3-1/2" x 8-1/2")

Envelope has return address on flap. Please furnish business reply permit number if wanted.

#05730—White stock

#05728—Pink stock—Printed flap

For pink stock, add \$32.00 per 1,000 to envelope prices shown.



## Imprinted Envelope Prices

500	1,000	+1,000s
\$125.75	\$176.50	\$103.00

**Imprints:** Prices include 3-4 lines, corner imprint for window envelopes or plain envelopes; for collection-reply envelopes include name and address plus business reply permit. Quantity prices apply for envelopes using identical imprints.

**Colors:** Specify blue or black ink.

**Two Colors:** Add 50% to price for two-color imprints. Extra time required for delivery.

**Special Colors:** We will try to match the color you select but cannot guarantee a perfect match. Add \$50.00 per order for colors other than blue or black ink and enclose a sample.





**Insured's Account Folders  
Color Coded**

Four Daily Report File Folders—each with a different color code designating the type of risk.

Printed on 150 lb. manila stock paper.

- # 27550—Personal Lines—Blue
- # 27552—Professional People—Brown
- # 27556—Business Other Than Manufacturing—Red
- # 27558—Manufacturing Risks—Green

100	\$149.00
+100s	\$100.50



**Tabbed Expiration Cards 3x5**

Cards are tabbed to indicate month.

# 27857—Tabbed Expiration Cards  
Set of 1,200  
(100 for each month)      \$333.25

**In packages of  
100 for each  
month**

**\$39.50 each**  
*(Specify Months)*



**3" x 5" Card File System**

All cards are printed in black ink on white card stock.

# 27850—Expiration Card

# 27851—Assured's Line Card

Minimum Order 200.

200 cards	\$65.25
+100s	\$17.25



**Customer Line Folders For  
8" x 5" Sheets**

**#05015—Printed Folders**

Printed inside and out, to show schedule of insurance and prospect check-up—black ink on heavy manila card stock.

**#05030—Blank Folders**

Same as above, but with no printing on face or inside.

100	\$74.75
250	\$177.00
500	\$347.75
750	\$518.75
1,000	\$689.31



**Assured Line Folders**

150 lb. manila stock paper, black printing, in letterhead size.

**#05620—Letterhead Size  
(11-3/4" x 9-1/2")**

100	\$130.95
+100s	\$100.17



**Daily Report Folders**

150 lb. manila stock paper, black printing.

**#05635—(11-3/4" x 9-1/2")**

100 per box; company name and date, unlined.

100	\$130.50
200	\$220.00



# ORDER FORM

# The Rough Notes Company, Inc.

## 1 Bill To:

Customer Number: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: (    )                      Fax: (    )

## 2 Ship To (if DIFFERENT than "Bill To"):

Name: \_\_\_\_\_  
 Agency/ Company Name: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: (    )                      Fax: (    )

3 Item	Qty.	Description	Imprint ✓	Price

<b>Total Amount of Merchandise</b>	\$	_____
<b>Shipping/Handling Charges*</b>	\$	_____
<b>Indiana Residents Tax (7%)</b>	\$	_____
<b>Total Amount Due</b>	\$	_____

## 5 I agree to pay the above charges.

Signature \_\_\_\_\_

## 6 Imprint Orders

**IMPORTANT:** Please fill in information as it should print or attach sample of current imprinted item

*\*Note any changes to copy. You will receive a faxed proof.*

Company \_\_\_\_\_  
 Address \_\_\_\_\_  
 City/ State/ Zip \_\_\_\_\_  
 Phone (    ) \_\_\_\_\_  
 Fax (    ) \_\_\_\_\_  
 Website \_\_\_\_\_  
 Email \_\_\_\_\_  
 Other \_\_\_\_\_

Imprint Color:  Black  Blue  Other PMS# \_\_\_\_\_  
 Color Sample Included

### 4 Method of Payment

Payment Enclosed     Bill Me     Charge To My Credit Card  
 Master Card     VISA     American Express     Discover

Credit Card Number \_\_\_\_\_ V- Code\* \_\_\_\_\_  
 Signature \_\_\_\_\_ Exp Date \_\_\_\_\_  
 Name on card (please print) \_\_\_\_\_

**Credit Card Billing Address if different from above. (Required)**  
 Corporate Credit Card  Yes  No (Required)

\*V-Code is Required To Process Your Credit Card:  
 AX = 4 Digit Code on Front of Card  
 MC/ VISA/ Discover = 3 Digit Code on Back of Card  
 ( Make checks payable to: The Rough Notes Company, Inc.)

SHIPPING/HANDLING CHARGES	
Total Order Amount	S/H Charge
\$0 - \$50.00	.....\$12.00
\$50.01 - 100.00	.....\$14.00
\$100.01 - 150.00	.....\$21.00
\$150.01 - 250.00	.....\$26.00
\$250.01 - 500.00	.....\$30.00
\$500.01	.....\$17.00+ Actual freight charges
All software products	.....\$11.00

**Software is non-returnable once the seal is broken.**  
 Actual shipping charges may apply to items shipped outside the continental U.S.  
 Overnight delivery services are available. Call for details.

## Orders may be placed in one of three convenient ways:

### Phone Orders

Call us and one of our sales representatives will take your order. Representatives are available 8:00 a.m. — 4:30 p.m. ET Monday -Friday.  
Call Toll-Free  
(800) 428-4384

### Fax Orders

Our toll-free fax line is always available to you. Simply fill out the appropriate order form on page 39 and fax it to: (800) 321-1909

### Mail Orders

Simply fill out the appropriate order form on page 39 and mail it to:  
The Rough Notes Company, Inc.  
P. O. Box 1990  
Carmel, IN 46082  
**Prices subject to change without notice.**

## \*Shipping/Handling Charges

Total Order Amount	S/H Charge
\$0 - \$50.00.....	\$12.00
\$50.01 - 100.00.....	\$14.00
\$100.01 - 150.00.....	\$21.00
\$150.01 - 250.00.....	\$26.00
\$250.01 - 500.00.....	\$30.00
\$500.01.....	\$17.00 + Actual freight charges
All software products.....	\$11.00

**Software is non-returnable once the seal is broken.**  
**Imprinted items shipped outside the continental U.S.:**  
**Actual shipping charges may apply.**  
**Overnight delivery services are available. Call for details.**

**Guarantee:** The Rough Notes Company guarantees your satisfaction or your money back.

**Returns:** Returns may be made within 30 days of receipt of merchandise (except for imprinted items) if accompanied by authorization number (RGA). RGA MUST be noted on mailing label; all other returns will be refused. Phone the sales department for details. Re-stocking fee may be charged.

**Damage in Transit:** We are not responsible for damage in transit. Claims for damage on express or freight shipments should be filed by you with the carrier that delivered your shipment. All prices are F.O.B. Carmel.

**Terms:** Open Account: Net 30 days, shipping/handling charges and your appropriate sales tax will be added to invoice. If you are a new customer, please include a check or credit card number for the total amount of order. New Customers (Business) - Prepayment required for first order. Individual Customers (Personal) - Prepayment required for all orders.

Note: Purchase orders (written request) required for all business or personal orders. A finance charge of 2% per month (24% per annum) will be assessed on all accounts over 30 days old, unless other arrangements have been made.

