

Risk Management Magazine is the premier source of analysis, insight and news for corporate risk managers.

Our goal is to explore existing and emerging techniques and products that address the needs of those who are dedicated to protecting the physical, financial, human and intellectual assets of their companies.

As the business world continues to change with ever-increasing speed, *Risk Management Magazine* will keep its readers informed about emerging challenges and solutions.

SALES OFFICE

Northeast, South, International, Bermuda and Caribbean

Ted Donovan, *Senior Advertising Manager*

Risk Management Magazine

1065 Avenue of the Americas, 13th Floor, New York, NY 10018

212.655.5917, Fax: 212.655.2693, tdonovan@RIMS.org

www.rmmagazine.com

SALES OFFICE

Midwest and West Coast

Lynne Lancaster, *Sales Account Manager*

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2008 RATE CARD

DISPLAY ADVERTISING RATES

FOUR COLOR

	1x	3x	6x	12x	18x	24x
Page	\$6,147	\$5,965	\$5,593	\$5,092	\$5,018	\$4,857
2/3 Page	\$5,294	\$5,139	\$4,957	\$4,662	\$4,557	\$4,506
1/2 Page Island	\$5,178	\$5,029	\$4,901	\$4,643	\$4,537	\$4,449
1/2 Page	\$5,006	\$4,865	\$4,771	\$4,344	\$4,282	\$4,194
1/3 Page	\$4,396	\$4,282	\$4,194	\$3,811	\$3,695	\$3,596

BLACK AND WHITE

	1x	3x	6x	12x	18x	24x
Page	\$4,747	\$4,565	\$4,193	\$3,692	\$3,618	\$3,457
2/3 Page	\$3,894	\$3,739	\$3,557	\$3,262	\$3,157	\$3,106
1/2 Page Island	\$3,778	\$3,629	\$3,501	\$3,243	\$3,137	\$3,049
1/2 Page	\$3,606	\$3,465	\$3,371	\$2,944	\$2,882	\$2,794
1/3 Page	\$2,996	\$2,882	\$2,794	\$2,411	\$2,295	\$2,196

Rates are based on frequency—the total number of insertions published during a 12-month contract period. Two-page spreads count as two insertions. *Risk Management Magazine* is printed in 4-color process.

Risk Management Magazine, Rate Card No. 38,
Effective January 2008

SPECIAL POSITIONS

Front cover not available. Second and Third covers 15% extra, based on space and color. Fourth cover 25% extra, based on space and color.

Cover positions are noncancellable. Page opposite table of contents, columns and other positions on request. Availability not guaranteed.

INSERTS

Rates on request.

AGENCY COMMISSION

15%. No cash discount.

CIRCULATION

- A. Member of BPA Worldwide.
- B. Rate base is 16,000. (Publisher's own circulation information subject to BPA audit).
- C. Annual subscription: \$70 for RIMS members (\$85 for non-RIMS members) plus air mail postage for foreign subscribers.
- D. *Risk Management Magazine* is a business magazine for corporate risk managers, corporate finance officers and other executives who purchase insurance protection and risk management services. These readers represent industrial and service companies, municipalities and other government entities.
- E. Established 1954.
- F. Published by the Risk and Insurance Management Society, Inc. (RIMS)
- G. Standard Rate and Data listing appears in classification 72-Insurance and 20-Business.



The principal market is the membership of the Risk and Insurance Management Society, Inc. (RIMS), the world's largest professional group serving the field of corporate risk management. Other circulation consists of additional corporate executives and the growing market of risk-related service companies.



COPY AND CONTRACT REGULATIONS

Risk Management Magazine reserves the right to reject advertising it considers objectionable as to wording, content and/or appearance. Advertisers assume liability for all content of advertisements printed. Advertisers agree to indemnify and hold harmless *Risk Management Magazine* against any and all claims, losses and/or damages to third parties arising out of or caused by advertisements printed. Ad materials are kept on file for one year.

WWW.RMMAGAZINE.COM

2008 EDITORIAL CALENDAR

JANUARY 2008	FEBRUARY 2008	MARCH 2008
<p>The Insurance Marketplace Annual Property/Casualty Industry Review/Preview Improving Contract Certainty Living with Solvency II Approaching Your First Renewal Ad space closing: November 21, 2007 Ad materials due: November 26, 2007</p>	<p>Legal and Regulation What's New in Policyholder Lawsuits How to Negotiate a Legal Settlement Emerging European Regulatory Issues Legal Risks in Your Supply Chain Ad space closing: December 20, 2007 Ad materials due: December 27, 2007</p>	<p>Environmental Risk Can the Insurance Industry Save the Environment? Energy Sector Risk When Activists Attack Inheriting an Environmental Liability Ad space closing: January 23, 2008 Ad materials due: January 25, 2008</p>
APRIL 2008	MAY 2008	JUNE 2008
<p>RIMS 2008 San Diego The Best Risk Management College Programs ERM Success Stories Rise of the Risk Audit Committee SPECIAL: RIMS 2008 San Diego Preview Ad space closing: February 22, 2008 Ad materials due: February 29, 2008</p>	<p>Crisis Management Preparing for the 2008 Hurricane Season You've Lost Your Critical Person. Now What? Role-Playing and Rehearsing a Disaster Plan Advances in Post-Disaster Cleanup Readex Advertising Readership Study Ad space closing: March 21, 2008 Ad materials due: March 25, 2008</p>	<p>Financial Risk Winners and Losers of the Subprime Lending Crisis Using Risk Management to Beat the Street Is Doing Business in China Worth the Risk? What to Do When a Merger Goes Wrong Ad space closing: April 14, 2008 Ad materials due: April 16, 2008</p>
JULY 2008	AUGUST 2008	SEPTEMBER 2008
<p>Insurance Marketplace II Mid-Year P/C Market Overview ERM as a Rating Criteria Fixing the Insurance Industry's Image Problem Accessing the Reinsurance Market Ad space closing: May 23, 2008 Ad materials due: May 27, 2008</p>	<p>Alternative Markets 4th Annual <i>RM</i> Captive Domicile Review Captive Investment Strategies When to Return to the Mainstream Market How Brokers Can Help Manage ART Ad space closing: June 23, 2008 Ad materials due: June 25, 2008</p>	<p>Strategic Risk Managing the Risks of New Products and Markets The Finer Points of D&O Liability Balancing Ethics and Ambition Great Moments in Strategic Leadership Ad space closing: July 23, 2008 Ad materials due: July 25, 2008</p>
OCTOBER 2008	NOVEMBER 2008	DECEMBER 2008
<p>Risk Technology Using Virtual Worlds as a Risk Management Tool The Growing Role and Risks of Social Networking The Risk Manager's Guide to the Web Software Solutions for Gauging Risk Readex Advertising Readership Study Ad space closing: August 25, 2008 Ad materials due: August 26, 2008</p>	<p>Risk and the Workplace What's New in the Workers Comp Marketplace New Strategies for Employee Wellness Security Management and ERM 10 Easy Steps to Fewer Workers Comp Claims Ad space closing: September 22, 2008 Ad materials due: September 26, 2008</p>	<p>The Year in Risk The Year in Risk/2008 Recap A Global Look at Political Risk Today's Risk Management Visionaries Becoming a Risk Consultant Ad space closing: October 22, 2008 Ad materials due: October 24, 2008</p>

2008 SPOTLIGHT ISSUE (MID OCTOBER)

International Risk

Country Profiles
Coordinating Multinational Crisis Management
Dealing with War and Civil Disturbances
Ad space closing: September 10, 2008

The World's Most Dangerous Workplaces
Doing Business in Developing Countries
The Canadian Approach to Risk Management
Ad materials due: September 17, 2008

Overcoming Cultural Challenges
The Returning Risk of Nationalization

2008 TRADE SHOW DISTRIBUTION SCHEDULE

JANUARY 2008	FEBRUARY 2008	MARCH 2008
<p>Operational Risk Management in Finance Conference January 23-24 Miami, FL</p> <p>ABA Insurance Risk Management Annual Conference January 27-30 Indian Wells, CA</p>		<p>Captive Insurance Companies Association (CICA) 2008 International Conference March 5-7 Scottsdale, AZ</p> <p>The World Insurance Forum March 17-20 Dubai, United Arab Emirates</p>
APRIL 2008	MAY 2008	JUNE 2008
<p>RIMS 2008 Annual Conference & Exhibition April 27- May 1 San Diego, CA</p>	<p>Contingency Planning & Management 2008 West Conference May 20-22 Las Vegas, NV</p>	<p>Insurance Marketing Communications Association (IMCA) Annual Conference June 8-11 Cincinnati, OH</p> <p>Bermuda Captive Conference 2008 June 15-18 Southampton, Bermuda</p> <p>Association of Insurance & Risk Managers in Industry and Commerce (AIRMIC) Conference June 17-18 Edinburgh, Scotland</p>
JULY 2008	AUGUST 2008	SEPTEMBER 2008
<p>2008 RIMS Florida Regional Meeting July 29-August 2 Naples, FL</p>	<p>Vermont Captive Insurance Association (VCIA) Conference August 12-14 Burlington, VT</p>	<p>33rd Canadian Risk Management Conference September 21-24 Toronto, Ontario</p> <p>2008 CPCU Society Annual Meeting September 6-9 Philadelphia, PA</p>
OCTOBER 2008	NOVEMBER 2008	DECEMBER 2008
<p>28th IRMI Construction Risk Conference October 27-30 TBA</p> <p>California Workers Comp Forum October 29-31 Huntington Beach, CA</p>	<p>18th World Captive Forum November 17-19 Palm Springs, CA</p> <p>National Workers Compensation and Disability Conference November 19-20 Las Vegas, NV</p> <p>Professional Liability Underwriting Society (PLUS) International Conference November 9-11 San Francisco, CA</p>	<p>NAIC Winter National Meeting December 6-9 Grapevine, TX</p>

2008 SPONSORSHIP OPPORTUNITIES

WWW.RIMS.ORG

The RIMS website, www.RIMS.org, is a premier location for senior risk management executives to access the most relevant information on insurance markets, legislative issues, educational opportunities, analysis, insight and news in a concise, intelligent manner.

- 700,000 page views each month
- 6,000,000 hits each month
- 60,000 unique visitors each month

The average length of time that users spend on the site is 12 minutes per visit.

E-GROUPS

Business-to-business marketers deliver their corporate message to the RIMS membership on an interactive platform. Business-to-business marketers can also target specific industry groups, such as manufacturing and workers compensation.

Each E-group functions as an electronic bulletin board where subscribers receive a daily digest of messages or real-time postings. Your advertising message serves a dual purpose: brand reinforcement with an important customer base—the RIMS membership—and an association between your company and a quality networking tool for risk professionals. All sponsorship messages need to be approved by RIMS.

For business-to-business marketers that want to target specific industry groups, *Risk Management Magazine* offers a wide variety of E-group sponsorships. A sponsorship consists of:

- Sponsored by:
- Web address linked to the sponsor's website
- 35-word text message from the sponsor
- One square banner ad at the top of the daily digest
- One square banner ad to the left of each message within the daily digest

Risk Professionals E-Group: Sponsorships are available at \$1,250 per week. Your sponsorship includes a 120 x 120 banner, a 35 word sponsorship message, a hyperlink to your website/splash page and a 120 x 120 banner to the left of each posted message.

RISK MANAGEMENT ROUNDTABLES

Risk Management Magazine offers strategic partners an opportunity to sponsor a roundtable discussion. Four or five risk managers participate in panel discussion with senior executives from the sponsor. The roundtable can focus on a single topic such as directors' and officers' liability, electronic commerce, risk financing or broad-based issues.

Through the roundtable, the sponsor learns firsthand about the needs of its customers so that it can continue to focus product and service offerings for the RIMS membership.

ANNUAL CONFERENCE & EXHIBITION

The RIMS Annual Conference is the preeminent educational and networking forum for leading corporate risk managers and senior financial executives worldwide.

For information on how your company can raise its profile during the RIMS Conference by purchasing exhibit space, advertising in conference publications or through sponsorships, contact Danielle SanMarco, Conference sales manager, 212.655.6052. Fax: 212.655.2605 or e-mail dsanmarco@RIMS.org.

ONLINE PLATFORMS—RIMS.org & RMMAGAZINE.com

Size options: 125 x 125 banner
120 x 600 skyscraper

Website statistics:

RIMS.org

6,000,000 hits per year
400,000 page views per month
60,000 unique visitors per month

Rates: Square tile ad- \$2,500 per month
Skyscraper ad- \$3,500 per month

RMMAGAZINE.com

24,000 page views per month
7,000 unique visitors per month

Rates: Square tile ad- \$800 per month
Skyscraper ad- \$1,200 per month

File size: We accept JPEG and GIF files that should be no larger than 15 kilobytes. There is a four time looping limit.

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2008 MARKETING OPPORTUNITIES

LIST RENTALS

Risk Management Magazine offers business-to-business marketers opportunities to conduct direct mail campaigns to senior financial executives.

- 25% discount for current advertisers with a three-time contract
- \$0.25 per name (with a minimum order of 1,000 names)
- Available by electronic file (ASCII, comma-delimited)

RIMS will provide the list directly to a mail house following receipt of a signed rental agreement along with payment in full.

2007 CONFERENCE REGISTRANT LIST

The RIMS Annual Conference & Exhibition is the premier educational and networking forum for leading corporate risk managers and senior financial executives worldwide. Over 3,300 names, two-thirds of which are RIMS members.

RIMS MEMBERSHIP LIST

- 3,000 first deputy members (director or vice president of risk management)
- 5,000 first and second deputy members (claims manager, insurance analyst, assistant vice president, workers compensation manager)
- Select state breakouts

Contact: Callie Nelson, 212.655.5920 or cnelson@rims.org

READEX ADVERTISING READERSHIP STUDY

Find out how customers and prospects are reacting to your advertising message. Schedule space in the May & October 2008 issues.

BONUS DISTRIBUTION

Utilize *Risk Management Magazine's* 2008 Trade Show Distribution Calendar to plan your ad schedule around conferences that extend your marketing messages.

JOIN THE GROWING ROSTER OF ADVERTISERS

For property/casualty coverages, brokerage services, workers compensation, disaster recovery, information technology and risk financing options, virtually no other business segment spends more. There is no better way to alert the RIMS membership about your products and services.

These savvy marketers know:

- *Risk Management Magazine* is the voice of the corporate customer.
- By focusing exclusively on the needs of corporate customers, *Risk Management Magazine* has been addressing the challenges that risk managers face in minimizing corporate exposures to loss for 54 years.

2007 AD ROSTER

ABS Consulting
ACE Group (The)
AIG
Allied World Assurance Company
Arch Insurance Group
Arthur J. Gallagher and Co.
BBO Seidman LLP
Beazley Group plc
Belfor
British Virgin Islands
Cambridge Integrated Services
CCMSI
Chubb Group
CNA Insurance
Coface
Contingency Planning and Management

Corporate Claims Management
CSC FSG
C. V. Starr & Co.
Darwin Professional Underwriters
Discover Re
Dowd & Dowd
Emerson Software Solutions
Ernst & Young
FM Global
Frank Gates Companies (The)
GENEX Services
Great American Insurance Group
Insurance Institute of America
JW Software
KPMG
Lexington Insurance
Max Capital Group

Munters
NovaPro Risk Solutions
Old Republic Risk Management
Paul Davis Restoration
Price Forbes & Partners
Sentry Insurance
SIESKO Partners
Specialty Risk Services
Swett & Crawford
Swiss Re
The National Alliance
Travelers
Valley Oak Systems
Watson Wyatt Worldwide
XL Insurance
Zurich

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DIGITAL AD REQUIREMENTS

PLATFORMS

Both Macintosh and Windows platform based files are accepted.

Accepted Software

Adobe Photoshop 5.0 or higher

If a Photoshop file is sent to us with a .psd tag it will automatically be saved as an .eps file. We are not responsible for any changes to the images.

Adobe Illustrator 7.0 or higher

**All fonts MUST be converted into outlines*

QuarkXPress 4.1 or higher

File Format

EPS or Tiff

PC Tags

eps, .tiff

.eps, .tiff

.qxd

NOT ACCEPTED: Adobe PDF files, Adobe InDesign (please save InDesign files as EPS files), Microsoft Word, Microsoft Publisher, Jpeg images, GIF images, Bitmap, Freehand, Corel Draw, Macromedia FreeHand, Adobe PageMaker and PostScript files

Cross-Platform Issues:

Extensions and tags must accompany all file names. Windows will not recognize files without tags.

All files must not contain characters such as: \ / , < > ; ? % #. When cross-platforming files, these characters often corrupt the files.

DIGITAL FILE TRANSFER

Make sure to label disk and note platform. All images, fonts (both screen and printer) and graphics must be included with all ads.

Removable Media:

All files to be supplied to *Risk Management Magazine* on CD. All CDs submitted to *Risk Management Magazine* will not be returned to clients.

E-mail:

Risk Management Magazine would prefer to have clients submit disks and color proofs for all ads. However, if ads are sent via e-mail, the e-mailed files must NOT be compressed with Stuffit Deluxe or WinZip. PLEASE NOTE: WE CANNOT GUARANTEE THE COLOR ACCURACY OF ANY AD SENT TO US VIA E-MAIL.

Colors:

Risk Management Magazine prints in a CMYK color mode. Pantone, "Spot" and RGB images will be converted to CMYK as per our printer specifications. If colors are converted into CMYK, *Risk Management* cannot be held accountable for any change that may occur in color quality or match. All images and graphics that are black and white should be converted to grayscale.

Resolution:

300 dpi or higher.

Color Proofs:

For color match we require our clients to supply a digital proof (i.e., Iris proof, Kodak Approvals, etc.) with their disks. We cannot guarantee an accurate color match for advertisements that are not accompanied by a digital proof. Color laser proofs will not be accepted as accurate color proofs for digital files. If no color proof is supplied, then *Risk Management Magazine* will not be responsible for any color discrepancies that may occur when electronic data is transferred from disk directly to plate.

Due to time constraints, *Risk Management Magazine* is under no obligation to show proofs to clients prior to printing ads directly from disk. If for any reason we are unable to use the supplied electronic data supplied on disk, the ad will be sent back to the client for revisions.

SHIPPING INSTRUCTIONS

Send insertion orders, correspondence, proofs and digital material to:
Advertising Department, *Risk Management Magazine*
1065 Avenue of the Americas, 13th Floor, New York, NY 10018

MECHANICAL REQUIREMENTS

Unit Size	Width	Depth
Double page spread	16 ¹ / ₄ "	10 ⁷ / ₈ "
1 page	8 ¹ / ₈ "	10 ⁷ / ₈ "
2/3 page	4 ¹ / ₂ "	9 ³ / ₄ "
1/2 page island	4 ¹ / ₂ "	7 ¹ / ₂ "
1/2 page horizontal	6 ⁷ / ₈ "	5"
1/3 page vertical	2 ¹ / ₈ "	9 ³ / ₄ "
1/3 page horizontal	4 ¹ / ₂ "	4 ¹³ / ₁₆ "

Printed Sheetfed Offset: Saddle stitched binding

Trim size: 8¹/₈" x 10⁷/₈"

Live matter area: 7" x 10"

Page bleed size: 8³/₈" x 11¹/₈"

allow 1/4" safety from trim for live matter

Spread bleed size: 16¹/₂" x 11¹/₈"

allow 1/4" safety from trim

16¹/₄" x 10⁷/₈" for live matter

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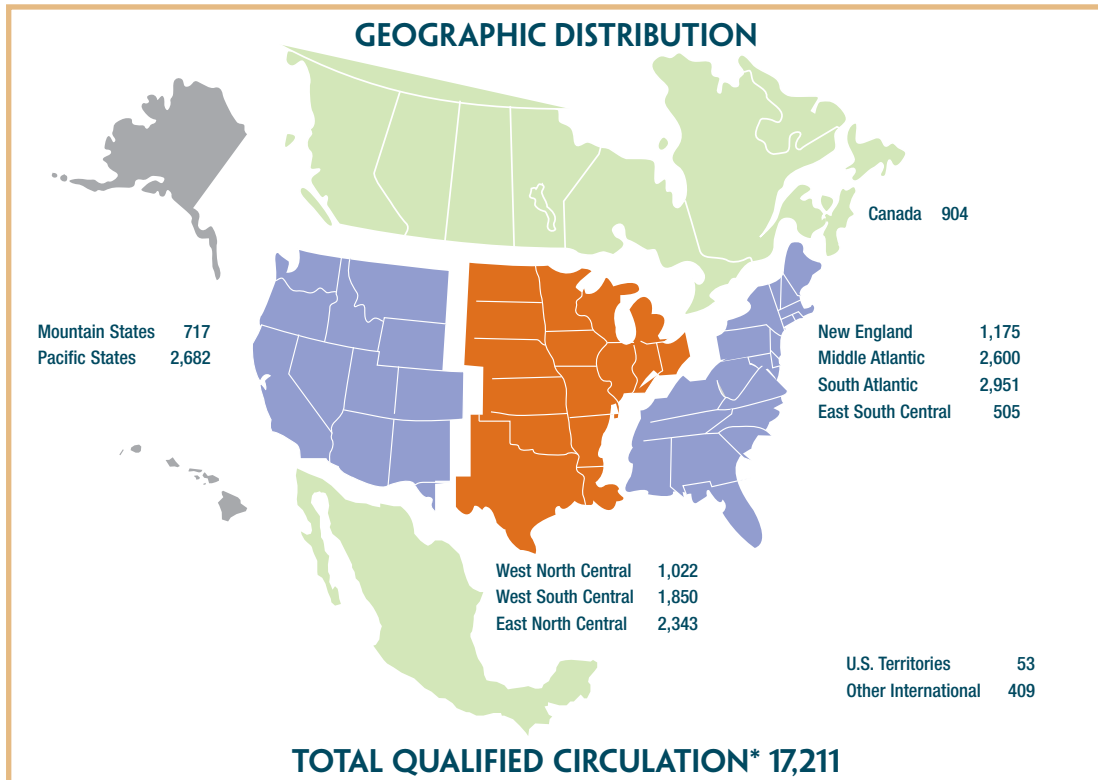
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GEOGRAPHIC DISTRIBUTION/ CIRCULATION REACH



Risk Management Magazine's readers are corporate risk managers and senior financial executives, and most are members of the Risk and Insurance Management Society, Inc. (RIMS).

RIMS is a not-for-profit organization serving 4,800 member companies in the United States and Canada represented by over 9,300 individual executives with responsibilities for risk management.



**Risk and
Insurance
Management
Society, Inc.[®]**

***Risk Management Magazine* delivers to the marketplace* of corporate insurance consumers every month.**

Risk and Insurance Management Society members and subscribers with risk manager titles	9,341
Insurance companies, agents and brokers	3,754
Business services subscribers (accountants, actuaries, attorneys, consultants)	563
Others allied to the field	3,553
Total Qualified Circulation*	17,211

* Publisher's analysis of subscribers' titles based on the November 2006 issue qualified circulation of 17,211. Numbers are rounded slightly.

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2008 READER PROFILE

Target the large corporate insurance customers who read *Risk Management Magazine*. Build awareness and credibility for your brand, pre-sell your services efficiently and effectively, and shorten your sales cycle by advertising in *Risk Management Magazine*, the magazine of the Risk and Insurance Management Society, Inc. (RIMS).

RIMS MEMBERS DETERMINE PURCHASING DECISIONS FOR:

• Property/casualty insurance	72%
• Workers' compensation	71%
• Brokerage services	70%
• Excess liability insurance	68%
• Fidelity and crime insurance	66%
• Directors' & officers' liability insurance	59%
• Employment practices liability insurance	59%
• Risk management information systems (RMIS) and related software packages	52%
• Loss prevention engineering services	49%
• Alternative risk financing programs	46%
• Disaster recovery/contingency planning	45%
• Fleet safety	44%
• Terrorism, kidnap & ransom insurance	43%
• Environmental liability insurance	42%
• Product liability insurance	40%
• Construction wrap-ups/surety bonds	39%
• Litigation management programs	34%
• Ocean marine/inland marine insurance	34%
• Corporate aviation insurance	31%
• Captive domicile selection	30%

On average, a RIMS member annually budgets \$9.35 million for risk management products and services.

- 51% review risk management programs annually
- 33% usually review them quarterly or more often

On average, a RIMS member annually budgets \$4.68 million for technology purchases and updates.

- 83% utilize the services of a broker to review risk management programs
- 52% use the Internet daily to conduct business transactions

On average, a RIMS member employs more than two different brokers and eight different carriers.

Source: *Risk Management Magazine 2005 Reader Profile Study* conducted by Readex Research

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READER DEMOGRAPHICS

By advertising in *Risk Management Magazine*, you are guaranteed access to the most timely and updated list of risk managers, due to the membership requirements of RIMS. Our readers are corporate risk managers and senior financial executives in large-risk organizations across North America.

- More than **70%** have the job title of risk manager, director of risk management, insurance manager or vice president of risk management

RIMS members are directly involved in a variety of different risk management functions.

- Over **84%** are directly involved in liability, property and workers' compensation functions
- Other strategic responsibilities include risk assessment, workplace safety, disaster planning, environmental compliance, captive management and enterprise risk management
- Over **59%** report directly to the CFO and/or treasurer
- **48%** indicated that their organizations have facilities and/or offices only in the United States
- **50%** indicated that their organizations operate both inside and outside the United States
- The typical reader works for an organization that employs more than 13,000 people with annual gross sales revenue averaging \$3.34 billion

READERSHIP

Whatever type of business you're targeting, you'll find it in the readership of *Risk Management Magazine* - manufacturing, financial services, retail, transportation, health care, utilities, real estate, recreation, technology, insurance services, construction and governmental entities.

The typical subscriber has been reading *Risk Management Magazine* for over seven years, has read the last four issues and usually spends 39 minutes reading each issue.

- **85%** took action after reading Risk Management Magazine, including routing articles or ads to others, using information for a presentation, showing the magazine to their boss and contacting an advertiser for more information

Risk Management Magazine is the one industry publication that provides its readers with the most comprehensive discussion of issues affecting their jobs. Among the topics covered in *Risk Management Magazine*, readers were interested most in:

- Property/casualty (coverage, underwriting, pricing, capacity, renewal, terms, claims, etc.) **69%**
- Insurance coverage litigation/ other legal issues **64%**
- Workers' compensation **60%**
- Loss prevention **57%**
- Alternative risk financing **48%**

Source: *Risk Management Magazine* 2005 Reader Profile Study conducted by Readex Research

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