Contingencies

2014 Media Kit

American Academy of Actuaries
Contingencies 2014 Media Kit

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Contingencies—Engaging Articles by Recognized Experts

*Contingencies* was the first magazine published for actuaries. It continues to be the premier publication for members of the American Academy of Actuaries as well as financial professionals interested in the actuarial perspective on a range of financial and social concerns. Our print circulation reaches more than 31,000 readers in the United States and Canada—more than any other actuarial magazine.

This best-in-class magazine is delivered bimonthly to decision makers, high-profile executives, and experts representing the variety of fields and industries within which actuaries work. Nonactuarial readers include professionals in law, risk management, and benefit administration, as well as government officials, policymakers, educators, and regulators.

Our veteran editorial and production team carefully manages content, artwork, design, and layout. Our expert authors craft content that is timely, engaging, and intelligent. Articles examine subjects that are important to our readers: health care reform, Social Security, Medicare, insurance regulation, benefits trends, catastrophic risk, and emerging events and public policy that affect our everyday lives. Contributing authors have come from federal and state governments and agencies, insurance and financial service companies, academia, and professional and trade associations.
Since its inaugural issue in 1989, Contingencies has built a reputation for being a leading information source for actuaries in every field of practice—and for the advertisers who want to reach them.

Whether you’re targeting your messages to top insurance and financial executives or strategizing on how to connect your sales team with new prospects, make Contingencies an integral part of your marketing and business development initiatives.

Contingencies can strengthen your brand, raise your organization’s profile, and open significant new opportunities for growth.

**ESTABLISHED:** First print edition in 1989  
**FREQUENCY:** Bimonthly  
**FORMATS:** Print and Digital  
**CIRCULATION:** 31,947

**ABOUT THE ACADEMY**

The American Academy of Actuaries is the one actuarial association representing actuaries from all practice areas. More than 17,500 have joined the Academy to become the unified voice of U.S. actuaries and dedicate themselves to fostering the highest standards of professionalism and sound public policy. The American Academy of Actuaries, headquartered in Washington, was created in 1965 and serves the public on behalf of the U.S. actuarial profession.

Nearly 75 percent of all practicing and retired U.S. actuaries are members of the Academy, and Contingencies is a fundamental Academy membership benefit.

**For more information, visit the Academy’s website at [www.actuary.org](http://www.actuary.org).**
Subscribers Profile

Industry

<table>
<thead>
<tr>
<th>Industry</th>
<th>Subscribers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance—25,807</td>
<td>80.8%</td>
</tr>
<tr>
<td>University or College—4,734</td>
<td>11.7%</td>
</tr>
<tr>
<td>Government—2,347</td>
<td>7.3%</td>
</tr>
<tr>
<td>Other—3,476</td>
<td>11.7%</td>
</tr>
</tbody>
</table>

- **University or College**—47
  - Includes college/university professors allied to the field or researchers and actuarial students.

- **Government**—2,347
  - Includes federal, state, or local legislators, regulators, or administrators.

- **Insurance**—25,807
  - Includes executives and actuaries in the following areas: property/casualty, health, life, pensions/social insurance, and finance/investment. Also included are consulting actuaries.

- **Other**—3,476
  - Includes corporate executives, attorneys, risk managers, accountants, journalists, insurance brokers, and more.

Membership Actuarial Practice Area

Contingencies reaches members in the United States, Canada, and other international countries who work in the following practice areas:

<table>
<thead>
<tr>
<th>Practice Area</th>
<th>Subscribers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk management and financial reporting—912</td>
<td>5%</td>
</tr>
<tr>
<td>Pensions—3,530</td>
<td>20%</td>
</tr>
<tr>
<td>Casualty—3,615</td>
<td>20%</td>
</tr>
<tr>
<td>Health—4,082</td>
<td>24%</td>
</tr>
<tr>
<td>Life—4,321</td>
<td>28%</td>
</tr>
<tr>
<td>Other—465</td>
<td>8%</td>
</tr>
</tbody>
</table>

Career Statistics

An actuary is the No. 1 best job in the United States, according to a 2013 CareerCast report.

Actuaries held approximately 21,340 jobs in 2012, according the Bureau of Labor Statistics. The following were the largest employers of actuaries in 2012:

- **Insurance carriers**—47%
- **Agencies, brokerages, and other insurance-related activities**—17%
- **Management, scientific, and technical consulting services**—17%
- **Insurance and employee benefit funds**—3%
- **Management of companies and enterprises**—7%
- **Other**—465
  - Includes corporate executives, attorneys, risk managers, accountants, journalists, insurance brokers, and more.

Academy Membership: 17,814

- **Female**—27%
- **Male**—73%
- **34 and younger**—18%
- **50–64**—31%
- **35–49**—39%
- **65 and older**—12%

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2014 Editorial Calendar

<table>
<thead>
<tr>
<th>ISSUE</th>
<th>TOPIC</th>
<th>DEADLINES</th>
<th>BONUS FEATURES</th>
<th>EXHIBIT BOOTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAY/ JUN</td>
<td>Actuarial Professionalism</td>
<td>Feb. 14, 2014; March 13, 2014; March 21, 2014; May 1, 2014</td>
<td>Software Showcase</td>
<td></td>
</tr>
<tr>
<td>JUL/ AUG</td>
<td>Health Reform: Lessons Learned</td>
<td>April 17, 2014; May 9, 2014; May 23, 2014; July 1, 2014</td>
<td>Reinsurance Corporate Profiles</td>
<td>NCOIL Summer Meeting July 10-13, Boston NAIC Summer Meeting Aug. 16–19, Louisville, Ky.</td>
</tr>
</tbody>
</table>

Features and Regular Departments

**FEATURES**—Longer articles that tackle subjects of importance and interest to *Contingencies*’ diverse readership, including Social Security, Medicare, managed health care, insurance regulation, finance, benefits trends, catastrophic risk, and other issues driving the insurance and financial services industries.

**PUZZLES**—Word, computational, and bridge brainteasers that in reader surveys consistently rank among the magazine’s most popular pages.

**COMMENTARY**—Carefully argued opinions on public policy and professional issues from thought leaders working in the fields of insurance, risk management, benefit administration, and the law as well as state and federal policymakers.

**TRADECRAFT**—Shorter articles on issues relevant to working actuaries, often with a technical or regulatory focus.

**WORKSHOP**—Technical articles, often accompanied by mathematical formulas, on topics of interest to actuaries and other financial professionals.

**Editorial Contact**

Linda Mallon  
Editor and Assistant Director for Publications  
mallon@actuary.org  
202-785-7876
Rates and Closing Dates

General Advertising Rates

<table>
<thead>
<tr>
<th>Ad size</th>
<th>1X</th>
<th>3X</th>
<th>6X</th>
<th>12X</th>
<th>18X</th>
<th>24X</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full page</td>
<td>$4,045</td>
<td>$3,955</td>
<td>$3,700</td>
<td>$3,530</td>
<td>$3,345</td>
<td>$3,180</td>
</tr>
<tr>
<td>2/3 page</td>
<td>3,595</td>
<td>3,440</td>
<td>3,295</td>
<td>3,145</td>
<td>2,990</td>
<td>N/A</td>
</tr>
<tr>
<td>1/2-page horiz.</td>
<td>2,590</td>
<td>2,500</td>
<td>2,295</td>
<td>2,285</td>
<td>2,195</td>
<td>N/A</td>
</tr>
<tr>
<td>1/2-page vert.</td>
<td>2,590</td>
<td>2,500</td>
<td>2,295</td>
<td>2,285</td>
<td>2,195</td>
<td>N/A</td>
</tr>
<tr>
<td>1/3 page</td>
<td>2,100</td>
<td>2,040</td>
<td>1,935</td>
<td>1,870</td>
<td>1,795</td>
<td>N/A</td>
</tr>
<tr>
<td>1/4 page</td>
<td>1,755</td>
<td>1,695</td>
<td>1,635</td>
<td>1,570</td>
<td>1,520</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Rates include hotlinks in the digital edition to any URL and/or email addresses used in the printed ads.

Cover Rates

Covers are four-color process only (prices below include color charges). Cover positions are available solely on an annual contract basis.

- **Cover 2** .................. $5,270
- **Cover 3** .................. $4,785
- **Cover 4** .................. $5,685

Color Rates

Prices listed are per page.

- **Four-color process** .............. $1,460
- **Four-color process on two facing pages** .............. $2,490

Copy and Contract Regulations

Liability for content of ads (text, representation, and illustrations) is assumed by advertisers and advertising agencies for any claim arising therefrom against the publisher. Right of refusal of any advertising not in keeping with the publisher's standards is reserved by the publisher. Advertising that simulates editorial content must have prior approval of the publisher and must carry an “advertisement” line at the top of each page or fractional page.

Rate Accounting

**TERMS**—Advertisers are invoiced approximately one week after publication of the ad. The ad must be paid in full 30 days from the date of the invoice. Frequency discounts are based on the number of insertions placed during duration of contract. Advertisers will be short-rated if they have not used, by the time their contract ends, the amount of space upon which their billings were based. Advertisers will be rebated if, at the end of the contract, they have used sufficient additional space to warrant a lower rate.

**CANCELLATION**—A contract may be suspended or cancelled with written notice 30 days prior to the next ad space close date. The rate will be adjusted to that earned by the actual number of insertions used.

**AGENCY COMMISSION**—Fifteen percent of gross billing is allowed to recognized agencies on space and position only. If the account is not paid, the publisher reserves the right to hold the advertiser and/or its advertising agency jointly and severally liable for the amount that is due and payable.
Mechanical Specifications

Contingencies is printed web offset and is saddle stitched.
Trim size.......................... 8⅛” × 10⅞”
Bleed size.......................... 8⅜” × 11⅛”
Keep live matter at least ⅜” from final trim.

Space Units

<table>
<thead>
<tr>
<th>Ad Size</th>
<th>Width × Depth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two-page spread (including ⅛” bleed all four sides)</td>
<td>16⅛” × 11⅛”</td>
</tr>
<tr>
<td>Full page (including ⅛” bleed all four sides)</td>
<td>8⅜” × 11⅛”</td>
</tr>
<tr>
<td>2/3 page</td>
<td>4⅛” × 10”</td>
</tr>
<tr>
<td>1/2-page horizontal</td>
<td>7” × 4⅛”</td>
</tr>
<tr>
<td>1/2-page vertical</td>
<td>3½” × 10”</td>
</tr>
<tr>
<td>1/3-page square</td>
<td>4⅛” × 4⅛”</td>
</tr>
<tr>
<td>1/4 page</td>
<td>3½” × 4⅛”</td>
</tr>
</tbody>
</table>

Changes/Corrections
Ad changes are the sole responsibility of the advertiser. Contingencies does not provide ad production services or editing of existing ad materials. Ad changes submitted after the materials due date are not guaranteed by Contingencies.

Inserts
Please supply completed inserts, ready for binding, in sufficient quantity to match the press run for the scheduled issue. Call your ad sales representative for rates and insert specifications and the press run before printing your insert. A sample must be provided to Contingencies’ staff at least 45 days before publication.

Storing of Materials
All materials will be stored by the publisher for one year after the most recent use. All ad materials will be destroyed after one year, unless the publisher is advised otherwise in writing by the advertiser or agency.

Shipping Instructions
Advertising materials should be sent to:
Contingencies Advertising
1850 M Street, NW, Suite 300
Washington, D.C. 20036
Attn: Cindy Johns
johns@actuary.org

Sales inquiries and insertion orders for Contingencies should be sent to:
Mohanna Sales Representatives
305 W. Spring Parkway, Building C, Suite 101
Plano, Texas 75023
Toll free: 800-800-0341
Local: 972-596-8777
Fax: 972-985-8069
info@mohanna.com
www.mohanna.com

Academy Contact
Cindy Johns
Publications and Marketing Production Manager
johns@actuary.org
202-785-7882

File Submission
All ads should be supplied as PDF/X-4 files with crop and bleed marks included and offset at least ⅛” (.125”). All PDFs must have fonts 100 percent embedded and must be created from original files that contain no spot colors or RGB images.
PDF files less than 10 MB may be submitted via e-mail. An FTP site is available for large file transmissions.
Contact Cindy Johns at johns@actuary.org or 202-785-7882 for information.
Online Advertising: Reach Your Target Market Faster

Reach your target audience conveniently anytime, anywhere, through our online websites. You can immediately tap into our online readers to connect them with your brand, demo your latest products, start an interactive dialogue, or open registration for upcoming events.

Begin building traffic on two Contingencies websites: www.contingencies.org—the magazine’s primary website and the place to go for actuarial jobs, and at www.contingenciesonline.com—the platform that hosts the feature-rich digital version of the magazine.

THE HUB OF THE MAGAZINE AND ACTUARIAL JOBS
www.contingencies.org

Contingencies.org is the go-to website for each new digital issue. With the release of each issue, our subscribers are directed to this site through a timely email communication. We highlight features and stories and the searchable database at www.contingencies.org/career.asp that makes it easy for actuarial job seekers and posters to connect. Subscribers can search by company, practice area, location, and keyword. The Jobs page is one of the most visited pages on the website, and best of all, it’s free for both potential employers and readers.

Digital Edition Multimedia Options

Advertisers can choose from:
- Banners
- Skyscrapers
- Tiles

Ads can be placed on the home page, Jobs page, and Search for Jobs page. Placements on the Search for Jobs page are reserved for actuarial recruiters.

www.contingencies.org
Specifications and Rates

<table>
<thead>
<tr>
<th>DESCRIPTION</th>
<th>AD SIZE (PIXELS)</th>
<th>2 MONTHS</th>
<th>6 MONTHS</th>
<th>1 YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Home page</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horizontal banner</td>
<td>468 x 60</td>
<td>$650</td>
<td>$1,950</td>
<td>$3,120</td>
</tr>
<tr>
<td>Vertical skyscraper</td>
<td>120 x 600</td>
<td>$650</td>
<td>$1,950</td>
<td>$3,120</td>
</tr>
<tr>
<td><strong>Jobs page</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horizontal tile</td>
<td>180 x 60 max</td>
<td>$600</td>
<td>$1,800</td>
<td>$2,970</td>
</tr>
<tr>
<td>Vertical tile</td>
<td>120 x 180 max</td>
<td>$600</td>
<td>$1,800</td>
<td>$2,970</td>
</tr>
<tr>
<td><strong>Search for Jobs page</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Horizontal banner</td>
<td>468 x 60</td>
<td>$650</td>
<td>$1,950</td>
<td>$3,120</td>
</tr>
<tr>
<td>Vertical skyscraper</td>
<td>120 x 400 max</td>
<td>$650</td>
<td>$1,950</td>
<td>$3,120</td>
</tr>
</tbody>
</table>

Terms

Contingencies.org offers two-month, six-month, and one-year contracts for online advertising. The home page has one horizontal and one vertical ad position, and ads rotate on a timed basis.

One-year ads run from July 1 through June 30. There are two periods for six-month ads—July 1 through Dec. 31 and Jan. 1 through June 30.

Two-month contracts run concurrent with each issue.

Format

Ads may be submitted in GIF or Flash formats and should be no larger than 15KB. Animation is accepted, but ads should be tested in all major browsers before submitting them to ensure that they play smoothly and do not crash.

All ads are due five business days prior to the contract start date.

Mohanna Sales Representatives

305 W. Spring Parkway, Building C, Suite 101
Plano, Texas 75023
Toll free: 800-800-0341
Local: 972-596-8777
Fax: 972-985-8069
info@mohanna.com
www.mohanna.com
Inside the Digital Edition

www.contingenciesonline.com

The digital magazine offers advertisers even greater exposure to our online readers. There are several options for ad placements, sponsorships, and custom links to multimedia product demos. The digital edition is a valuable way to engage and interact with your audience.

Digital Edition Multimedia Options
Advertisers can choose from:

- Exclusive front cover bellyband
- Leaderboard ads
- Button drawer navigation bar ads
- Exclusive navigation bar sponsorship
- Blow-in ads: Ad appears over advertiser’s print ad or editorial page
- Custom links

www.contingenciesonline.com
Specifications and Rates

<table>
<thead>
<tr>
<th></th>
<th>FIRST ISSUE</th>
<th>SUBSEQUENT ISSUES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exclusive front cover bellyband</td>
<td>$3,450</td>
<td>$2,950</td>
</tr>
<tr>
<td>Leaderboard ads</td>
<td>$2,940</td>
<td>$2,000</td>
</tr>
<tr>
<td>Button drawer navigation bar ads</td>
<td>$2,940</td>
<td>$2,000</td>
</tr>
<tr>
<td>Exclusive navigation bar sponsorship</td>
<td>$2,940</td>
<td>$2,000</td>
</tr>
<tr>
<td>Blow-in ads: Ad appears over advertiser’s print ad or editorial page</td>
<td>$1,995</td>
<td>$1,450</td>
</tr>
<tr>
<td>Custom links</td>
<td>$200 for 1</td>
<td>$400 for 5</td>
</tr>
</tbody>
</table>

For online advertising inquiries, please contact Mohanna & Associates:
Toll free: 800-800-0341  Local: 972-596-8777  Fax: 972-985-8069  info@mohanna.com
2013 Advertisers

Industry Leaders Advertise In Contingencies

Contingencies is a leading partner with advertisers representing an array of business categories. Advertisers rely on Contingencies to reach targeted audiences, elevate their brand, and open doors to opportunities. Join this elite list!

Actuarial Careers, Inc.
Actuarial Foundation
Actuarial Resources Corporation
Actuarial Standards Board
AM Best
American Academy of Actuaries
Andover Research, Ltd.
Barrie & Hibbert
Canada Life Reinsurance
Conference of Consulting Actuaries
D.W. Simpson Global Actuarial Recruitment
Ernst & Young
Ezra Penland
GGY Axis
Guy Carpenter & Company, LLC
Hannover Life Reassurance
International Congress of Actuaries (ICA)
KPMG
MIB Solutions
Milliman, Inc.
Moody's Analytics
Munich American Re
Optimum Re Insurance Company
Pauline Reimer/Pryor Associates
PolySystems, Inc.
Reinsurance Group of America (RGA)
S.C. International, Ltd.
SCOR Global Life Americas
Swiss Re
TAI Life Reinsurance Systems
Towers Watson
Transamerica Affinity Services
Winklevoss Technologies, LLC
WySTAR Global Retirement Solutions

More Exposure Means More Opportunities

Respected Print, Broadcast, and Online Media Cite the Academy

The Academy has been cited in news stories and features in some of the most respected print, broadcast, and online media. What does this mean for our advertisers? Simply, greater exposure and more opportunities to enhance their brands. Join this elite list!

Where We’ve Made News

ABC News
Associated Press
Atlanta Journal-Constitution
Bloomberg News
CBS MoneyWatch
Chicago Tribune
Cincinnati Enquirer
CNN
Congressional Quarterly
Dallas Morning News
Denver Post
Harper’s Magazine
Health Affairs
LifeHealthPro
Los Angeles Times
MarketWatch
NBC News
New York Times
NPR
PBS NewsHour
PropertyCasualty360
Reuters
San Francisco Chronicle
Seattle Times
St. Louis Post-Dispatch
The Atlantic
The Hill
Wall Street Journal
Washington Post