

WP

Without Prejudice

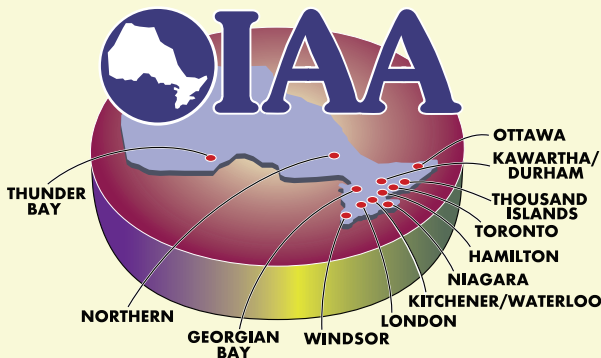
Advertising Rates and Data

Effective September 2025

**Great
rates!**

15%-20%
off all rates
for Social Members

Ontario Insurance Adjusters Association



The "Without Prejudice" Magazine is the Official Journal of the Ontario Insurance Adjusters Association. The OIAA was founded in 1931. Active members include claims managers, supervisors, representatives as well as independent adjusters.

The "WP" is now fully digital, it is ranked as one of the finest insurance adjuster's journals in North America, and it is available to everyone.

The schedule below outlines current rates for advertising space from September 2025 through to April 2026. The WP will be published as a full magazine in September, January and April. April's edition will be handed out at conference.

Mechanical requirements, advertising conditions and additional charges are shown on the next page.

If you have any enquires concerning use of the "WP" as your advertising media, please contact **Shawna Gillen, WP Advertising Manager** - **Phone: 437-962-5820** - **E-mail: SGillen@facilityassociation.com**. Rates quoted are net, applicable taxes are extra.

Publishing Schedule - September 2025 to April 2026

ISSUE	SPACE CLOSING	MATERIAL DEADLINE	E-MAILING
Sept 2025	August 15	Aug 20	Sept 2
Jan 2026	Dec 5	Dec 12	Jan 2
Apr 2026	February 20	February 27	Apr 1

WP ADVERTISING RATES

Prices are for space only - September 2025 to April 2026

			Member/Social Member Pricing	
Size	Single Issue	Three Issues	Single Issue 15% discount	Three Issues 20% discount
Full page	\$585	\$550 per issue	\$500	\$455 per issue
2/3 page	\$490	\$450 per issue	\$420	\$380 per issue
1/2 page	\$405	\$385 per issue	\$345	\$310 per issue
1/3 page	\$345	\$335 per issue	\$295	\$265 per issue
1/4 page	\$275	\$265 per issue	\$235	\$210 per issue
1/6 page	\$205	\$195 per issue	\$175	\$160 per issue

Ads must be submitted in Press Quality High Resolution PDF or JPEG formats. The resolution of all images should be at least 300 dpi

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Social Member is a current member (with no outstanding membership dues) of either the Provincial Chapter (including Toronto) or the local chapters (Georgian Bay, Hamilton, Kawartha-Durham, Kitchener-Waterloo, London, Niagara, Northern, Ottawa, Thousand Islands, Thunder Bay, and Windsor).

In order for a business to qualify for the discounts outlined on page 1, at least 5 employees of the business must be social members or if the business has less than 5 employees, all the employees must be social members.

Mechanical Requirements

Magazine trim size is 8 1/2" x 11"

	Max.Width	Max.Depth
Full Page.....	7 3/4"	x 10"
2/3 (Vertical Only).....	5 1/16"	x 9 1/4"
1/2 (Island).....	5 1/16"	x 6 7/8"
1/2 (Horizontal).....	7 3/4"	x 4 5/8"
1/3 (Vertical).....	2 3/8"	x 9 1/4"
1/3 (Square).....	5 1/16"	x 4 5/8"
1/4 (Vertical).....	2 3/8"	x 6 7/8"
1/4 (Horizontal).....	7 3/4"	x 2 1/4"
1/6 (Vertical).....	2 3/8"	x 4 5/8"
1/6 (Horizontal).....	5 1/16"	x 2 1/4"

Bleed is only accepted for full page ads.

Ad Preparation Charges

(Typed copy and layout to be supplied by advertiser)

Full page.....	\$300
2/3 page.....	275
1/2 page.....	250
1/3 page.....	200
1/4 page.....	175
1/6 page.....	150

Ads must be submitted electronically and meet the following requirements:

- Acceptable file formats: Press Quality High-Resolution PDF, JPEG, EPS
- The resolution of all images (i.e., photos) should be at least 300 dpi.

For information on advertising specifications, costs, production of ads and ad placement, please contact:

Shawna Gillen, WP Advertising Manager

Phone: 437-962-5820 • Email: SGillen@facilityassociation.com

Personnel Ads: \$162.00 per insertion for 1/6 page space plus layout and production costs. This applies to OIAA member companies only. For nonmember companies or ad spaces larger than 1/6 page, regular ad rates apply.

Industry News: Adjuster related items, worthy of the heading, will be published free, if not more than 1/6 of a page. If item is larger than 1/6 page, regular ad rates apply. A charge of \$60.00 is made if a photograph is used. Overly commercial items are likely to be edited or rejected at the discretion of the editor.

Publisher Set Ads: Should an advertiser provide the ad layout, other than the acceptable formats, WP Magazine can provide typesetting and complete ad assembly. The cost for this service is based on the size of the ad, rates are listed under Ad Preparation Charges. These one-time production charges are extra, over and above monthly space rates.

Changes to Ads: Typesetting cost will be charged according to the extent of change required.

Special Positions: Special positions are charged at 20% over the regular applicable rate.

Rates quoted are net, applicable taxes are extra.

TERMS

All advertisements must be accompanied by one of the following payment methods:

1. Full payment. By either cheque or credit card (VISA or MasterCard only).
 2. 50% payment of the number of ads; the remainder will be invoiced in January 2026.
 3. Post-dated cheques dated for the 1st of each month the ad appears.
- Payment of any balance must be received five weeks prior to publication of the remaining advertisements or the advertisements will not be published.
 - Layout and additional charges will be invoiced. Payment is due on receipt of the invoice.
 - Please refer to Authorization For Advertising for payment methods.
 - Any arrears over two months will result in removal of advertising without notice. A 20% service charge or \$100.00 (whichever is greater) will also be calculated at the time of removal.
 - 1-1/2% per month interest will be charged on accounts over 30 days.
 - The Association, its publishers and its printers do not accept responsibility for errors. While every effort is taken to ensure accuracy, the advertiser must pay for advertising space despite any such errors.