# Munich Re Group brand architecture

Our "brand architecture" represents the specific structure of our brand portfolio. This page serves to familiarise you with the Munich Re Group brand architecture, the strategic goals that lie behind it, and to provide you with the respective guidelines.

## Overview of the Munich Re Group brand architecture

| Scenario | Standard | Integrated | Endorsed | Autonomous |
|---|---|---|---|---|
| Case | Reinsurance, fee-based services related to RI core business | Primary commercial insurance, non-insurance related business/services | Established brand with high brand equity<br><br>and/or<br><br>Business models without strategic connection to core business | Novel business/business model where the proof of concept is still pending<br><br>and/or<br><br>Risk of business conflicts in case of visible connection to Munich Re<br><br>and/or<br><br>Financial investment with third-party investor |
| Branding | Munich Re brand | Munich Re brand and entity line/marketing name | Autonomous brand with Munich Re endorsement | Autonomous brand without Munich Re endorsement |
| Example | Munich RE | Munich RE<br><br>Munich Re Ventures | ERGO<br>A Munich Re company | TREE TRUST<br>Transforming Lives and Landscapes |

Legal framework:
51% to 100% ownership

## Overall strategic goals and implications for the brand architecture

**We push the boundaries**

In the past decades, the Munich Re Group has grown far beyond the field of classic reinsurance to become one of the top providers of reinsurance, primary insurance, and insurance-related risk solutions in the world. In the future, we will go on evolving: While retaining and bolstering our core business model, we will advance our transformation toward new business models to span the entire value chain.

This is how we will keep growing successfully, retain our prominent market position, and deliver against our Brand Promise: "Pushing the boundaries of insurability to let the world advance with confidence."

**We grow with our brands**

The strength of our brands is fundamental to our success. Only if we nurture and evolve them can we grow and expand as a company.

**The five principles of our brand architecture:**

1. We expand the Munich Re brand.

2. We retain the iconicity of the Munich Re brand.

3. We respect the Munich Re brand boundaries.

4. We respect and retain the value of established brands.

5. We endorse established brands.

## 1. Principle: We expand the Munich Re brand

The Munich Re brand is our core brand. Our chief aim is to strengthen and evolve it. Within the last 15 years, we have already successfully expanded it to encompass more than reinsurance, and we will continue to do so. Today, the Munich Re brand is associated with a broad portfolio of services beyond classic reinsurance.

$\rightarrow$ **Note:** As a general rule, novel services or business models should use the Munich Re brand.

Exceptions to this rule are listed under principle number 3.

## 2. Principle: We retain the iconicity of the Munich Re brand

To retain and strengthen the power of recognition of the Munich Re brand, we do not vary the Munich Re logo or corporate design. This is why we call Munich Re a "Monobrand".

→ **Note:** There can never be a Munich Re brand family – i.e., sub-brands that deviate from Munich Re.

The only exception to this rule is the Munich Re foundation.

One slight distinction is possible, if one or more of the below criteria apply:

– Business unit operates within the primary commercial insurance segment

– Business unit operates within a non-insurance-related business segment or offers services that are not insurance or reinsurance solutions

The above mentioned units may choose to retain and display their name (entity line or marketing name) as an extension of Munich Re. The decision will be made from case to case.
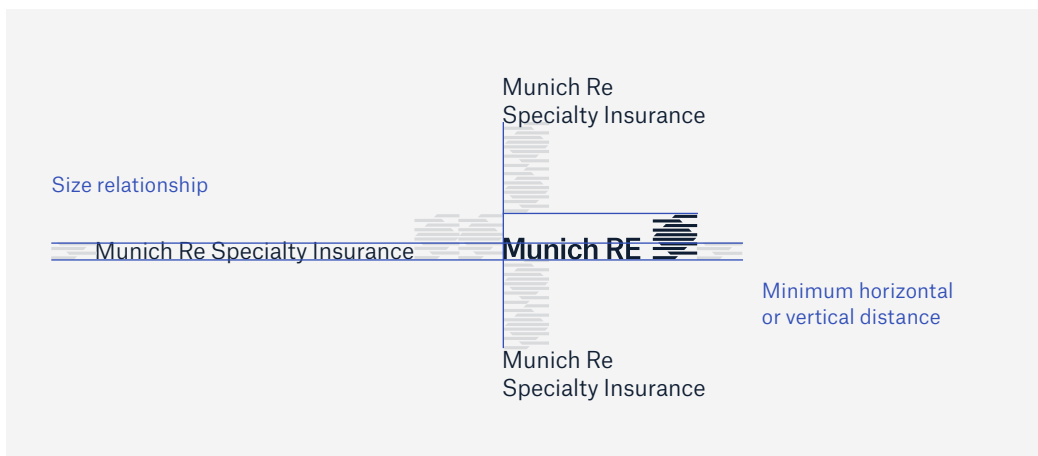


**Size, placement, type, and colour**
The cap height of the identification should be equal to four stripes of the symbol. The baseline aligns with the baseline of the symbol. The identification is typeset in Munich Re Neue Regular. The colour of the identification always corresponds with the logo.
A minimum distance between logo and risk carrier unit name has been defined. When space is restricted, the name is positioned above or below the logo. Long names must be arranged left in two lines. With even less space, the identification is omitted or becomes part of the content area.
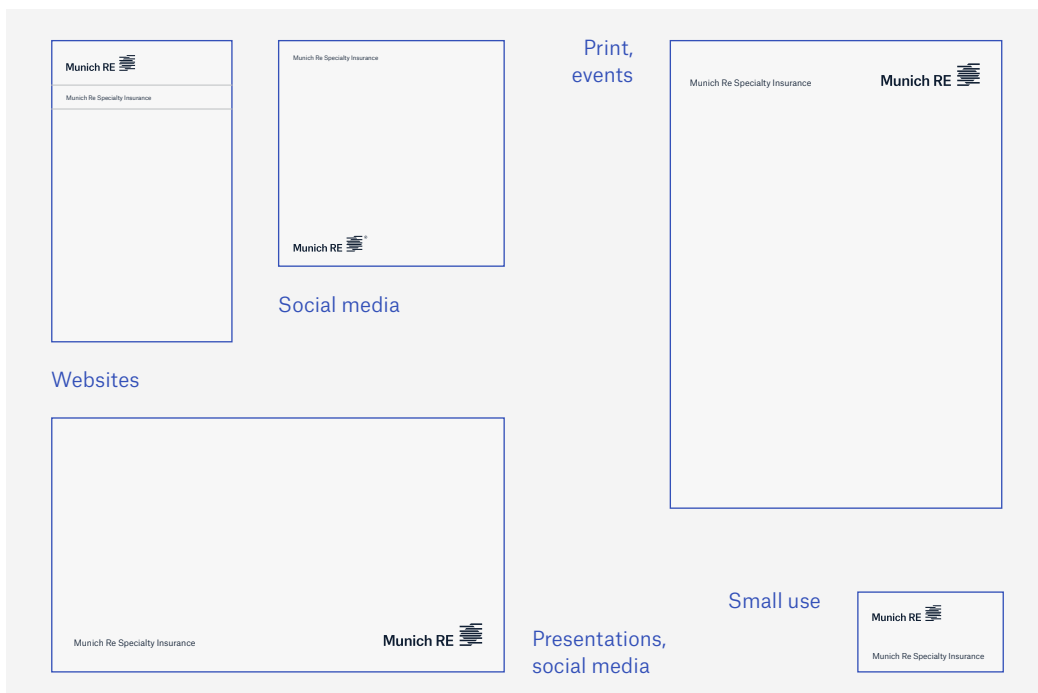
**Application for different media**
Entity identification is applied differently depending on the type of communication channel. For example, on websites, the risk carrier unit name appears in the site ID/legal entity zone. Other channels also follow pre-defined rules for entity identification application. Please refer to channel templates and specific guidelines.
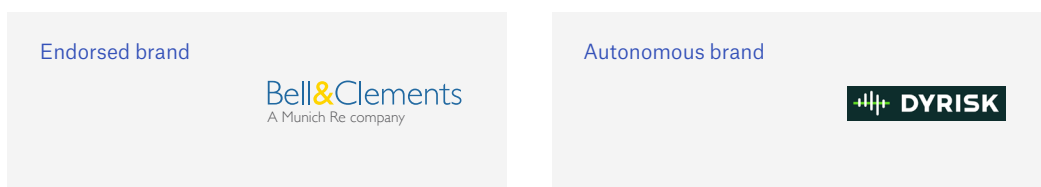
## 3. Principle: We respect the Munich Re brand boundaries

All brands have boundaries, i.e., competencies or business models for which they have no credibility. Overstepping these boundaries may lead to the loss of overall credibility and to the dilution of the brand's image and value.

→ **Note:** In some cases, we will not use the Munich Re brand but will launch an endorsed or an autonomous brand.

This rule applies if one or more of the below criteria apply:

– Products/services without a clear strategic connection to the reinsurance core business and where the Munich Re brand may not yet have credibility for; the credibility of Munich Re will be evaluated from case to case and might need to be validated via research

– Cases where the use of the Munich Re brand might cause business conflicts

Endorsed brand

Bell&Clements
A Munich Re company

Autonomous brand

DYRISK

## 4. Principle: We respect and retain the value of established brands

The primary aim of our brand architecture – i.e., to capitalise on brand value – does not only apply to the Munich Re brand.

→ **Note:** We retain strong, established brands.

Even if the criteria listed under principle number 3 do not apply, the value of an established brand (e.g., a newly acquired brand) needs to be assessed from case to case and rated against the benefits of using the Munich Re brand.

Examples of established brands

**ERGO**
A Munich Re company

HSB
A Munich Re company

new/re
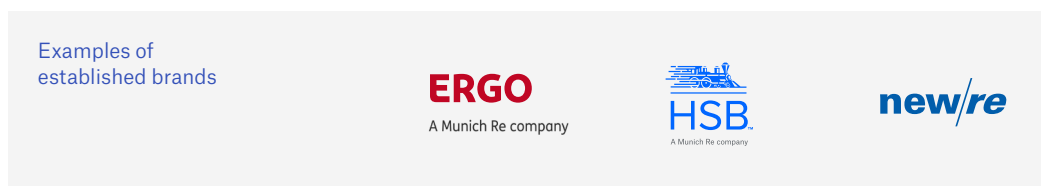
## Our brand architecture is not static, but evolves with our brands and businesses



Services the Munich Re brand can't credibly offer

**Maturing business/brand**
As brands and businesses evolve, their value and their solidity increase. Therefore, there is always an area where the branding or the endorsement cannot be predefined, but will be assessed and decided from case to case.

Novel business/ novel or no brand

Established business/ established brand

**Boundaries of the Munich Re brand credibility**
As the Munich Re brand evolves beyond classic reinsurance, its boundaries are shifting. Therefore, there is always an area where the branding scenario cannot be predefined, but will be assessed and decided from case to case.

Services the Munich Re brand can't credibly offer/ should not offer to prevent business conflicts

## 5. Principle: We endorse established brands

To drive the visibility of the Munich Re brand beyond reinsurance, while maintaining the value and equity of the established brand, all established brands that are 100% owned by Munich Re will carry the endorsement line "A Munich Re company". This endorsement also serves to drive identification and unity. (See guideline "endorsed autonomous brands" for specifications regarding the endorsement usage.)

→ **Note:** Established brands are endorsed by Munich Re.
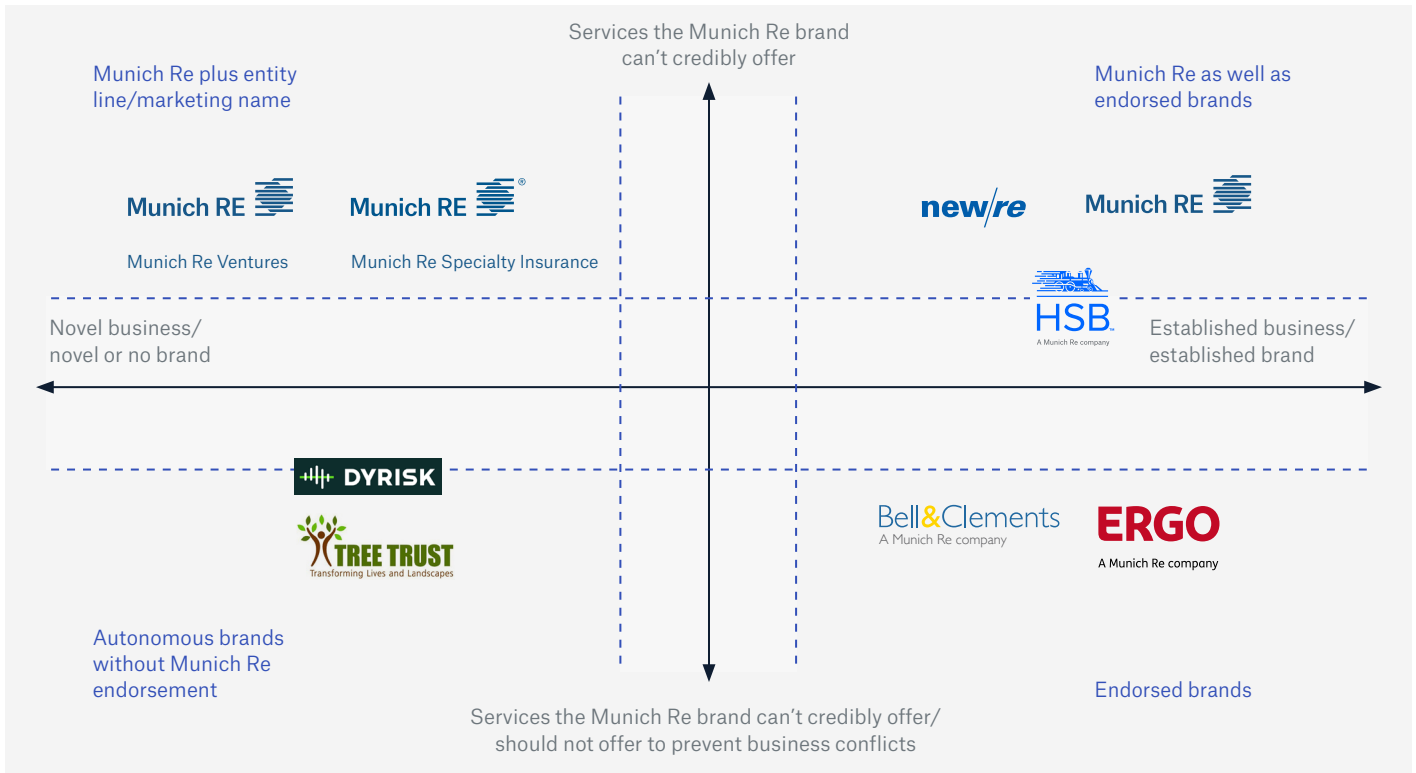
Examples of endorsed brands



As the endorsement aims to drive positive spillovers, its benefits vs. potential reputational risks must be assessed from case to case. In some cases, it might be prudent to forgo the endorsement.

This rule may apply in the following cases:

– New businesses or new business models where the proof of concept is still pending
– Cases where the connection to Munich Re might cause business conflicts

Examples of autonomous brands

## Overview



Services the Munich Re brand
can't credibly offer

Munich Re plus entity
line/marketing name

Munich Re as well as
endorsed brands

Munich RE

Munich RE ®

new/re

Munich RE

Munich Re Ventures

Munich Re Specialty Insurance

HSB
A Munich Re company

Novel business/
novel or no brand

Established business/
established brand

DYRISK

TREE TRUST
Transforming Lives and Landscapes

Bell&Clements
A Munich Re company

ERGO
A Munich Re company

Autonomous brands
without Munich Re
endorsement

Endorsed brands

Services the Munich Re brand can't credibly offer/
should not offer to prevent business conflicts

For queries, please contact brandmanagement@munichre.com
or visit our Brand Portal at brandportal.munichre.com.