



Munich Re positioning and tone of voice

June 2021



Pushing the boundaries of insurability to help
the world advance with confidence

The dimensions of Munich Re

Where: Global strength

- Scale and capacity
- Knowledge
- Leading global brand

What: Push the boundaries of insurance

- Risk and knowledge transfer
- Emerging risks

How: With robust innovation

- Innovative technology
- Technical expertise

Who: Win-win problem solvers

- Genuine partners
- Pioneering scientists
- Expert guides

Why: To help the world advance with confidence

- Help minimize losses
- Creating sustainable solutions

Positioning message pillars

Pushing the boundaries of insurability

- We have expertise in most every type and complexity of risk
- We are pioneers in emerging risks: NatCat, Climate, Cyber, Reputation
- We are at the forefront of digital innovation for better risk assessment and prevention

Learning first-hand from our experience

- We have unparalleled access to global risk management practices
- We were an early and active participant in the InsurTech ecosystem
- We go beyond conventional consulting; sharing risk and learning from the consequences

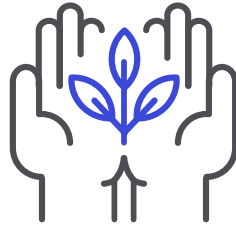
Being genuine partners in problem solving

- Our top specialists are supported by comprehensive risk expertise
- Our strong culture is characterized by respect for truth, mutual benefit, and human empathy
- Our disciplined decision making for solutions stand the test of time

Benefits to our clients



Advanced insights



Greater resilience



Faster innovation

Our tone of voice is the verbal expression of Munich Re's brand identity and positioning in the marketplace.

Staying on message

Why does it matter

Distinction

- A consistent tone of voice for the Munich Re brand sets us apart from competitors.

Guidance

- It helps us cut through the noise and forms a unique impression of us.

Trust

- It helps our readers get to know us — a big step in building trust.

Character

- It turns us into people talking to people. It makes us human.

Elements

Personality

- The attributes that best describe our personality in communication.

Communication style and language

- The qualities of how we want to talk to our audiences, and the language used to express our personality.

Our personality is connected to our values

Reliable

We **earn our stakeholders' trust** through our integrity, continuity and transparency. We succeed because we not only bear risk but learn from it and help our clients **confidently manage it as genuine partners**.

Future-focused

We **will never stop exploring** innovative solutions for making new risks insurable. We are **pioneering scientists**, learning faster than ever before to transform today's risk into future progress and supporting our clients in breaking new ground for a **better and more sustainable future**.

Solution-oriented

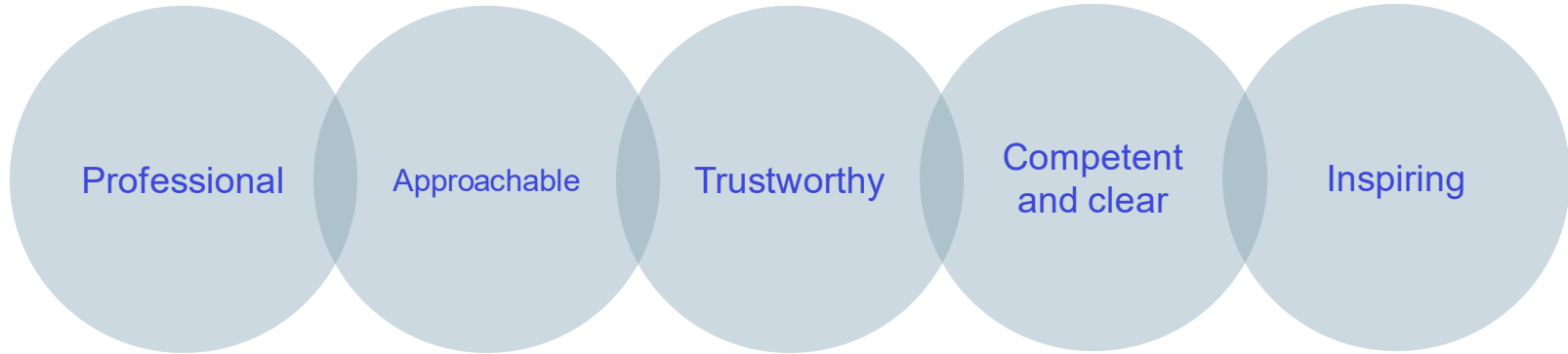
A **close partnership** between our clients and risk experts is essential to finding the necessary and **robust solutions** to complex risks. We use **advanced insight** to push the boundaries of what is insurable to improve the performance of thousands of businesses and the lives of millions of people.

Fascinating

We strive to **inspire and engage** our stakeholders by being **expert guides**, navigating increasing global challenges. We are here to help the world be **braver and better** in facing change as the world's **most resilient and knowledgeable partner**.

Communication style

While communication style can vary depending on the type, Munich Re wants to always have the following qualities within its communications:



We use language that is open, inclusive, sincere, concise, and emotional when appropriate.

Narrative

Since we started in Reinsurance in 1880, we have seen numerous events impact our world, good and bad, natural and man-made. In times of disruption, we discover the true extent of our resilience, but equally important is what we learn from the disruption - the knowledge that transforms today's risk into future progress.

They have helped us withstand some of the world's most destructive catastrophes, participate in some of the world's greatest innovations and guided us to become one of the most sought-after risk managers globally.

Whilst our financial strength and credit ratings make us one of the most resilient in our industry, this is not the main reason for our success. Clients value our knowledge as much as our capacity and our relationship-based approach includes equal emphasis on consulting and risk-transfer. We succeed because we make it our business to not only bear the risk, but learn from risk and help our clients to confidently manage it.

With almost 40,000 people in over 50 countries working closely with local, regional and global companies to manage their risks, we learn from virtually every mishap anywhere in the world. We use this knowledge to improve the performance of thousands of businesses and the lives of millions of people.

This requires a close partnership between clients and our risk experts. Together we find the robust solutions to complex risk positions that inspire long term trust. And as true partners, we participate in the risk so we too learn from the consequences.

Our financial strength and experience enable us to engage in new areas of risk which others won't consider, pushing the boundaries of what is insurable. Today we have advanced expertise in emerging risks such as natural catastrophes, climate change and cyber risk.

Together with our clients, we will never stop exploring innovative solutions for making new risks insurable. Digitalization opens up completely new possibilities and we hope that technology will eventually enable us to take our knowledge to where the risk is generated, so we can prevent it from happening in the first place.

Today, in the face of so many global challenges, we need to learn faster than ever before. As the world's most resilient and knowledgeable partner, we are here to help companies be braver and better in facing change and support them in breaking new ground for a better and more sustainable future.



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