





Use of the Munich Re brand name

The use of the Munich Re brand must follow the structure outlined in the brand architecture as of June, 2019.

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 and/or Business models w/o strategic connection to core business	Novel business/business model where the proof of concept is still pending and/or Risk of business conflicts in case of visible connection to Munich Re and/or 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 w/o Munich Re endorsement
Example		 Munich Re Ventures	 A Munich Re company	 Transforming Lives and Landscapes

Munich Re

As Munich Re continues its mono-brand strategy, “Munich Re” should primarily be used when referring to Munich Re branded entities. Exceptions are allowed based on the brand architecture regarding the primary commercial insurance and non-insurance related business units and entities. These exceptions may have their name as an extension of Munich Re:

- Munich Re Specialty Insurance
- Munich Re Syndicate
- Munich Re Facultative & Corporate
- Munich Re Ventures
- Munich Re Investment Partners
- Great Lakes

Official legal entity names (e.g. Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München or Munich Reinsurance America, Inc.) remain unchanged and must appear in signatures, documents of legal relevance like contracts and financial statements, and business letters (see below for further details).

Munich Re is the brand name representing Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München. ((German short form “Münchener Rückversicherungs-Gesellschaft” (Munich Reinsurance Company) or “Münchener Rück AG”)) and the companies that comprise Munich Reinsurance Company.

Depending on context, “Munich Re” may denote:

- Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München, or
- the reinsurance group (incl. PIRI), or
- the Group (all brands and entities)

Since “Munich Re” can stand for either Munich Reinsurance Company, the reinsurance segment or the Group, it is important not to create the impression in any external communication that Munich Reinsurance Company offers primary insurance business or solutions. Formulations such as “Munich Re provides insurance and reinsurance solutions ...” must thus be avoided.

Instead, something like the following should be said: “Munich Re provides insurance and reinsurance solutions via various companies (or: a range of risk carriers) belonging to the Group ...”

“Munich Re” is the brand/marketing name used for the majority of marketing/communication activities for all of Munich Re’s branches and subsidiaries that conduct business under the reinsurance pillar. However, the user must be explicit in the communication as to which legal entity is being referred to in using “Munich Re.” This typically is demonstrated in the inclusion of legal notices, copyright information, or in parenthetical explanations (e.g. Munich Reinsurance America, Inc. (“Munich Re”)). The “RE” is only capitalized in the wordmark and should not be used in running text.

Documents on which legal entity names must appear

There are documents in which the full company name has to be used, as entered in the commercial register (i.e. Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München); generally, however, the abbreviated form "Munich Re" can be used in the text once a definition has been given. Examples:

Contracts of all kinds

It must be clear which legal entity is the contracting party. In each contract, the full company name has to be used in the introduction and may then be abbreviated in the rest of the running text (e.g. "Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München", herein-after "Munich Re").

Internal guidelines, directions, (client) presentations

It must always be clear who is issuing guidelines or directions and to whom they are addressed, or to what presentations refer (for example, do figures relate to Munich Reinsurance Company, the reinsurance segment or the Group?).

Business letters

The full company name must be given in business letters (pursuant to Section 80 of the German Stock Companies Act). This also applies to business letters sent by e-mail.

Shares

The shares relate to "Münchener Rückversicherungs-Gesellschaft Aktiengesellschaft in München" (the company listed on the stock exchange). Provided the reference to the company is clear, the abbreviated form "Munich Re shares" may be used.

Email, business cards and social media

Your legal entity employer must be appropriately represented on the back of your business cards, within your email signature, and as the company on your social media profiles.

Subsidiaries and branches

Subsidiaries and branches that conduct traditional reinsurance follow the corporate identity rules for the Munich Re brand. This means that branches are referred to as "Munich Re, ((City))", with the name of the city being given in the language of the respective publication. Subsidiaries are referred to by the full registered name of the legal entity.

Examples of branches:

- Munich Re, Johannesburg
- Munich Re, London
- Munich Re, Milan
- Munich Re, Paris

Examples of subsidiaries:

- Munich Reinsurance America, Inc.
- Munich American Reassurance Company
- Munich Reinsurance Company of Canada.

In some instances, a brand-approved marketing name may also be used to distinguish a particular business unit or entity in marketing communications. Examples of approved marketing names are included below. Please contact Brand Management for additional information.

Legal entity/unit	Marketing name
Munich Reinsurance America, Inc. (Reinsurance Division)	Munich Re US
The combined overview of Munich Reinsurance America, Inc., American Modern, and HSB	Munich Re US P&C Companies
Munich American Reassurance Company	Munich Re Life US
Munich Reinsurance America, Inc. (MRSI unit) Temple Insurance, Bell & Clements, Roanoke	Munich Re Specialty Insurance*

* Any communication that references Munich Re Specialty Insurance must also include the following disclaimer:

Munich Re Specialty Insurance is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty insurance products and services in North America.

Autonomous brands

Based on the brand architecture, autonomous brands (page one of the document) that are 100% owned by Munich Re will now carry an endorsement line "A Munich Re company". Each company has a unique implementation of the endorsement line. Please contact Brand Management with any questions.

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Overall responsibility
Group Communications

Münchener Rückversicherungs-Gesellschaft (Munich Reinsurance Company) is a reinsurance company organised under the laws of Germany. In some countries, including in the United States, Munich Reinsurance Company holds the status of an unauthorised reinsurer. Policies are underwritten by Munich Reinsurance Company or its affiliated insurance and reinsurance subsidiaries. Certain coverages are not available in all jurisdictions.

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