

Design Basics

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Munich Re’s *Design Basics* give guidance and seek to inspire. They assist brand managers and designers to ensure consistent communication while the brand is being developed.

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A brief overview of the Munich Re brand and its core promise, brand values, design principles, and brand architecture.		This chapter defines all visual parts underlying Munich Re’s corporate design, i.e., logo, colour, and typography.		The chapter layout describes how the elements can be used to achieve the Munich Re look-and-feel.	
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Munich Re's visual identity is governed and guided by a clear brand strategy. This chapter introduces Munich Re's brand promise, the brand values, design principles, and a designated brand architecture for every business under the Munich Re umbrella.

Design Basics

Brand introduction

Brand promise

The Munich Re brand represents the overall image and reputation of the organisation. It encapsulates the essence of Munich Re and distinguishes us from our competitors.

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 firsthand 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 characterised by respect for truth, mutual benefit, and human empathy. Our disciplined decision making for solutions stands the test of time.

We are committed partners, pioneering scientists, and engaging guides. We shape a future that has greater resilience through advanced insights and faster innovation.

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

Brand values

Our brand values describe beliefs and ideals that we share. They act as a guidepost that assists us in evaluating choices, inspire us, and provide us with specific instructions. 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.

Reliable
Future-focused
Solution-oriented
Fascinating





Design principles

While communication style can vary depending on type or channel, Munich Re demands to always have certain qualities or principles within its communications. By ensuring that all of Munich Re's design relates back to these principles, we thus ensure that Munich Re is communicating the desired messaging. *Pushing the boundaries of insurability to help the world advance with confidence* means that the design must always communicate the following principles:

Professional and trustworthy
Approachable and human
Consistent and clear
Inspiring and innovative

Brand architecture

Our brand architecture protects and maintains the brand value of Munich Re and establishes a close connection of autonomous brands to Munich Re while also allowing flexibility for non-reinsurance businesses.

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		

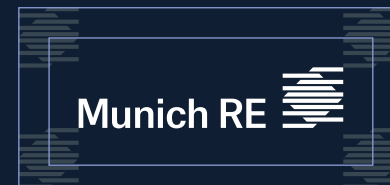
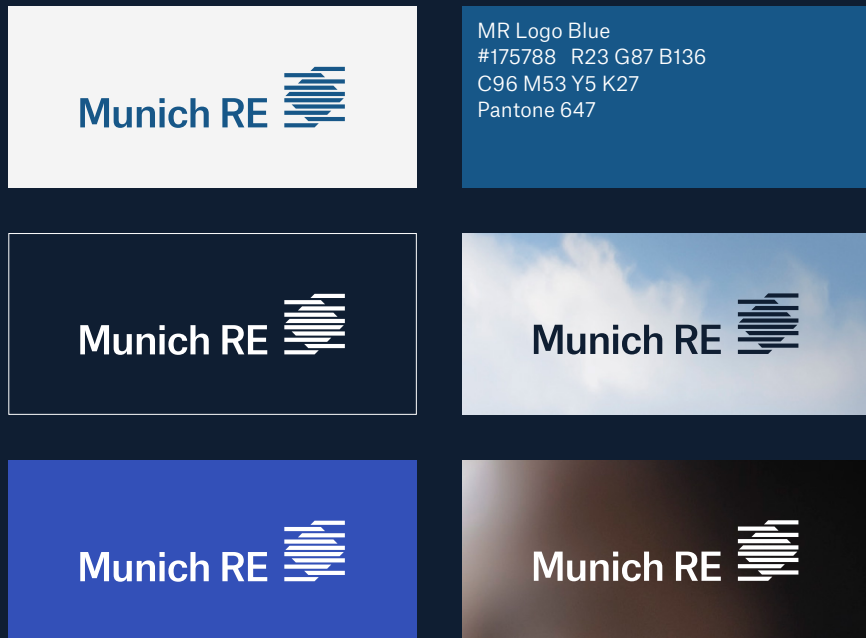
Munich Re's visual identity comprises some core elements: logo, colours, typeface, image style, and iconography. These elements are the foundation for every design. Applied according to the rules outlined, Munich Re's communication will appear consistent and impactful for all types of media around the globe.

Design Basics

Elements

Logo

The Munich Re logo comprises a combination of word mark and symbol. The word mark is the distinctive verbal mark of the company. It is not used without the symbol as a matter of principle.



Logo colour

The Munich Re logo must be reproduced in Munich Re Logo Blue on all white backgrounds. On coloured backgrounds or images, the logo appears in white. On light backgrounds or light images, the logo is reproduced in Midnight Blue to match accessibility standards.

Logo legibility

When using the logo in conjunction with images, care must be taken to ensure full legibility of the logo through maximum contrast and placement on uncluttered image areas.

Logo exclusion zone

To ensure the integrity of the logo, an area of proportion directly surrounding it has been defined. If space is limited, the half exclusion zone can be used, i.e., for online media or event spaces.



Logo artwork

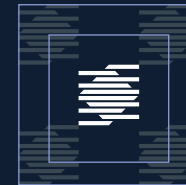
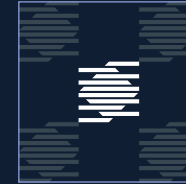
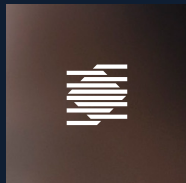
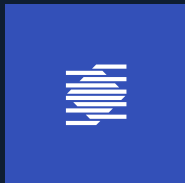
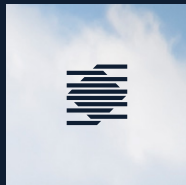
The Munich Re logo is supplied as a one-size-artwork to be scaled to the required size. The Munich Re logo must always be reproduced in the correct form and colour.

Symbol

The distinct Munich Re symbol can be used on its own for specific applications that do not require the additional word mark. It can be used for events and gifts, as well as applications with limited space. Use of the symbol-only version is decided by brand management.



MR Logo Blue
#175788 R23 G87 B136
C96 M53 Y5 K27
Pantone 647



Symbol colour

The Munich Re symbol must be reproduced in Munich Re Logo Blue on all white backgrounds. On coloured backgrounds or images, the symbol appears in white. On light backgrounds or light images, the symbol is reproduced in Midnight Blue to match accessibility standards.

Symbol legibility

When using the symbol in conjunction with images, care must be taken to ensure full legibility of the symbol through maximum contrast and uncluttered image areas.

Symbol exclusion zone

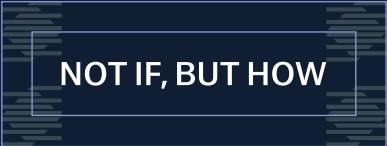
To ensure the integrity of the symbol, an area of proportion directly surrounding it has been defined. If space is limited, the half exclusion zone can be used, i.e., for online media or event spaces.



Symbol artwork

The Munich Re symbol is supplied as a one-size-artwork to be scaled to the required sizes. The Munich Re symbol must always be reproduced in the correct form and colour. Always contact brand management if you want to use the symbol-only version.

The claim translates Munich Re’s active attitude and guidance toward serving clients with customised solutions for complex questions. At Munich Re, we don’t ask “if” something is possible, but “how” we can make it possible for our clients. The claim appears in selected communication material of the reinsurance business field.



Claim colour
The claim must be reproduced in Munich Re Logo Blue on all white backgrounds. On coloured backgrounds or images, the claim appears in white. On light backgrounds or light images, the claim is reproduced in Midnight Blue to match accessibility standards.

Claim legibility
The claim version that allows for the best legibility in relation to the background must be used. When using the claim in conjunction with images, care must be taken to ensure legibility of the claim through maximum contrast and uncluttered image areas. However, claim and logo must always be the same colour.

Claim exclusion zone
To ensure the integrity of the claim, an area of proportion directly surrounding it has been defined. If space is limited, the half exclusion zone can be used, i.e., for online media or event spaces.



Claim artwork
The claim is supplied as a one-size-artwork to be scaled to the required sizes. The claim must always be reproduced in the correct form and colour. Re-typesetting is not permitted.

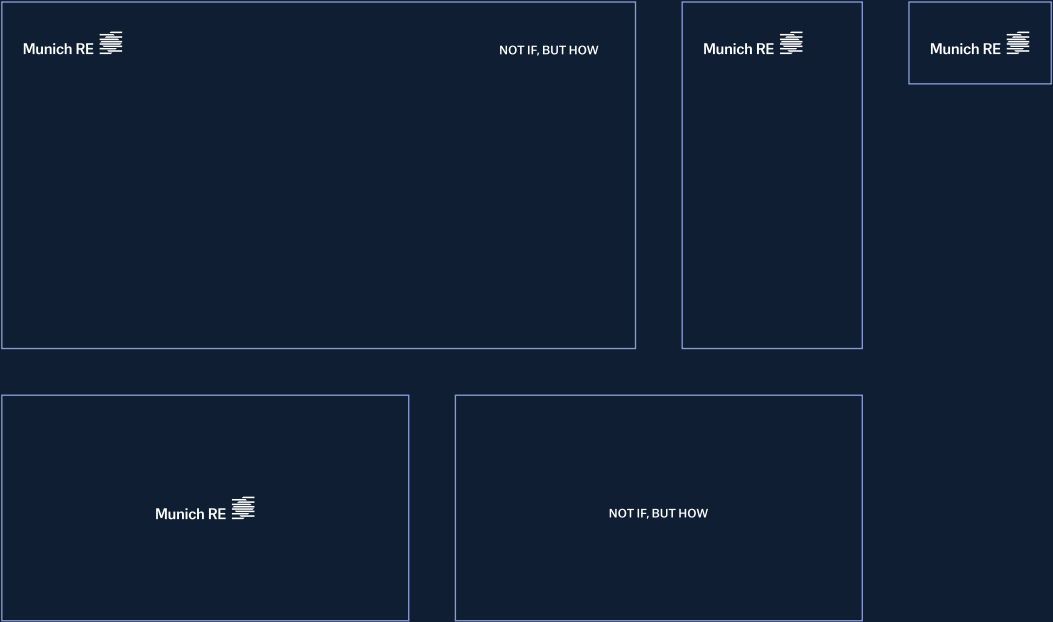
Logo and claim placement

To ensure a uniform appearance, the Munich Re logo and claim are used in pre-defined positions and sizes across applications.



Primary position

In most portrait or landscape formats, the logo will be positioned in the top right or bottom right corner of the layout. A clutter-free surrounding must be guaranteed to ensure maximum presence. The claim — if used — is positioned opposite the logo in the same width as the logo.

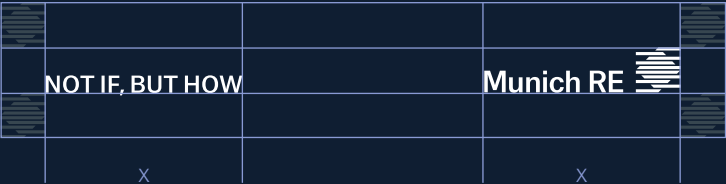


Secondary position

The secondary position is used in instances where the logo can't be positioned on the right or at the bottom. This is the case with online applications where the logo is always positioned top left. Sometimes a centred position is also preferred, i.e., for videos or animations. For small formats, the claim is omitted.

Logo and claim placement in detail

Consistent logo and claim application maintains uniformity, brand identity and legibility. Logo and claim must be arranged in a specific relationship and distance to each other as outlined below.



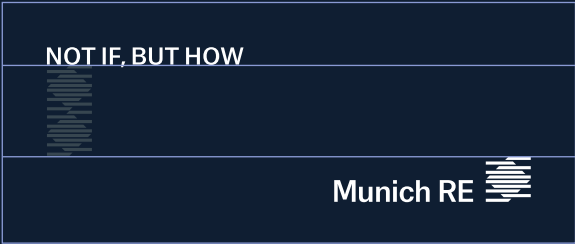
Size relationship



Positioning detail



Minimum horizontal distance



Minimum vertical distance



Size and placement

The width of claim and logo is always identical. When placed horizontally in one line, the baseline of the claim aligns with the baseline of the symbol. Note the comma is undercutting the baseline.

Minimum distance

A minimum distance between logo and claim has been defined. It measures two symbols horizontally. When claim and logo are arranged diagonally, the measure is two symbols vertically.

Restricted space

When space is restricted, the claim is positioned above the logo in a minimum distance of four symbols. With even less space, the claim is omitted. In situations where the full logo is not desired or there is not enough space, the symbol-only version of the logo is used.

For integrated brand scenarios, the claim is replaced by a typographic identification of the risk carrier unit name. This applies only to specific business types which are outlined in the Munich Re brand architecture.



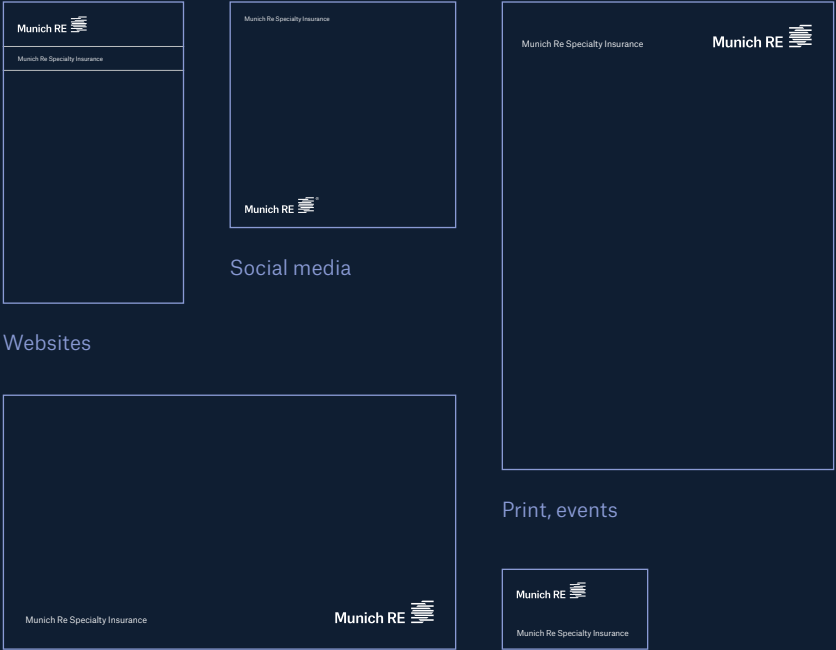
Size relationship



Positioning detail



Minimum horizontal or vertical distance



Size, placement, type, and colour

The cap height of the identification should be equal to four stripes of the symbol (while also matching pre-defined type sizes of design templates or style sheets). 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.

Minimum distance

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.

Munich Re has numerous business relationships with other companies and organisations with a pre-defined visual correlation. The rules outlined are also relevant for cobranding between companies within the Munich Re Group.



Cobranding
Partner logos can be placed at visually equal size left, right, above, or below the Munich Re logo, depending on the application and the relationship between Munich Re and the partner organisation. When more than one partner needs to be displayed, the partner logos are added to this system, either horizontally or vertically.

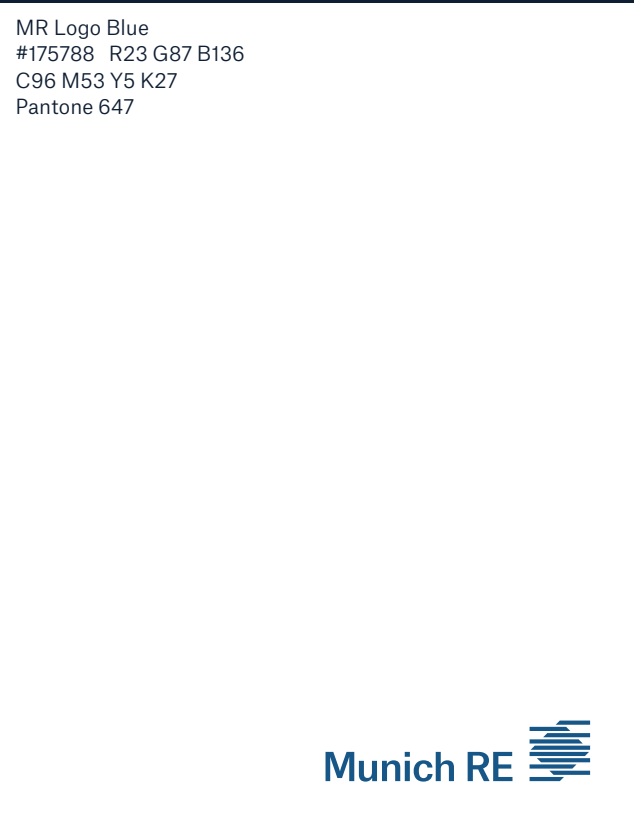
Size and alignment
Both logos must appear visually of equal size and proportion. Since partner logos can be very diverse, care must be taken to let partners not appear larger or more prominent than the Munich Re logo. Registered marks are placed outside of the defined logo areas.

Artwork
The logos are separated by a 0.5 pt or 1 px vertical or horizontal stroke to match Grey 5 (or white on dark backgrounds). The cobranding rules apply in the same way to all sizes, artworks, and variations of the logo.

Placement
Cobranding needs more space than the standard logo placement. In order to give cobranding enough presence in layouts, clear space needs to be ensured around the logo combination. If possible, stick to the standard logo placement rules specified in this guideline.

Primary colours

Munich Re Logo Blue reflects Munich Re’s heritage, while white provides contrast, and offers a stage for logo and claim. Two additional primary colours offer expressive options for backdrops and logo stage: Midnight Blue and Vibrant Blue.



Munich Re Logo Blue
Munich Re Logo Blue is used for the logo on white back-grounds. Munich Re Logo Blue must only be used for logo, claim, and identification of entities. Munich Re Logo Blue must never be used for anything else.



Midnight Blue
Midnight Blue is used for backgrounds to provide contrast and offers a solid platform for content. Midnight Blue will also be used for typography throughout the corporate design.



Vibrant Blue
Vibrant Blue is bold and energetic. It is used for back-grounds to grab attention. Headlines, text, or graphic elements can also appear in this colour if visual accentuation is required. Do not use Vibrant Blue for the logo.

A range of greys, as well as tints and shades derived from the primary colours, provide a unified corporate expression. These colours are useful for backgrounds, data graphics, or text highlights.

White	#ffffff R255 G255 B255 C0 M0 Y0 K0	
MR Grey 1	#f4f4f4 R244 G244 B244 C0 M0 Y0 K5	AAA
MR Grey 2	#d9dad9 R217 G218 B220 C0 M0 Y0 K15	AAA
MR Grey 3	#bcbfc1 R188 G191 B193 C0 M0 Y0 K30	AAA
MR Grey 4	#9fa4a8 R159 G164 B168 C5 M0 Y0 K45	AA
MR Grey 5	#6d767c R109 G118 B124 C15 M0 Y0 K65	AA
MR Grey 6	#374650 R55 G70 B80 C35 M0 Y0 K80	AAA
MR Grey 7	#233241 R35 G50 B65 C50 M20 Y0 K85	AAA
MR Midnight Blue	#0f1e32 R15 G30 B50 C100 M75 Y0 K85	AAA

Grey range
The range of greys provides a unified yet neutral expres- sion for the Munich Re brand. Grey backgrounds can be used to structure information and to add depth to designs.

MR Vibrant Blue Shade 4	#0e1a44 R14 G26 B68 C100 M75 Y0 K60	AAA
MR Vibrant Blue Shade 3	#182a5f R24 G42 B95 C100 M75 Y0 K45	AAA
MR Vibrant Blue Shade 2	#21377c R33 G55 B124 C95 M75 Y0 K30	AAA
MR Vibrant Blue Shade 1	#2d479b R45 G71 B155 C90 M75 Y0 K15	AAA
MR Vibrant Blue	#3350b8 R51 G80 B184 C85 M75 Y0 K0	AAA
MR Vibrant Blue Tint 4	#5c75c3 R92 G117 B195 C70 M55 Y0 K0	AA
MR Vibrant Blue Tint 3	#899ad4 R137 G154 B212 C52 M40 Y0 K0	AA
MR Vibrant Blue Tint 2	#b0bde3 R176 G189 B227 C35 M25 Y0 K0	AAA
MR Vibrant Blue Tint 1	#d7ddf2 R215 G221 B242 C20 M13 Y0 K0	AAA

Vibrant Blue palette
The Vibrant Blue palette is used when complementary tints or shades are required to communicate in more detail. Always ensure legibility of text on these colours and match the contrast settings as shown above. Munich Re is trying to match AAA WCAG 2.1 accessibility ratings wherever possible.

Accent colours

Beyond the primary palette, these additional colours achieve accents in the design. Accent colours can be used to set a specific communication apart or to make designs more expressive.

<div>MR Cyan</div> <div>#1db1d9 R29 G177 B217</div> <div>C70 M0 Y5 K5</div> <div>Pantone 2995</div> <div>AA</div>	<div>MR Teal</div> <div>#008080 R0 G128 B128</div> <div>C90 M15 Y40 K25</div> <div>Pantone 321</div> <div>AA</div>	<div>MR Green</div> <div>#4ad386 R74 G211 B134</div> <div>C65 M0 Y65 K0</div> <div>Pantone 7480</div> <div>AAA</div>	<div>MR Yellow</div> <div>#fee94e R254 G233 B78</div> <div>C0 M0 Y75 K0</div> <div>Pantone 102</div> <div>AAA</div>	<div>MR Orange</div> <div>#ff551e R255 G85 B30</div> <div>C0 M75 Y100 K0</div> <div>Pantone Orange 021</div> <div>AA</div>	<div>MR Purple</div> <div>#914bff R145 G75 B255</div> <div>C65 M80 Y0 K0</div> <div>Pantone 814</div> <div>AA</div>
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Accent colour usage
Accent colours allow for a vibrant and contemporary brand expression. Accent colours can be combined with the primary colour palette but not within each other (exception for data graphics).

Typography and colour
To ensure legibility, text on coloured backgrounds should match the contrast recommendation as shown above. On light colours text is Midnight Blue; on darker colours text is always white.

Colour migration
Most accent colours link to specific colours from the previous version of the corporate design. Colours are now updated and have been streamlined altogether.

Accent colour palette

Every accent colour has corresponding tints and shades. Tints and shades can be used when complementary colours are required to communicate in more detail. They are particularly useful for data graphics.

MR Cyan Shade 4 #07313c R7 G49 B60 C90 M50 Y40 K65	AAA	MR Teal Shade 4 #033333 R3 G51 B51 C90 M45 Y55 K60	AAA	MR Green Shade 4 #095550 R9 G85 B80 C80 M30 Y50 K50	AAA	MR Yellow Shade 4 #55503c R85 G80 B60 C45 M40 Y45 K65	AA	MR Orange Shade 4 #81183e R129 G24 B62 C0 M95 Y40 K60	AAA	MR Purple Shade 4 #3a206a R58 G32 B106 C90 M95 Y0 K40	AAA
MR Cyan Shade 3 #064657 R6 G70 B87 C85 M35 Y32 K50	AAA	MR Teal Shade 3 #064c4c R6 G76 B76 C90 M37 Y52 K52	AAA	MR Green Shade 3 #147362 R20 G115 B98 C80 M20 Y55 K35	AA	MR Yellow Shade 3 #737350 R115 G115 B80 C35 M30 Y60 K45	AA	MR Orange Shade 3 #9d2538 R157 G37 B56 C0 M90 Y50 K40	AAA	MR Purple Shade 3 #502d8f R80 G45 B143 C84 M92 Y0 K30	AAA
MR Cyan Shade 2 #0d6a82 R13 G106 B130 C80 M25 Y22 K32	AA	MR Teal Shade 2 #085959 R8 G89 B89 C90 M30 Y50 K42	AAA	MR Green Shade 2 #209572 R32 G149 B114 C77 M10 Y60 K20		MR Yellow Shade 2 #b1a557 R177 G165 B87 C25 M20 Y70 K20	AA	MR Orange Shade 2 #be3533 R190 G53 B51 C0 M85 Y70 K20	AA	MR Purple Shade 2 #6338ae R99 G56 B174 C78 M88 Y0 K20	AAA
MR Cyan Shade 1 #1796b8 R23 G150 B184 C75 M13 Y13 K15	AA	MR Teal Shade 1 #006d6d R0 G109 B109 C90 M22 Y45 K34	AA	MR Green Shade 1 #2eb380 R46 G179 B128 C70 M5 Y62 K10	AA	MR Yellow Shade 1 #e4d341 R228 G211 B65 C10 M5 Y75 K10	AAA	MR Orange Shade 1 #d7422f R215 G66 B47 C0 M80 Y85 K0		MR Purple Shade 1 #7744d1 R119 G68 B209 C72 M82 Y0 K10	AA
MR Cyan #1db1d9 R29 G177 B217 C70 M0 Y5 K5	AA	MR Teal #008080 R0 G128 B128 C90 M15 Y40 K25	AA	MR Green #4ad386 R74 G211 B134 C65 M0 Y65 K0	AAA	MR Yellow #fee94e R254 G233 B78 C0 M0 Y75 K0	AAA	MR Orange #ff551e R255 G85 B30 C0 M75 Y100 K0	AA	MR Purple #914bff R145 G75 B255 C65 M80 Y0 K0	AA
MR Cyan Tint 4 #50c8e1 R80 G200 B225 C55 M0 Y5 K0	AAA	MR Teal Tint 4 #379d9b R55 G157 B155 C72 M9 Y32 K15	AA	MR Green Tint 4 #78e4a5 R120 G228 B165 C52 M0 Y52 K0	AAA	MR Yellow Tint 4 #fef07e R254 G240 B126 C0 M0 Y60 K0	AAA	MR Orange Tint 4 #fd704b R253 G112 B75 C0 M60 Y80 K0	AA	MR Purple Tint 4 #a573fc R165 G115 B252 C52 M64 Y0 K0	AA
MR Cyan Tint 3 #84dee9 R132 G222 B233 C42 M0 Y5 K0	AAA	MR Teal Tint 3 #78c2bb R120 G194 B187 C54 M2 Y24 K5	AAA	MR Green Tint 3 #b0f0b8 R176 G240 B184 C39 M0 Y40 K0	AAA	MR Yellow Tint 3 #fff4a2 R255 G244 B162 C0 M0 Y45 K0	AAA	MR Orange Tint 3 #fd9e84 R253 G158 B132 C0 M45 Y60 K0	AAA	MR Purple Tint 3 #c7a7fd R199 G167 B253 C39 M48 Y0 K0	AAA
MR Cyan Tint 2 #b4ebf1 R180 G235 B241 C25 M0 Y5 K0	AAA	MR Teal Tint 2 #bae7dc R186 G231 B220 C27 M0 Y15 K0	AAA	MR Green Tint 2 #d6f9cf R214 G249 B207 C18 M0 Y20 K0	AAA	MR Yellow Tint 2 #fff8c8 R255 G248 B200 C0 M0 Y25 K0	AAA	MR Orange Tint 2 #feccbd R254 G204 B189 C0 M22 Y30 K0	AAA	MR Purple Tint 2 #e8dbfe R232 G219 B254 C20 M24 Y0 K0	AAA
MR Cyan Tint 1 #e1f7fa R225 G247 B250 C12 M0 Y5 K0	AAA	MR Teal Tint 1 #dcf3ed R220 G243 B237 C10 M0 Y5 K0	AAA	MR Green Tint 1 #f3fef0 R243 G254 B240 C6 M0 Y8 K0	AAA	MR Yellow Tint 1 #fffde8 R255 G253 B232 C0 M0 Y12 K0	AAA	MR Orange Tint 1 #fbe9e7 R251 G233 B231 C0 M7 Y10 K0	AAA	MR Purple Tint 1 #f6f2ff R246 G242 B255 C6 M8 Y0 K0	AAA

Palette

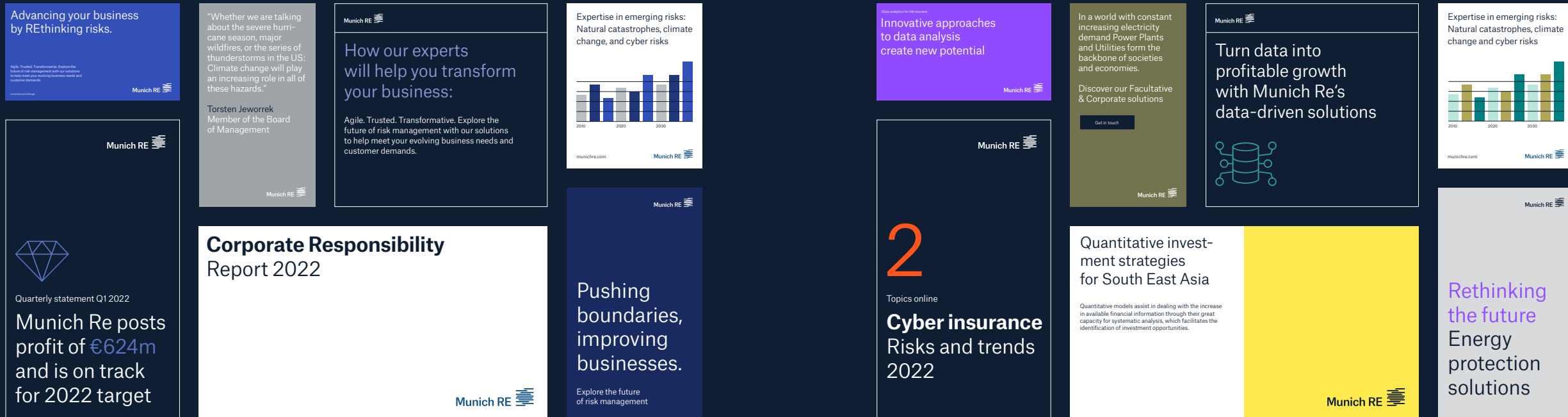
Each accent colour extends into a full palette of four tints and four shades. This offers many possibilities for designs that need additional nuance and depth. Tints and shades from different accent colours should not be mixed in one design except if it is a data graphic that needs a broader range of colours.

Accessibility

Tints and shades can also be used to achieve AAA WCAG 2.1 accessibility ratings in instances where accent colours only offer AA rating in its pure specification. Always ensure legibility of text on these colours and match the contrast settings as shown above.

Colour usage

The majority of Munich Re designs will work with primary colours. When particular products, services, or topics require additional accentuation, the Vibrant Blue palette is simply replaced by one of the accent colour palettes.



Primary palette design

The primary palette is the foundation of the Munich Re corporate design in terms of colour. Most applications can be designed using white, Midnight Blue, Vibrant Blue, the grey range, and the Vibrant Blue palette. Keeping the overall tonality minimal will reinforce the elegant and corporate look-and-feel of the brand.



Accent palette design

Incorporating accent colours into the design allows for accentuated communication and a contemporary and vibrant brand expression. Instead of Vibrant Blue, one accent colour is used. Accent colours must be used sparingly and they must never be mixed within one design with the exception of information graphics. Munich Re designs with accent colours can be vibrant but must never appear gaudy.



Please note

Never mix the Vibrant Blue palette with one of the accent colour palettes. As an exception to this rule the corporate website uses Vibrant Blue tints and shades for some components while also applying an accent colour.

Typeface

Munich Re Neue is our bespoke typeface. Its classic, yet contemporary style reflects the different facets of the brand character. It is available in two weights with corresponding italic styles.

Munich Re Neue Regular

A B C D E F G H I J K L M N O P

Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p

q r s t u v w x y z

0 1 2 3 4 5 6 7 8 9 » () & ? ! € „ ” – , . : ; * «

↑ → ↓ ↵ ↗ ↘ ↙ ß \$ π Ω α β ω Δ

Munich Re Neue Bold

A B C D E F G H I J K L M N O P

Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p

q r s t u v w x y z

0 1 2 3 4 5 6 7 8 9 » () & ? ! € „ ” – , . : ; * «

↑ → ↓ ↵ ↗ ↘ ↙ ß \$ π Ω α β ω Δ

Munich Re Neue Regular Italic

A B C D E F G H I J K L M N O P

Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p

q r s t u v w x y z

0 1 2 3 4 5 6 7 8 9 » () & ? ! € „ ” – , . : ; * «

↑ → ↓ ↵ ↗ ↘ ↙ ß \$ π Ω α β ω Δ

Munich Re Neue Bold Italic

A B C D E F G H I J K L M N O P

Q R S T U V W X Y Z

a b c d e f g h i j k l m n o p

q r s t u v w x y z

0 1 2 3 4 5 6 7 8 9 » () & ? ! € „ ” – , . : ; * «

↑ → ↓ ↵ ↗ ↘ ↙ ß \$ π Ω α β ω Δ

Font family

The Munich Re Neue fonts are available in OpenType® format and web font versions. Entities assigned by Munich Re to work with the corporate typeface should contact Munich Re's brand management for a copy.

→ Brand Management

Technical features

Munich Re Neue has many technical features that help improve Munich Re's diverse and often very complex typographical applications. The bespoke typeface features many OpenType® functions like fractions, caps, superscript, subscript, denominators, all cap punctuation, table figures, etc. Munich Re Neue has language support for Latin Extended A and partly for B.

Fallback options

Munich Re Neue must be applied whenever possible. In cases where a system font is needed Munich Re's fallback option is Arial, i.e. for all MS Office applications. For non-latin scripts (Simplified Chinese, Traditional Chinese, Korean, Japanese, Greek, Hebrew, Cyrillic, etc.) we recommend using *Noto Sans* by Google Fonts. Check your local legal requirements when using this font.

Typography

To maintain a consistent identity, Munich Re's typographic design should be applied using some basic rules.

New era and future opportunities – Insurers partner with the digital world

Munich Re offers solutions for the entire spectrum of reinsurance. We reinsure risks worldwide, covering losses arising from natural catastrophes, major construction projects, third-party liability cases, personal injuries, and countless other hazards.

Munich Re Group is one of the world's leading risk managers. Founded in 1880 in Germany, the company is now active on a global scale. Munich Re has held the number 1 spot in the Top 50 of global reinsurance groups since 2010, except for 2017. The Top 50 Global Reinsurance Groups directory is based on research data from the rating agency A.M. Best and measures reinsurers based on reinsurance gross premiums written.

Alignment

Munich Re typography must always be ranged left. Type must never be centred, ranged right, or justified. Centred text is allowed for videos, icon labels, and data charts. Lines of text with a column width of over 60 characters are to be avoided.

Leading experts on risk solutions worldwide

Covering the entire value chain of the global insurance industry in life and non-life business

Big Data

The Inner Way, 1999
Optical fibre, natural light
Length, approx. 150 m
Installation, underground
passageway

Weights

Munich Re Neue has been designed with a clear contrast between the two weights to achieve typographic hierarchy whenever necessary. The Bold weight must be used sparingly to achieve the desired typographic expression. The italic weights can be used to highlight parts of the text or add typographic detail whenever necessary. Manipulating the typeface is prohibited.

Munich Re Neue
18 px on 26 px leading

Munich Re Neue
28 px on 36 px leading

Munich Re Neue
52 px on 61 px leading

Munich Re Neue
8.75 pt on 4 mm leading

Munich Re Neue
13.5 pt on 6 mm leading

Munich Re Neue
18.5 pt on 8 mm leading

Sizes and line spacing

We recommend using the type sizes and line spacings specified in the design templates and stylesheets. Using this series of type sizes and line spacings will help to ensure consistency and legibility throughout all our communication.

2

Topics online

Risks and trends

“Munich Re drives the digital transformation to provide our clients with better, more efficient, and tailored solutions.”

Dr. Joachim Wenning
Munich Re
Chair of the Board of Management

Colour

Body copy and most headlines are typeset in Midnight Blue (or white on dark backgrounds). Some headlines or short paragraphs can be set in primary or accent palette colours to add flavour or highlight content. Only one highlight colour is allowed per layout. Always ensure optimum legibility by choosing colours, tints, and shades that provide enough contrast.

Typography

To maintain a consistent identity, Munich Re's typographic design should be applied using some basic rules.

- Reinsurance coverage
- Risk inspections
- Specialist programmes:
 - Presentations
 - Seminars
 - Workshops

Expertise

- Technical know-how
- Leading reinsurer
- Renowned centres of excellence (e.g. Engineering)

Hygiene plan

- The aim of the plan is to protect staff against infection with SARS-CoV-2 through a variety of work-safety measures.
- The duration of the SARS-CoV-2 work-safety measures is based on stipulations contained in Section 5 of the *Infection Protection Act* regarding pandemics of national significance.

Lists

Bullet points or lists are typeset with an en dash. The bullet can be used for a second hierarchy if required. Indentation must be applied as shown above. If a more prominent type of list is desired, i.e. for lists with extensive text, the em dash can be used. List headlines can also be indented to achieve a cleaner typographic look-and-feel.

MIRA

Key features of LIMA

DIGITAL TRANSFORMATION

Capital letters

Highlighting text by setting words, acronyms or products in capital letters must only be used in exceptions. Setting whole sentences or paragraphs in capital letters is not allowed for legibility reasons.

Invitation
**International
Liability Forum
Munich**

Invitation
International
Liability Forum
Munich

Invitation
International
Liability Forum
Munich

Typographic differentiation

Distinguishing or differentiating text elements like identifiers requires elegant typographic solutions. Only one typographic mean is desired when a differentiation in text is needed – for example do not use multiple styles like weight *and* colour to distinguish text elements.

Don't
7° 3' 42"
“Cyber Risk”
,München'
2003–2023
Non-Life

Typographic details

Good typography often shows in the details. Using correct apostrophes and primes, correct quotation marks or correct hyphens and en dashes is an essential part in Munich Re's typography. Also watch out for double spaces in text or orphans and widows when adjusting line lengths.

Horizontal and vertical lines are an important structuring element in Munich Re’s visual identity. They are used as a graphic device that adds clarity, consistency, and separates or unites content.

A	Reinsurance
B	Primary insurance
C	Risk solutions

142

years’ experience in risk management

39,281

people working for Munich Re Group (on 31 December 2021)

€31bn

in equity (31 December 2021)

	All causes	Unnatural	Natural
Anxiety diagnosis			
Acute stress reaction	1.69 (1.52–1.88)	2.94 (2.49–3.46)	1.30 (1.12–1.49)
Agoraphobia	1.31 (1.03–1.64)	1.55 (1.00–2.28)	1.24 (0.92–1.62)
Generalised anxiety disorder	1.62 (1.35–1.93)	2.55 (2.00–3.19)	1.64 (1.36–1.95)
Panic disorder	1.31 (1.11–1.54)	1.83 (1.45–2.28)	1.32 (1.12–1.55)
Post-traumatic stress disorder	1.58 (1.31–1.87)	2.70 (2.06–3.46)	1.17 (0.90–1.48)
Social phobia	1.50 (1.20–1.84)	2.19 (1.70–2.77)	1.51 (1.21–1.85)
Specific phobia	1.50 (1.09–1.99)	1.76 (0.94–2.96)	1.40 (0.96–1.95)
Number of anxiety disorders			
One	2.09 (1.95–2.23)	4.34 (3.88–4.85)	1.56 (1.43–1.70)
Two	2.46 (2.06–2.91)	6.50 (4.93–8.39)	1.65 (1.30–2.06)
More than two	3.27 (2.33–4.42)	8.85 (5.18–13.69)	2.18 (1.39–3.22)

Our expertise in risk management is your strength

Innovation power, unrivalled expertise in all aspects of risk and a sound financial footing: These are the strengths Munich Re stands for when customers face extraordinary risks.



Line system
Hairlines can be used vertically as well as horizontally. Lines are dynamic and can extend and reduce to fit to the grid and/or the content. Hairlines can define boundaries, segment complex information, or are used for infographics. Tables (pre-set in all templates) use hairlines to make extensive information accessible.

Line width
The hairline width for print is 0.25 to 0.5 pt, for digital media 1 px. Thicker lines can be used when a hierarchical structure is desired as shown above.

Line animation
Lines can also help in animations to add an elegant style to the overall design. They can be animated horizontally or vertically in various ways.

Image style

Munich Re's brand positioning is reflected in the content and style of the images used. People are given prominence to create an emotional and relatable impression.



Principles

Munich Re's brand message, "Pushing the boundaries of insurability to help the world advance with confidence," is reflected in the content and style of the images used for communication. People are given prominence to create an emotional and relatable impression. Images must always feel professional, trustworthy, approachable, human, and inspiring.

Style

Munich Re's photography shows the world as it is. The reportage-like approach to photography feels real, more like editorial images rather than staged situations. Whenever possible, images feature Munich Re employees from around the globe — shown in their surroundings. Alternatively, stock photography that conveys the brand and the style adequately can be used.

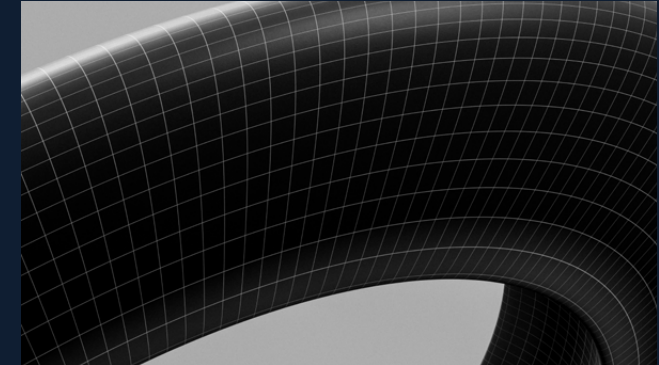
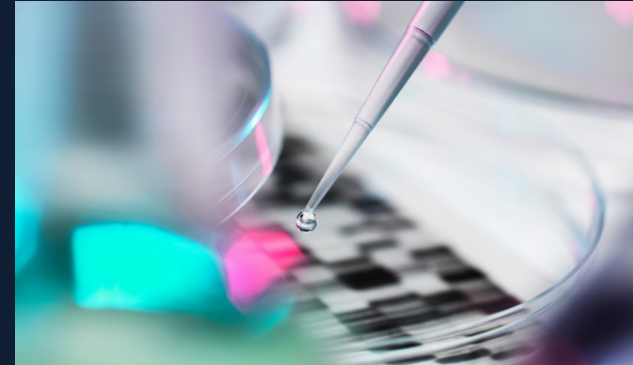


Licensing

Please note, that Munich Re works with specific partners, image libraries, and/or photographers. Contact Brand Management to obtain information about current partners and legal requirements. Images in Munich Re designs must always be accompanied by a photo credit.

Image categories

With a vast variety of themes, topics, and products, Munich Re needs different types of images to communicate in certain situations and media. There are four main types of imagery that best define Munich Re's brand in both content and style.



People

Munich Re's main image type focuses on people to convey a sense of humanity and approachability. People must always be shown with their surroundings and should be photographed in authentic-looking situations and scenarios. A warm and welcoming impression is desired while also feeling genuine and credible.

Vision

Munich Re addresses the major issues of our time. By using images that have a holistic view, Munich Re is able to communicate an understanding of these topics. Vision shows scenarios from a high vantage point or overviews in a sweeping perspective. These type of images should be used as large as possible.

Focus

This image category provides depth, engagement, and attention to detail. Images have a very clear composition, a distinct colour hue, or sharpness. They show details or close crops of larger scenarios. Clichés, symbolic, or staged images must be avoided.

Abstract

Abstract images can be used to communicate topics which cannot be shown as a photograph, i.e., digital, financial, or solution-oriented themes. To achieve the Munich Re image style, high-quality material is required that feels precise, contemporary, and unique. Abstract images often act as key visuals for products or services. They should be used in conjunction with people-based images.

Basic principles for photography

Images convey our visual personality and bring our brand to life. They grab the attention of the viewer and create memorable communication that allows more time for the words to do their work.

Photographic style

To achieve the Munich Re image style, high-quality photographic material is required. This means clever image conception, the use of advanced photographic techniques, and premium quality for digital image files. We want to achieve accuracy with regard to content and a consistent image style across all media.

Munich Re photography is modern and intelligent. Images should be selected for their formal visual quality, factual accuracy, and emotive atmosphere. When considering the application of photography to a specific message, unexpected and unusual solutions will always create more attention than interpreting an idea literally.

The primary characteristic of our photography is an engaging reportage-like and authentic image style. Images should document reality and convey meaning. Use of natural light, simple compositions, focus on the essentials, and authentic, believable situations will achieve this type of image style.

Do not use images which are clichéd, boring, forced, posed or set up, confusing, composite collages, surreal, or complicated.

Special aspects

Munich Re is active in areas that require a very accurate scientific presentation of specific content. In some cases, therefore, the exact image content is more important than the aesthetic quality of the image. This kind of photography is acceptable if the image conveys an important part of the message.

Scientific and technical photography is often necessary to illustrate certain topics (micro, macro, aerial/satellite imagery, multiple exposures, x-ray, infrared, etc.).

Sensitive themes like risks or disasters must be illustrated with great care. Scenarios showing damage are to be avoided on titles, main pages, and in campaigns. When illustrating accidents, catastrophes, terrorism, and natural hazards, the images must not show people who are dead, injured, or in life-threatening emergencies.



Detailed and sharp



Clear and focused



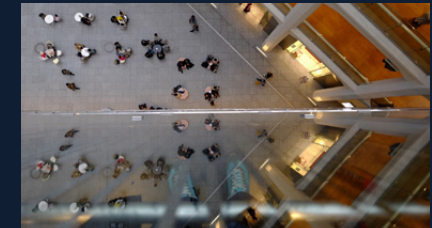
Relevant and accurate



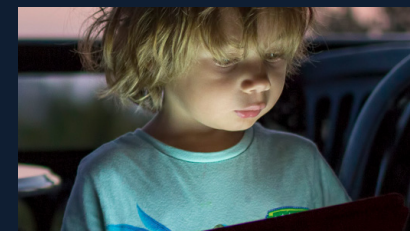
Contemporary and up to date



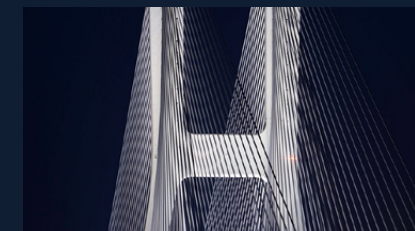
International and positive



Fresh and unexpected



Engaging and meaningful



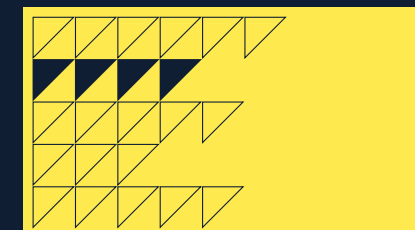
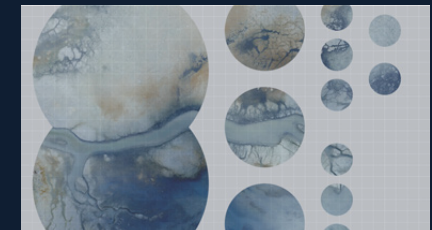
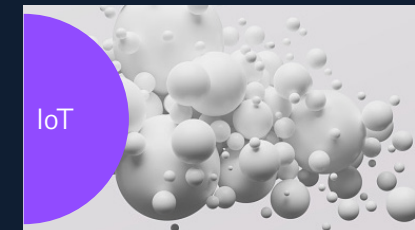
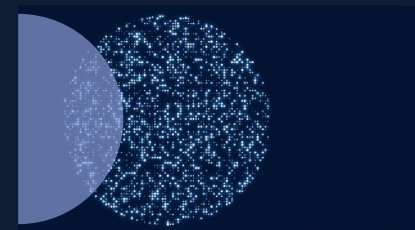
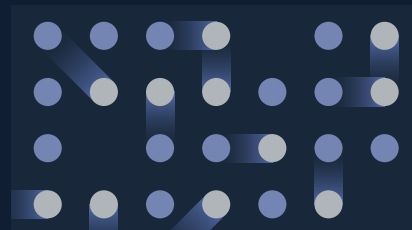
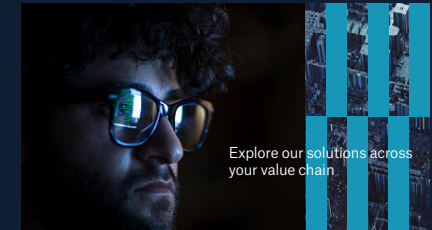
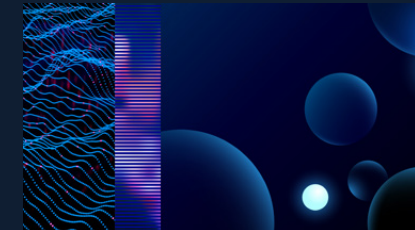
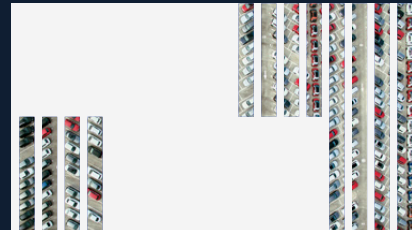
Intelligent and concise



Authentic and believable

Data elements

Data elements are graphic devices that can be used to support messaging. They illustrate Munich Re's core themes like digital analysis, assessment, looking behind things, and pushing the boundaries.



Construction principles

"Data elements" are geometric shapes based on squares, circles, and triangles. These shapes can be used in their pure form or divided, multiplied, extended, and flipped. Data elements always follow a square grid and they must never be placed arbitrarily or in a random pattern. Do not combine squares, circles, and triangles in one single design.

Concept

Data elements must always have a clear purpose, support content, and guide audiences to better understand products and services. Data elements can be used in designs to underline a message, as an illustration of an abstract topic, or as a device to combine different image concepts in collages. Apply data elements only if they add something meaningful to the communication.

Style

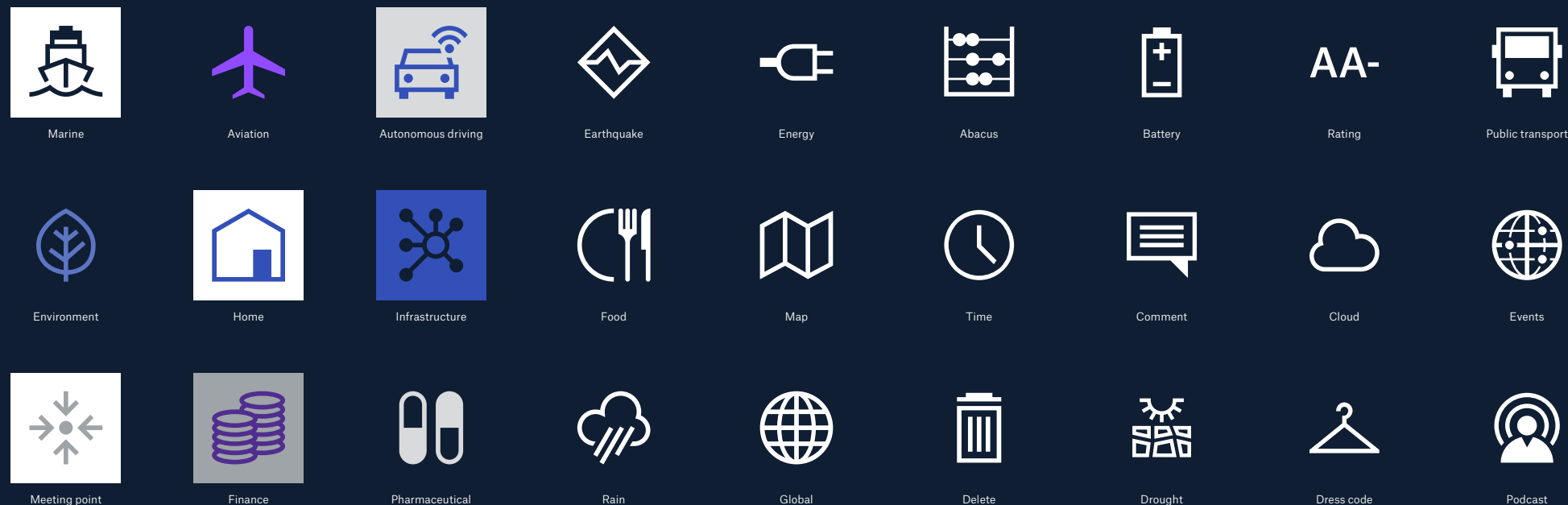
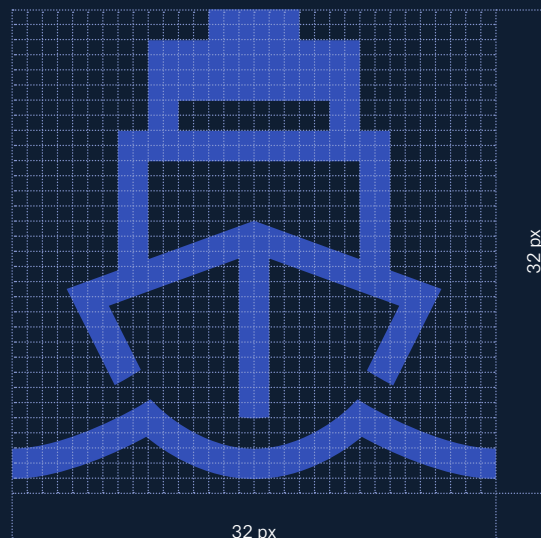
There is a broad variety of styles available for data elements: filled with colour or images, outline, transparent, arranged in a grid, as three-dimensional renderings, as a highlight for text, and of course data elements can be animated. Data element styles must follow the rules (i.e. colour, grids) outlined in other parts of these guidelines.

Usage

When applied sensibly, data elements are an elegant way to communicate Munich Re's brand promise. To maintain the integrity of the brand, it is important to reduce cognitive load on audiences by employing data elements sparingly and strategically throughout designs. Never use data elements for decorative purposes. Do not create logo-like visuals.

Icons

While an image speaks a thousand words, icons only need to say one thing. Icons are a legitimate way to communicate specific themes or singular ideas. They offer orientation, information, and communication without words.



Grid, line weight, and style

The form of the icon is constructed by flat geometric lines and shapes that align to a 32 × 32 pixel grid. Lines are usually 2 pixels wide; 1 and 4 pixel wide lines are optional. Angles should be kept at 30, 45, or 60 degrees. Allow for an 8-pixel-wide exclusion zone around icons when applying them in layouts.

Colour

Icons can be filled in with any of the primary or accent palette colours as long as accessibility standards are met. However, within one piece of communication, icons should always remain the same colour. Also, never mix icon and pictogram styles.

Usage

Munich Re icons are always simple, open, contemporary, and friendly. Each icon is reduced to a minimal shape and edited to its essence. This design ensures readability and clarity in all sizes. Icons are meant to be used small and not to be blown up to larger sizes.

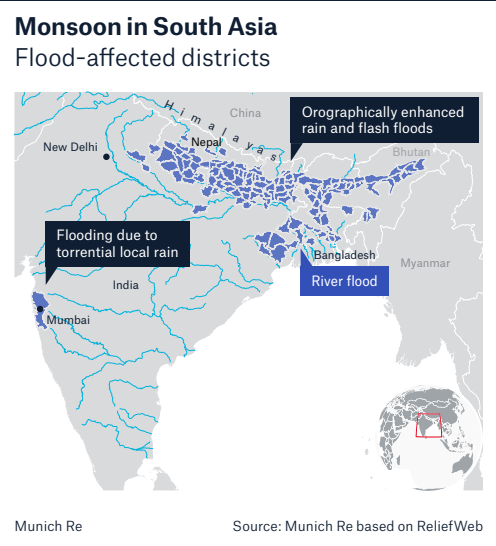
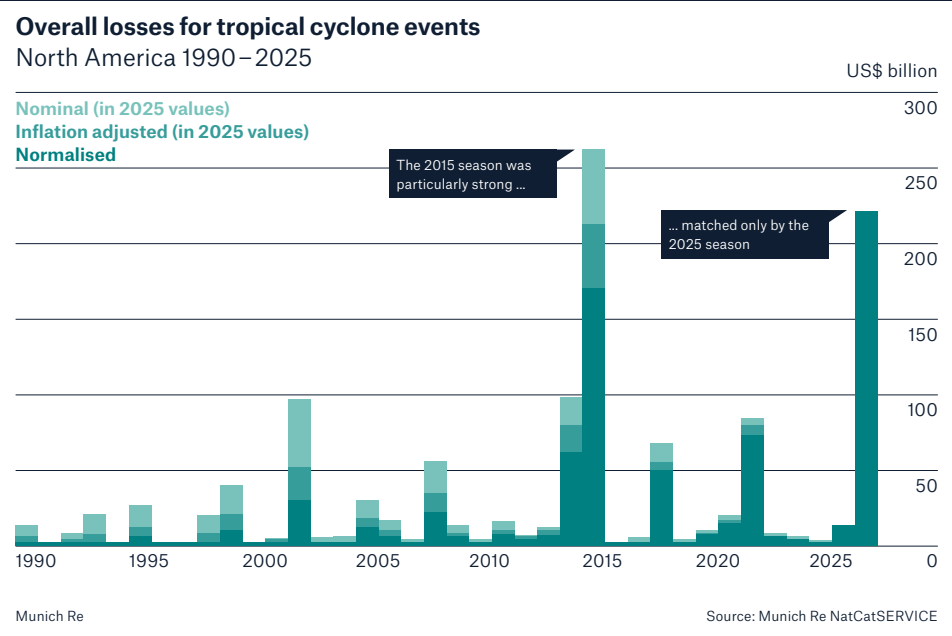


Artwork

An extensive set of icons for all kinds of purposes has been designed. Please use the existing set whenever possible to avoid duplicate icons and inconsistencies. Note: Only a selection is shown here. Contact Brand Management to obtain the full set.

Information graphics

Munich Re collects and analyses data to assess risks. Diagrams, charts, and maps express Munich Re’s knowledge in a precise and engaging way. Data visualisation must always convey meaning while accurately reflecting values and numbers.



Tech Trend Radar 2022

Manage uncertainty with confidence

Human centricity



Content and form

Data graphics should be clear and simple, but also beautiful and engaging. Good data presentation helps convey complex facts and figures. Munich Re charts must always be absolutely precise and 100 % accurate.

Elements and colours

Diagrammatic presentations are supported by a catching headline and a factual sub-heading. The author and the source are indicated at the bottom. The main message of the diagram should be supported by highlighted text elements. Always avoid any unnecessary clutter. Always use primary colours for main elements, accent colours can be applied to indicate additional diagram information.

Design

In order to generate data graphics efficiently Munich Re uses pre-existing templates to generate quick and simple charts. These charts are mainly used for social media posts while data graphics for other uses might be more complex and must therefore be designed individually according to the rules outlined here.

Interaction and animation

Interactive data graphics follow the same rules outlined here. Animation should not distract from the content while initially grabbing the attention. Interaction must be intuitive and in line with rules outlined for online media.

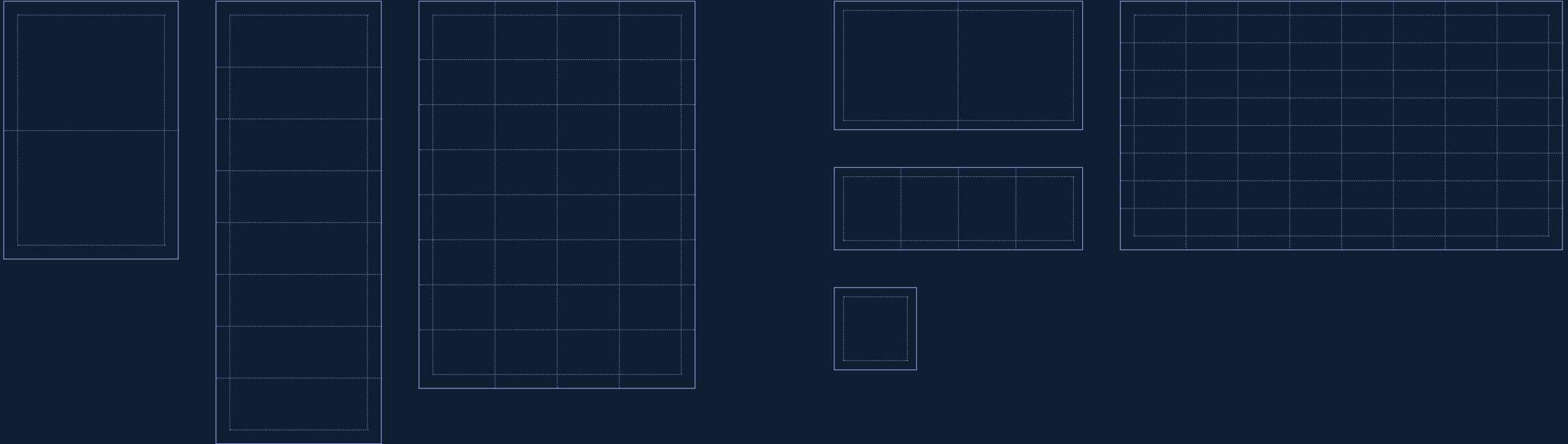
This chapter explains the combination of all basic elements in one layout. By arranging logo, colours, text, and images in a composition that considers scale, proportion, contrast, and hierarchies, the desired overall look-and-feel of the Munich Re brand is achieved.

Design Basics

Layout

Basic grid

Simple divisions of formats organise content and structure layouts efficiently. A basic grid can be applied for all media from digital to print to 3D applications. It maintains a consistent and enduring visual personality across Munich Re's diverse communication.



The principle of divisions

Any format is simply divided horizontally and/or vertically by 2, 4, 8, or more to structure the space into a helpful framework. The zones that are created by these divisions can be used to organise layout elements.

Margins

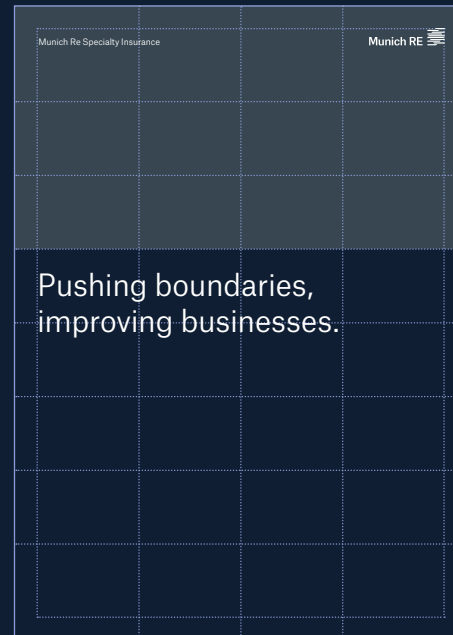
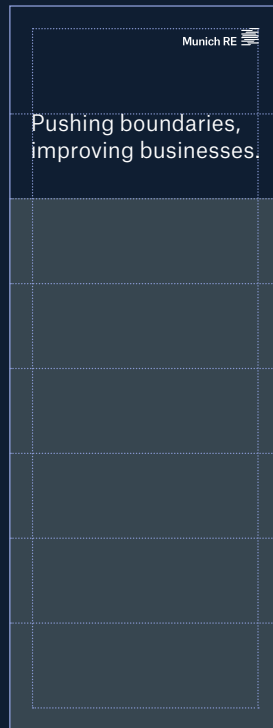
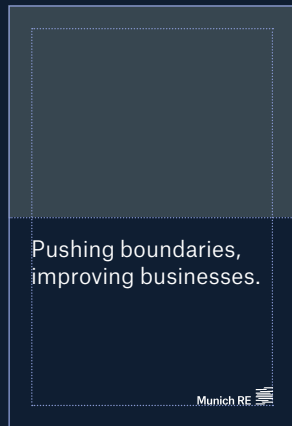
Margins are added to the format when a separation to the border is needed. The size of the margin depends on the dimension of the item to be designed. Note that divisions within the margins are of equal size.

Portrait vs. landscape

Portrait formats are divided mainly horizontally while landscape formats are divided mainly vertically. This helps to establish zones that are useful for branding elements, messaging, and/or image proportions. Small formats must not be divided. Exceptions: Digital media might have a different structure in some cases. Please consult individual guidelines.

Structuring layouts

Munich Re uses defined zones to lend visibility to the brand and orientation to target audiences. The basic grid is used to define these zones and helps to establish clear segmentations for messaging, branding, and images.

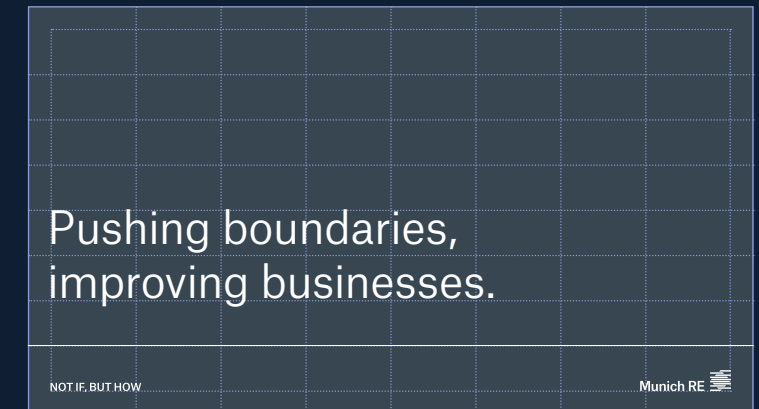
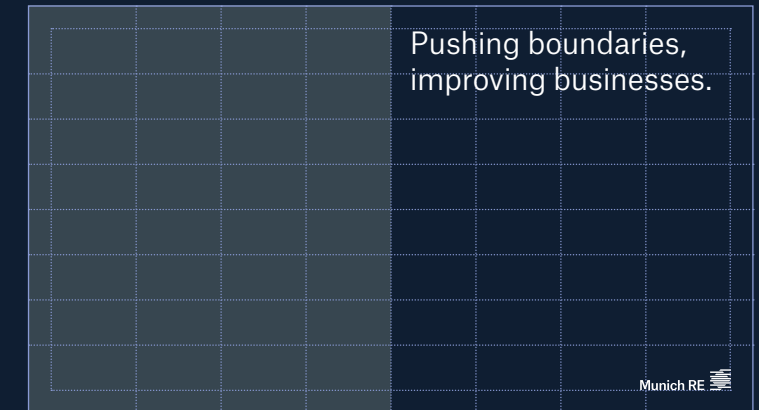
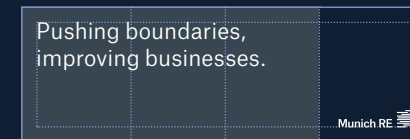


Segmentation

Dividing formats into zones will create areas for images and messaging and/or branding elements. Always ensure that logo, claim, or entity identification have maximum presence within a layout and are not encroached by text or images. Formats are divided into two zones maximum. Segments are always bleeding off of three edges. When using lines, these have to align with the basic grid while also adhering to the logo exclusion zones.

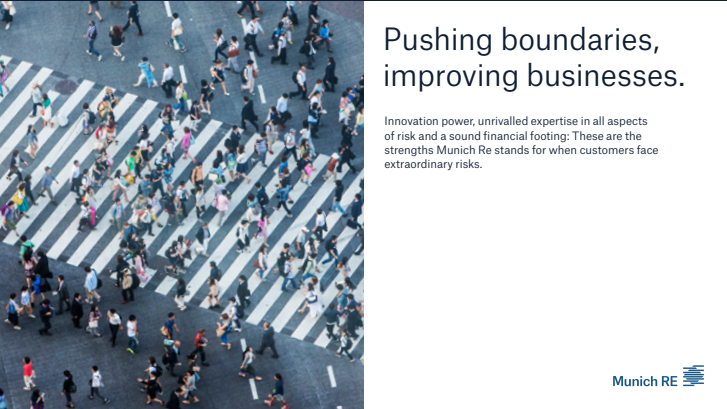
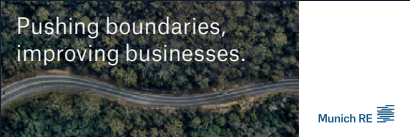
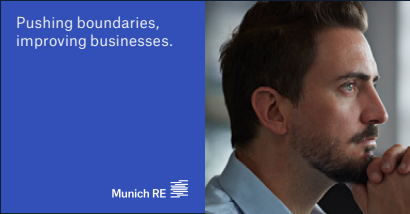
Full-bleed layouts

Layouts can, of course, be designed without any distinct segmentation of the format. Typography or other graphic elements may be positioned using the basic grid, even if no visible divisions of the format are applied. Fine lines can be used to separate zones if desired; for standard print formats use 0.5 pt lines, for digital media 1 px lines. Gradients or overlays will ensure legibility of all elements.



Developing designs

The basic grid and the segmentations are the foundation on which Munich Re creates layouts. They provide structural, proportional, and spatial guidance for design within any media.



Keeping things simple

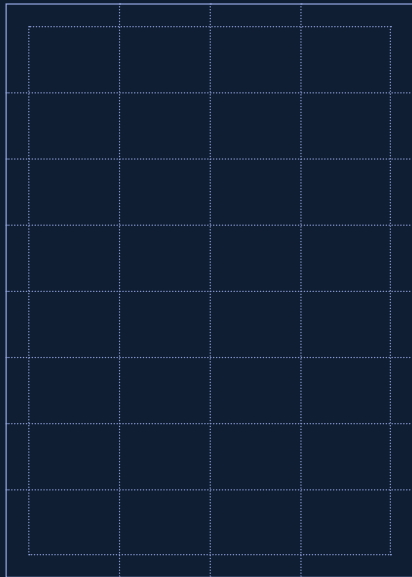
Any layout should reflect Munich Re's desired messaging. Designs will be successful by applying basic grid rules, by using simple segmentations, by giving elements room to breathe, and by allowing images to be impactful. Careful consideration of Munich Re's design principles will make every experience and interaction with the brand inspiring and valuable.

Design principles

Professional and trustworthy
Approachable and human
Consistent and clear
Inspiring and innovative

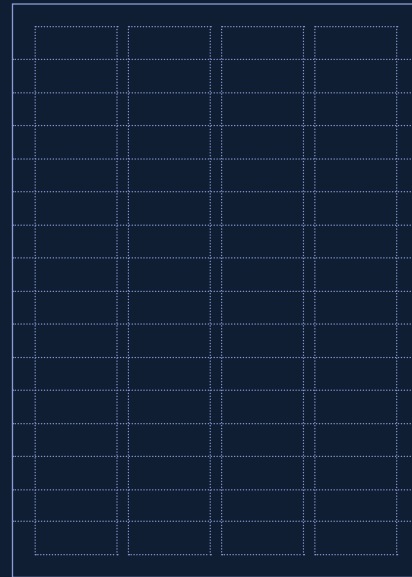
Additional grid systems

Finer grid systems help to organise designs in more detail. Some of these grid systems are only relevant for specific media. Most of these additional grid systems are already pre-defined in Munich Re's design and web templates.



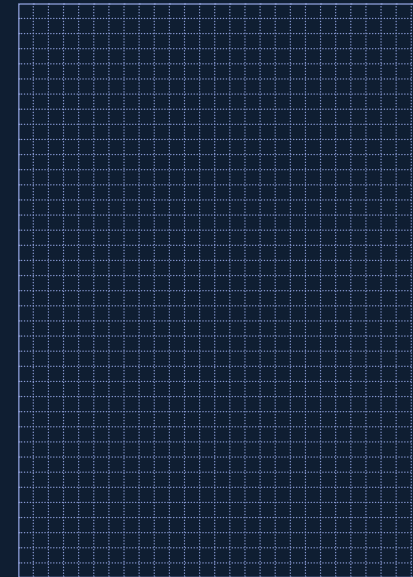
Basic grid

Starting with the basic grid, it is easy to add additional grid systems as required by the type of media. Most formats will require a margin. The space within the margins is divided according to the basic grid rules — divisions by 2, 4, 8, or more depending on the format and orientation.



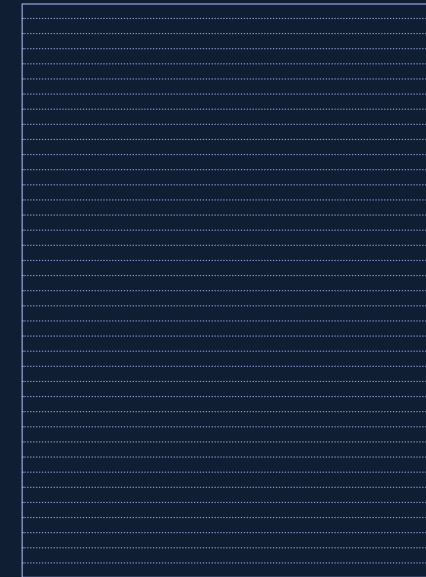
Column grid

Columns divide the format into equal vertical units and give layouts structure. The column number, width, and gutter depends on format, media type, and type sizes used. Whenever possible, the basic grid rules also apply to these grids. Some print formats use different horizontal divisions for easier workability.



Square grid

The square grid helps to structure layouts in much more detail. It can vary in unit size depending on the type of media. For digital media, the unit is 4×4 px for example; for print the unit (document grid) is 2×2 mm; for events the unit can be larger, i.e., 10×10 mm. All graphic elements (logo, entity identification, type, images, pictograms, data graphics, etc.) should align with the square grid.

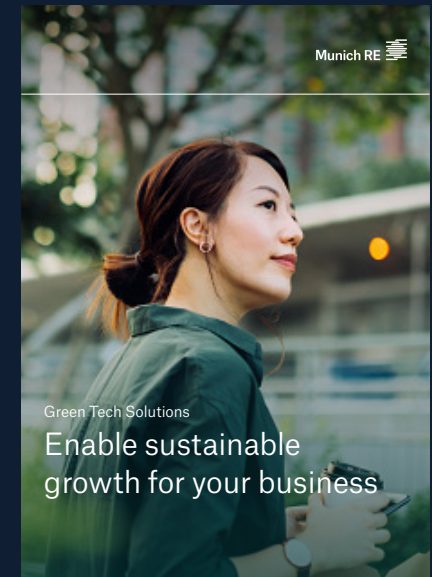
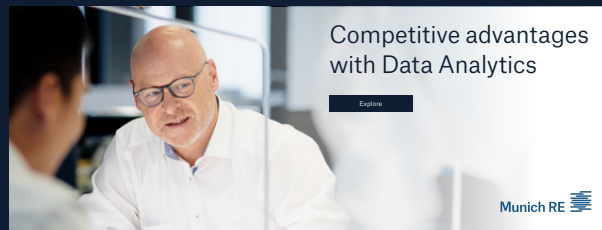


Baseline grid

Advanced typographic layouts use a baseline grid that is based on the leading of the body copy or a fraction of it. Applying the baseline grid will help to establish vertical rhythm and typographic harmony throughout designs. Baseline grid and square grid should always line up with each other.

Impact and legibility

Munich Re uses the power of photography to reflect an approachable and human company in a distinct fashion. Full-bleed images achieve the most impact, but brand elements and typography must still stand out in these layouts and must always be fully legible.



Gradients and overlays

Photography is often too busy to be used as a background in designs without editing the image itself. By adding a subtle gradient or overlay, the brand elements will stand out more and typography becomes fully legible due to improved contrast. Gradients and overlays should be carefully adjusted to make them appear as a natural part of the image.

How to apply gradients and overlays

When an image is too light or too busy for typography or branding elements to be placed on top, one or more gradients from black to transparent must be added on top of the image. The setting of the gradient must be adjusted so that graphic elements become visible and the gradient feels like a natural part of the image at the same time. White or accent colour gradients can also be used as long as they don't distract or feel unnatural.

Before



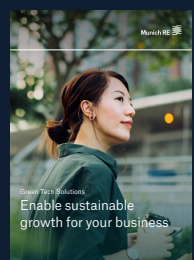
After



Before

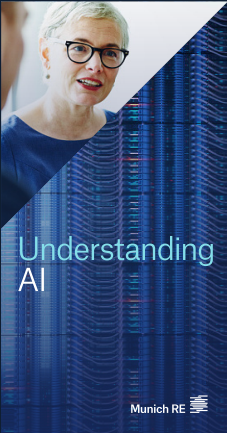
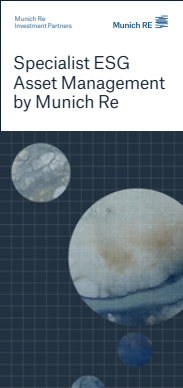
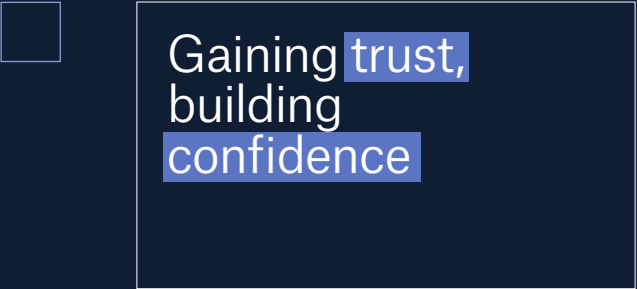
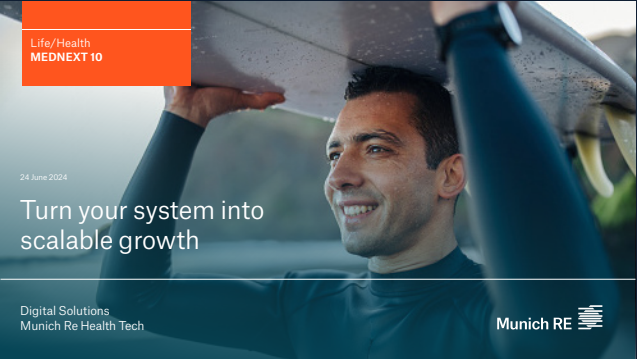


After



Flexibility and distinction

While Munich Re uses many fixed elements within its corporate design, it is possible to create unique designs that stand out. Data elements achieve an impactful look-and-feel and help to distinguish designs through a flexible system of geometric shapes.



Data elements
In order to achieve designs that stand out, geometric shapes based on squares, circles, or triangles – so called data elements – can be applied to create interesting image concepts and powerful layouts. Data elements serve as a design system to unify Munich Re’s communication while offering maximum flexibility and unique expression.

Usage
Data elements highlight communication and offer a smart and effective design system for creative concepts and innovative ideas. They must be applied carefully and considered to achieve the desired impression. Campaign visuals or product identities can employ data elements to link media to the Munich Re brand while creating interest and attention.

The examples on the following pages demonstrate a commonality of rules, style, and attitude whilst offering design flexibility, enabling the designs to work equally well for all formats and media. We show design examples that best reflect the desired brand image that Munich Re wants to communicate.

Design Basics

Example applications

Munich Re uses flexible visual systems with defined styles for print collateral that provide a consistent and inspiring expression of the brand. Clear and confident layouts with impactful images will support topic-related messaging.



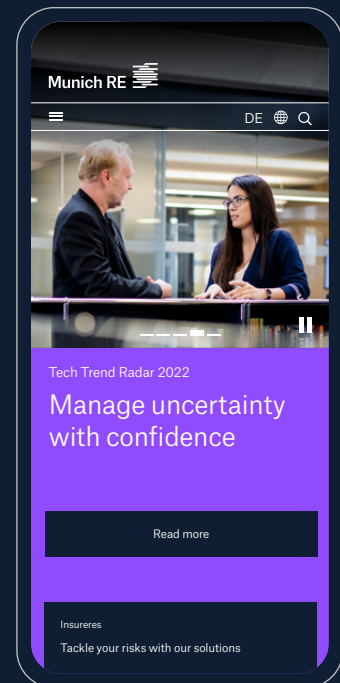
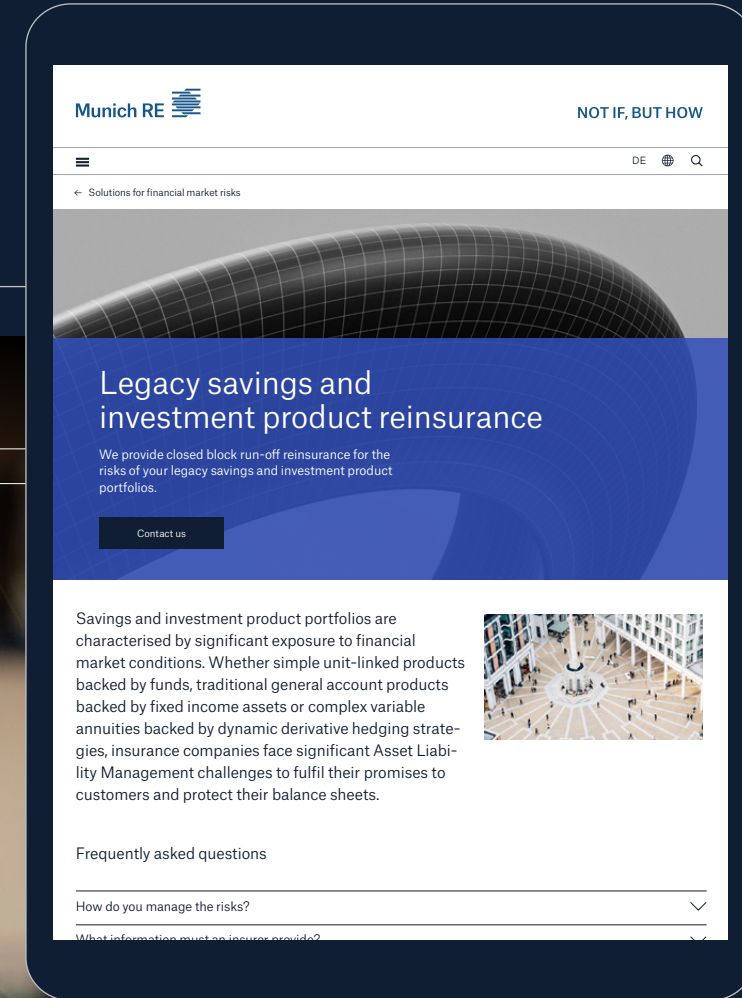
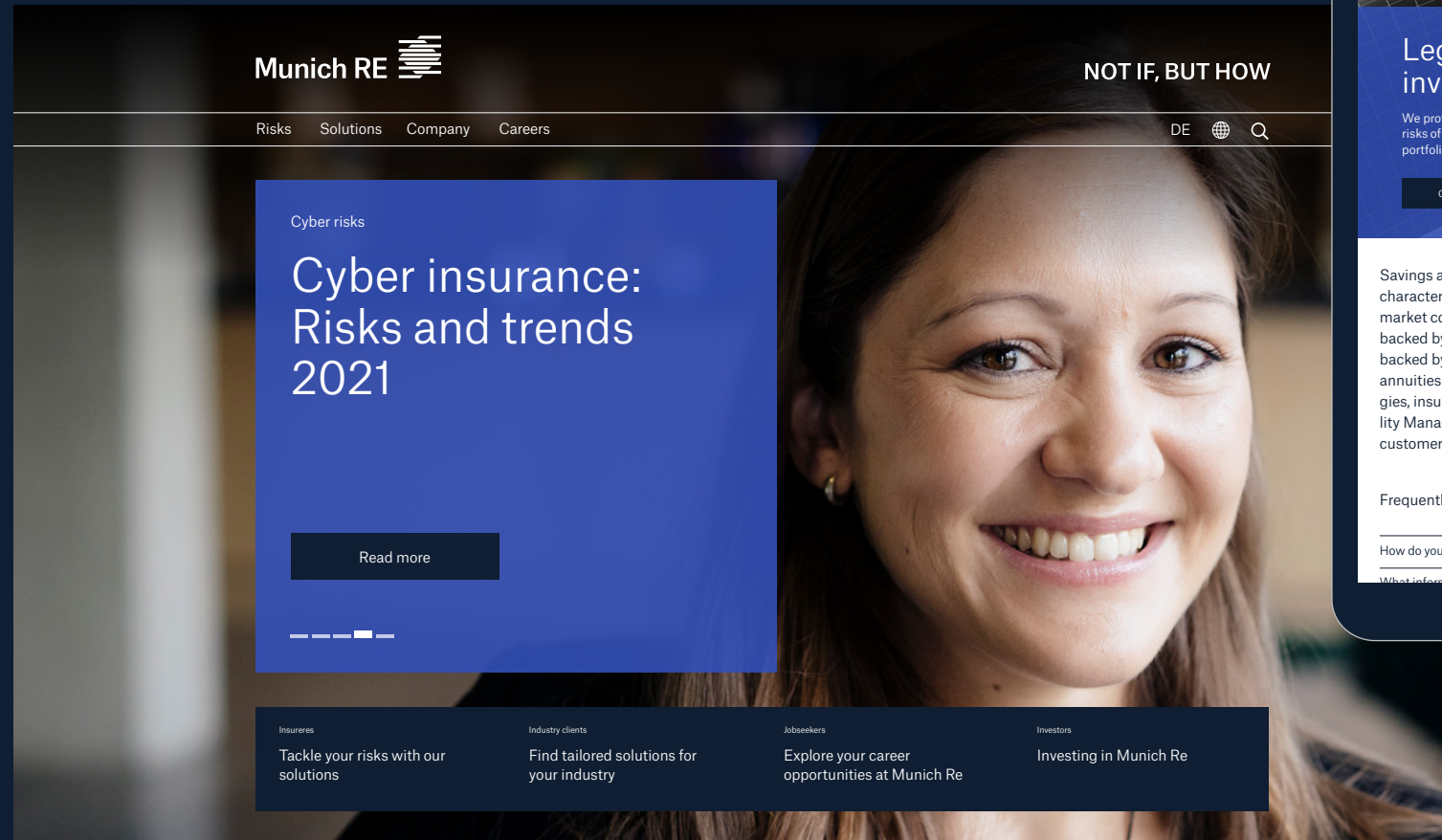
Based on our deep industry expertise, we are able to provide complex and efficient coverage solutions for single risk business globally. By single risk, we mean all types of individual risks – primary insurance (direct) for large corporates and facultative reinsurance for both commercial/SME and industrial business supporting our cedants.

Munich Re F&C offers direct insurance to large corporate clients as well as facultative reinsurance to our cedants across the globe. Our 550+ experts provide the full singlerisk expertise of Munich Re to our partners everywhere. Acting as one team across 20 countries, we ensure our cedants and corporate clients enjoy the best solutions and services across all lines of business. We are proud that leading cedants and the world's largest companies choose Munich Re F&C as their partner.



Website

One of Munich Re's most important communication tools is the corporate website. In creating an approachable and consistent digital expression of the brand, Munich Re places an emphasis on advancing with confidence while appearing human and accessible.



Design Basics

Asset library

