



Introduction

HSB design basics give guidance and seek to inspire. While the brand is being developed they assist brand managers and designers and ensure consistent communication.

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Please note

To obtain artwork or if you have any questions not answered in these guidelines, contact:

Matthew DiMascio (US)
Michelle Burgess (UK/Ireland)
Silvana Martins (Canada)

Who we are

Brand story

Enterprise brand story

Driven by technology and fueled by innovation, HSB is accelerating, changing the future of speciality insurance and risk solutions to unlock new opportunities for our clients and partners as we build on our strong heritage of engineering expertise and insurance leadership.

For years, HSB has been undergoing a strategic evolution that's helping our clients stay ahead of risks in a changing world. Today, we're investing in technologies such as IoT, machine learning, artificial intelligence, proprietary algorithms and data science. As we roll out new technology-driven solutions around the globe, we're generating new value for client companies, partners, agents and brokers, and insureds.

Our future-focused evolution means exciting enhancements to HSB's underlying strength as a specialty insurer and risk solutions partner. Through knowledge and technology, we're helping enterprises take advantage of data to address issues before they become losses. We're becoming an integral part of partner and client workstreams to streamline claims service. And we're using our expertise to create innovative, high-quality specialty insurance products that meet new kinds of risks.

Through all of this and more, we're elevating our status as an innovation engine for our clients, helping them harness the latest

technology-driven capabilities to transform and reduce risk, enable new business models and deliver better customer experiences.

(Note: Last paragraph applies only at and soon after launch).

Today we are HSB, accelerating into the future with a brand that better represents who we are. With the support of Munich Re, we've brought our three largest businesses — Hartford Steam Boiler in the United States; the Boiler Inspection and Insurance Company of Canada (BI&I); and HSB Engineering Insurance in the UK and Ireland — together under one banner. As a unified global brand we're able to innovate faster, sharing technology platforms, solutions, expertise and resources worldwide — moving forward to help our customers meet the challenges and seize the opportunities of a dynamic, technology-driven world.

Our visual elements

Our logo

Our logo captures the duality of historical foundation and continuous evolution that defines who we are. The locomotive symbolizes the strength, quality and excellence we have always delivered, while the abstract line texture expresses our unique ability to ceaselessly transform and adapt to emerging technologies and challenges. Our name has shortened to HSB, embodying simplicity and clarity. The symbol and HSB wordmark are a purposefully designed unit, and the elements must not be separated from each other.











The vertical logo version (preferred)

The vertical version of the HSB logo is the preferred format and is comprised of the HSB symbol, HSB wordmark, horizontal rule and the TM mark. In this logo lockup, the symbol is located above the wordmark. Use the vertical logo version whenever possible. Note: TheTM mark is not used in the UK, Ireland and Europe. Separate artwork has been created for those regions.

The horizontal logo version

The horizontal logo version is a special-use configuration in which the symbol is located to the left of the wordmark. The horizontal logo version should only be used when space constraints prohibit use of the preferred vertical logo version.



Small use logo version

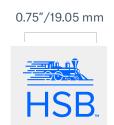
Use the small use version of the logo for print and digital applications where the logo must appear in a size below the minimum size requirements. In this version, the HSB symbol has been simplified and the TM mark removed.

Clear space and minimum sizes

Clear space and minimum size specifications ensure that the logo maintains its integrity and visual impact in application.













Minimum clear space

The minimum required clear space between the HSB logo and any other element is defined by half the height of the "H" in the wordmark.

Minimum size for print materials

To ensure the legibility and clarity of the HSB logo, minimum size guidelines have been developed. The minimum size for print applications is based on .75"/19.05 mm width of the symbol. When the logo appears smaller than 75"/19.05 mm, use the small use logo.

Minimum size for digital applications

The minimum size for digital applications is based on the pixel width of the symbol which should be a minimum of 72 pixels. When the logo appears smaller than 72 pixels, use the small use logo.

Logo color variations

The HSB logo is available in a number of positive and reverse color variations. Printing and reproduction methods necessitate the availability of logo color variations.











HSB logo color

The HSB logo must be reproduced in Munich Re Blue on white or light backgrounds. The logo may also appear in white on black or dark colored backgrounds or images.

Logo and images

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

Limited use

The logo may appear in black in situations where color reproduction is not an option.



Logo artwork

The HSB logo is supplied as a one-size artwork to be scaled to the required sizes. The HSB logo must always be reproduced in the correct form and color.

Common mistakes

To preserve the integrity of the HSB brand, the HSB logo should be applied correctly and consistently to all communication materials.



Do not change the color of the logo.



Do not add 3-D effects to the logo.



Do not alter the logo.



Do not place the logo on a background with insufficient contrast.



Do not rotate the logo.



Do not place the logo on a busy background.



Do not alter the type of the wordmark.



Do not violate the clear space of the logo with graphic or typographic elements.

Munich Re endorsement

HSB is supported by a line of text which indicates our relation to the Munich Re Group. The endorsement wording is predefined and reads: "A Munich Re company". The endorsement line may be used as a lock up with the logo, or as a flexible element that appears separately from the logo but with the same field of view, in a proportional size and defined alignment.





Lock up version

Artwork has been created for situations where the endorsement line needs to be locked up with the logo. Always use the approved artwork for the lock up version.

Flexible treatment

When using the flexible treatment, the Munich Re endorsement should be set in Munich Re Sans Regular and should match the color version of the logo being used. Always position the endorsement line so it is clearly associated with the HSB logo and in

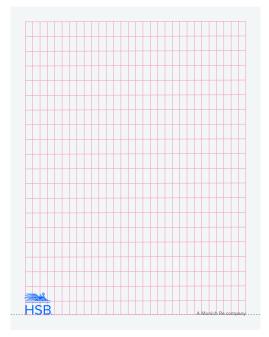
the same field of view. To maintain a balanced relationship with the HSB logo, the size of the endorsement line should be 1/3rd the height of the "H" in HSB.

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Positioning the flexible endorsement line

While the endorsement line may be used separate from the logo, it must still be applied in a defined way to maintain consistency.









Base-aligned

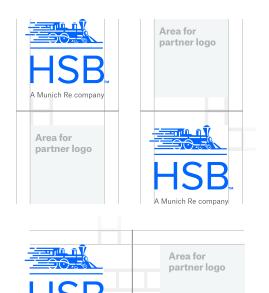
In most applications, the endorsement line should appear to the right of the HSB logo and base-aligned.

Flush left or right

In extreme horizontal formats, the endorsement line may need to appear below the HSB logo, either aligned with the left edge of the logo (preferred) or the right edge of the logo, depending on where the HSB logo is positioned within the application.

Cobranding

HSB has numerous business relationships with other companies and organizations. The relationship between the HSB logo and partner logos is predefined.









Cobranding

A Munich Re company

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

Artwork

The logos are separated by a 0.5 pt vertical or horizontal rule to match Munich Re Dark Grey. The cobranding rules apply in the same way to all sizes, artworks and variations of the logo.

Design basics **Updated November 2023**

Color

HSB communications lead with a modified version of the vivid and dynamic color palette from the Munich Re design system, supported by sophisticated colors from the clean and pure palette. Primary use of the vivid and dynamic palette differentiates our brand materials and captures the energy of our organization.

HSB Yellow R255 G237 B0 Hex #FFED00 Pantone Yellow CO MO Y100 KO

C 0 M 50 Y 100 K 0

HSB Vibrant Orange R255 G60 B0 Hex #FF3C00 Pantone Bright Orange C 0 M 75 Y 100 K 0

HSB Red R226 G0 B26 Hex #E2001A Pantone 485 C 0 M 100 Y 100 K 0

HSB Pink R242 G0 B207 Hex #F200CF Pantone 813 C 25 M 90 Y 0 K 0

HSB Aubergine R147 G17 B126 Hex #93117E Pantone 513 C 60 M 100 Y 0 K 0

> HSB Cyan Hex #00B4DC

HSB vivid and dynamic palette

The vivid and dynamic palette comprises fresh and vibrant colors. They will stand out in the market and reflect the complexity of topics as well as HSB's active and creative engagement in a fascinating way.

HSB Vibrant Blue R51 G0 B251 Hex #3300FB Pantone Blue 072 C100 M 90 Y 0 K 0

HSB Blue R0 G102 B255 Hex #0066FF Pantone 285 C 90 M 45 Y 0 K 0

HSB Vibrant Green Hex #00E266 C 60 M 0 Y 70 K 0

C 80 M 0 Y 10 K 0

HSB Petrol R0 G127 B146 Hex #007F92 Pantone Blue 3145 C100 M 0 Y 30 K 25

HSB Dark Green R0 G151 B93 Hex #00975D Pantone 340 C 96 M 3 Y 77 K 0

HSB Dark Blue R4 G49 B91 Hex #04315B Pantone 540 C100 M83 Y35 K34

HSB Turquoise Hex #26B8AD C80 M0 Y40 K0

R87 G171 B39 Hex #57AB27 C70 M0 Y100 K0

Hex #6F9ED0 C 60 M 30 Y 0 K 0

R127 G161 B177 C 34 M 0 Y 0 K 38 13

HSB Dark Steel R67 G83 B99 Hex #435363 Pantone 7545 C 80 M 60 Y 40 K 25

HSB Grey R93 G97 B102 Hex #5D6166 Pantone Cool Gray 11 C15 M0 Y0 K70

Hex #8A8D8F C 45 M 34 Y 34 K 0

HSB clean and pure palette

The clear and pure palette provides a counterpart to the vivid and dynamic palette and can be used for typography, data visualization and infographics.

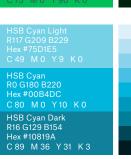
Nov 2023 Change Color name from MR to HSB Design basics **Updated November 2023**

Color palette tints

Munich Re's secondary colors can also be used as tints. A lighter and darker hue of each color has been specified for digital media. For print applications, a wider range of tints is available.



choosing a percentage of a color. Darker hues are achieved by multiplying a percentage of black on top of a color.





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Nov 2023

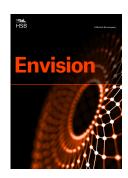
Change Color name from MR to HSB

New Nov. 2021: Color tints and shades

It would be preferrable to use shades of one color within a document to create hierarchy and depth rather than mixing two of the secondary colors. But we will not do this within the Munich team for the current color palette.

Use of color

Our vibrant color palette gives us a variety of opportunities to maximize the impact of our messaging.













When using Munich Re Vibrant Orange, Munich Re Orange, Munich Re Pink, Munich Re Yellow, and Munich Re Red as the dominant color in the communication, complement those colors with grays, steel blue and pale blues and their tints in charts and graphs.







When using Munich Re Vibrant Blue, Munich Re Blue, Munich Re Vibrant Green, Munich Re Cyan and Munich Re Aubergine as the dominant color in the communication, complement those colors with the HSB clean and pure palette colors.

One dominant color

In order to make the most impact, choose one color from the vibrant palette to lead throughout one communication piece.

Design basics Updated November 2021

Typeface

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

Munich Re Sans ABCDEFGHIJKLMNOP QRSTUVWXYZ abcdefghijklmnop qrstuvwxyz 0123456789 »()&?!€,"-,:;:*«

Font family

The Munich Re fonts are available in the OpenType® format. Entities assigned by Munich Re to work with the corporate typeface must order fonts from Commercial Type.

Send an email to: Monica Shane

New Nov. 2021

Font sizes – the specified font sizes with the style sheets will not be changing. If you have a need for a size in between them, you can use it as long as the leading proportions are adhered to.

Munich Re Light
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-,;;*«

Munich Re Regular
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-"::*«

Munich Re Medium
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-,.;:*«

Munich Re Bold
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-,.;:*«

Munich Re Light Italic
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-,::*«

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Munich Re Regular Italic ABCDEFGHIJKLMNOP QRSTUVWXYZ abcdefghijklmnop qrstuvwxyz 0123456789 »()&?!€""-,;;*«

Munich Re Medium Italic ABCDEFGHIJKLMNOP QRSTUVWXYZ abcdefghijklmnop qrstuvwxyz 0123456789 »()&?!€""-..::*«

Munich Re Bold Italic
ABCDEFGHIJKLMNOP
QRSTUVWXYZ
abcdefghijklmnop
qrstuvwxyz
0123456789 »()&?!€""-,;;:*«

Design basics Updated November 2021

Type hierarchy

While there is flexibility for designers to apply weights, styles and sizes of our typeface to create the greatest legibility and clarity for the content, there are some defined styles that embody the HSB approach to typography.

Enterprise brand story

Driven by technology and fueled by innovation, HSB is accelerating, changing the future of specialty insurance and risk solutions to unlock new opportunities for our clients and partners.

Type must never be centered, ranged right or justified.

Munich Re Bold for headlines



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Alignment

HSB typography must always be ranged left. Type must never be centered, ranged right or justified.

New Nov. 2021: Centered text for infographics/icon usage – yes, you can use centered text for this purpose when it's more appropriate for the layout

Weights

While all weights are allowed, HSB style is defined by using Munich Re Bold for main headers in both print and digital applications. This approach emphasizes the importance and conviction behind our key messages and allows our distinctive color palette to have the desired impact.

Imagery

HSB continues to provide best-in-class service to our traditional clients while embracing emerging technologies and pioneering new solutions. Our imagery reflects the industries we serve, the technologies we harness and the people who make it all possible.





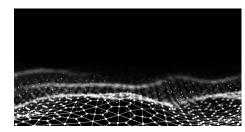


People and technology

Whether depicting our employees, partners or clients, people should be shown in authentic environments and engaging in relevant activities, with a focus on technology applications.







Abstracts

Textures and patterns that demonstrate concepts such as connected technologies, fluidity, speed, breadth and energy may also be used.





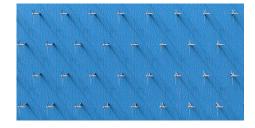


Technology composites

Carefully-crafted combinations of commercial or industrial scenes with abstract technology textures to help tell relevant stories of the infusion of technology into all aspects of business is applied to print and digital comunications.







Unique industry perspectives

Our deep insight, experience and unique point of view is expressed through industry-related imagery that has an unusual or unexpected vantage point.

Bringing it together

The HSB adaptation of the stripe concept

The HSB design system takes the foundation of the Munich Re stripe concept and adapts it to create a distinctive brand look and feel. The stripe concept is a visual extension of our logo, establishing a strong graphic treatment that connects our communications and experiences.













Idea

The stripe concept seamlessly integrates with our new logo, providing visual continuity and a modern aesthetic.

The adaption

HSB uses a flexible combination of neutralcolor overlay stripes and thin rule lines, creating clear information hierarchy, adding depth and visual interest, and expressing sophistication and precision.



Extreme horizontal format

Landscape formats that are wider than a 2:1 proportion will feature vertical stripes.

The HSB stripe concept

While flexible, the HSB design system follows certain rules to ensure consistency and a distinctive brand expression.





Stripes

Transparent stripe overlays are only used in white, grey or black, depending on the tone of the image or background.

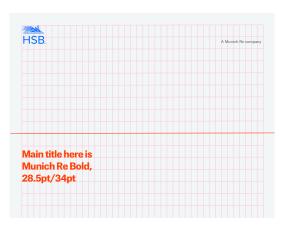


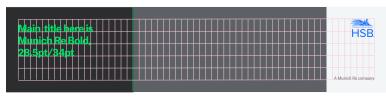


Rules

At least one rule line must be used per layout, but never more than two. The rules should match the color of the dominant header typography. Refer to the design templates regarding specifications for rule sizes.







Grid

The stripes and rules align to the horizontal lines of the grid. Rules and stripes may be used in different ways, depending on the content of the layout. They can frame content, create a defined branding zone for the logo, or emphasize an area of an image.

Extreme horizontal formats that are wider than a 2:1 proportion will use the stripes and rule lines in a vertical orientation.

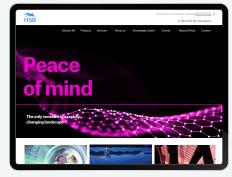
Examples































Our Brand Applications

Brand applications: Covers

























Use of the stripes

Covers may use one stripe as a transparent overlay in a tint of either white, black or Munich Re Grey. The stripe may be sized and positioned anywhere on the underlying grid. The stripe should be used purposefully, to either allow for sufficient contrast for the typography or highlight a key part of an image.

Use of horizontal rules

Covers must use at least one horizontal rule as part of the layout, but should not use more than two. The rule(s) should use the same color as the dominant typography. Rules can be flexible in their position, but must align to the underlying grid. Rules should be used purposefully, to frame key messaging, create separation for the branding zone or highlight a key part of an image.

Typography & color

Main headlines should be set in Munich Re Bold, and leverage colors from the vivid and dynamic palette. Select scale and HSB color combinations that allow maximum contrast with images or background textures. Colors from the vivid and dynamic palette maybe used as a flood of coverage when imagery is not being used.

Brand applications: Inside spreads

















Color

Collateral pieces should use one color from the HSB vivid and dynamic palette as the dominant color. Colors from the HSB clean and pure palette can be used to support the dominant color in charts, graphs, icons or infographics as desired.

Typography

While Munich Re Bold is specified for header treatments, all Munich Re weights are allowed for creating the ideal hierarchy for content. However, the use of a limited weight set per piece of communication simplifies the design and reinforces the corporate brand. Recommended type sizes and line spacing are specified in the templates. Consistent use of these specifications will help create a cohesive experience across materials.

Brand applications: PowerPoint







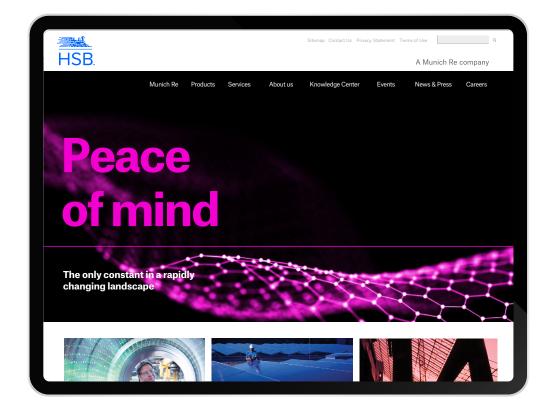




Template

The HSB PowerPoint template has been designed to allow for a range of content types and provides multiple options for covers, dividers, imagery and graphics layouts.

Brand applications: Web and mobile







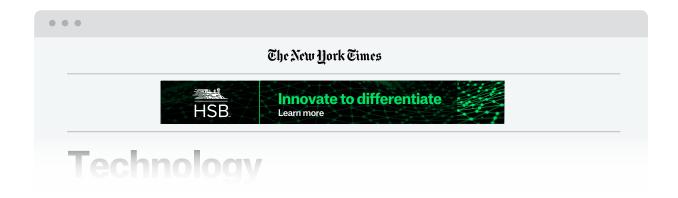
Color

Be sure to utilize the color palette tints to ensure proper contrast for text and graphics.

Logo

Be mindful of which logo version to use as the site scales to various browser widths. If the locomotive symbol will appear smaller than 72 pixels wide at certain viewport sizes, make sure your code has a breakpoint that uses the small use version of the logo.

Brand applications: Digital







Logo use

Be mindful of the dimensions of digital communications and the size of the logo in application; logos that will appear smaller than 72 pixels wide (measuring the width of the train symbol) should leverage the small use version of the logo artwork.

Brand applications: Apps and social media

App icons









Splash screens

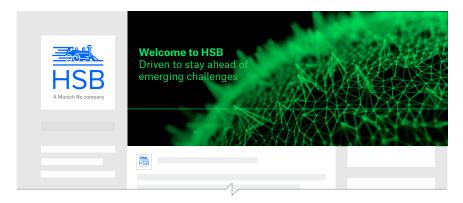




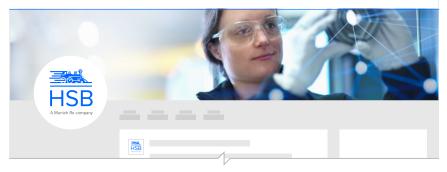




Social media



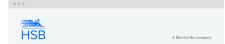




Logo

Most social networking sites only provide you with the option to upload one image for your avatar. As such, to ensure legibility in social avatars from their 256x256px maximum down to the 16x16px minimum, please use the small use logo.

Brand applications: HTML Email/Email signature



Peace of mind: the only constant in a rapidly changing landscape

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Firstname Lastname

Title goes

HSB

Address line, Suite City, ST, 00000 Tel: 860 722-5313 Mobile: 860 593-6522 Fax: 860 722-5540 Firstname_Lastname@hsb.com

hsb.com



A Munich Re company



Legal copy goes here. Lorem ipsum delor sit amet, his in quando laboramus hovestatis, mea in solid rusquam eloquentiam. Amet rebum signiferumque pro. Possim dolorum detracto as perturbem siteque. Es usur ratum dicam, meliore definiebas qui ne, agam nostro sea no. E uso dolor accumas in instruction. Praesent incurdia in in collental difficis definitionem. Lorel ipsum diori at amer, bin in quando laboramos honestatis, mem ai solid rusquam dolorentiam. Amet rebum signiferumque pro. Possim dolorum detracto

Brand applications: Trade show





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Creating themes

The HSB design system is highly flexible and can be used to create thematically linked applications that can create a powerful branded experience in a crowded trade show environment. Consistent use of messaging, color, stripe concept application and imagery can link touch points together.

Brand applications: Promotional items





Logo

The new HSB logo has been designed to be simpler and more robust in its ability to reproduce well across various materials and methods. Both size and reproduction method will drive the decision on which logo version to use, whether the preferred or simplified small use version.

Using the Munich Re endorsement line logo lockup

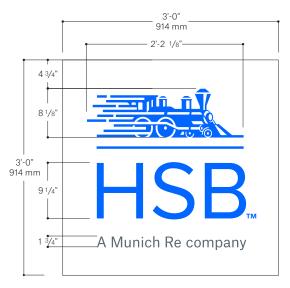
When adequate space is available for the Munich Re endorsement line to be printed/reproduced legibly, use the endorsement line logo lockup as shown on the shirt and bag above. If sufficient space for the endorsement line is not available, such as on a pen or golf ball, the endorsement line may be omitted

and the small use logo should be used. Do **not** use the flexible endorsement line treatment (or separate the endorsement line from the logo) on promotional items.

Brand applications: Signage

HSB signage should be clear, legible and professional. Signage should build brand equity and recognition by presenting the HSB logo in its preferred vertical orientation and color whenever possible.





Sample proportions of 3' x 3' office sign



Office signage

For office identifications signage, always use the preferred version of the logo. When possible, the logo should appear in Munich Re Blue on a white background.

The Munich Re endorsement line must always appear on corporate signage. Always follow clear area guidelines when scaling the logo on sign panels.

Alternate treatments

If alternate materials such as metal or etching are dictated by landord requirements, ensure that the logo has sufficient contrast to read legibly.

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