



A Munich Re company

HSB tone of voice guidance

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Introduction

Why tone of voice matters



We are all storytellers. With any story, how it's told is every bit as important as what is said.

The HSB brand represents a promise and an experience. It's much more than a look and feel – the brand as a whole helps your audience develop a deep appreciation for who we are and the value we bring through many touchpoints.

Building the HSB brand in the mind of your audience is a process that depends on clear, consistent communications. You play a key role in breathing life into our story through the way you write.

For all that you write, for each of our audiences, our brand tone of voice must color all our content consistently – because today's customer experience includes digital, social and personal communications.

About the guidelines

This document is designed to give writers and communicators the tools to allow our brand voice to ring out clearly to a variety of audiences. It's for anyone who creates content for HSB. This includes marketers, sales teams and administrators. It also includes external collaborators such as freelancers, agencies and PR firms.

These tools will help you:

- Ensure written and oral communications consistently reflect the essence of our brand
- Streamline communications development by providing a single, accessible reference for writing
- Train new employees and external partners on the nuances of communicating in our brand voice

These are guidelines, not mandates. Strive for consistency, but not rigid uniformity.

We realize that each business situation creates its own context and communication requirements. We're counting on you to use your own judgment and creativity to make sure your project's content is as strong, resonant and relevant to your audiences as possible, while still evoking the HSB brand.

Nothing here is intended as finished text to be copied and pasted. It's presented only to give you the knowledge you need to speak consistently in the voice of HSB. The words themselves should come from you.

What's here and how to use it



Our brand

The following pages contain key elements of the HSB brand platform – our brand story, personality and brand attributes. These will help you gain an understanding of who we are and the value we provide.

Our audiences

You'll also find insight about the audiences for our communications: their goals and challenges, what they're looking for and what keeps them up at night. This is paired with guidance on how to speak to each audience. This will help you get inside the mind of the person you're writing for so that you can target your work properly.

Our personality

While vital, the audience insight and guidance is not specific to the HSB brand. That's where our personality comes into play. You'll find our six brand attributes: why they matter, how we express each one in the way we act, and a description of what each attribute is (and isn't). This is essential information you need to “sound like” HSB when you write.

About our brand

A long and proud history



Like people, brands are shaped by their backgrounds. Myriad events, decisions and accomplishments come together to form both culture and personality. A clear line connects where we came from to who we are today and where we're headed.

The Hartford Steam Boiler Inspection and Insurance Company (HSB) was founded on June 30, 1866, prompted by the high rate of accidents during the Industrial Revolution. The company's first president characterized HSB as "the first company in America devoted primarily to industrial safety."

The company's engineering expertise and devotion to safety had a profound impact on industry. "Hartford Standards" quickly became the specifications for boiler design, manufacture and maintenance.

Now, more than 150 years later, those same values of loss prevention are still at the forefront of much of what we do. The company's founding premise of dealing with "matters relative to everyday life" is also very much alive in the company's culture.

Over time the company has evolved and grown into a global enterprise. New alliances have been formed. Our portfolio has greatly expanded and diversified as we move to stay ahead of emerging challenges in a fast-moving world.

Through it all, we've remained true to who we are.

The HSB 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 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 address 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.

If HSB were an individual, how would someone describe us?



Like people, brands have personalities. Some are fun and lighthearted. Others are serious and buttoned-down. When you write for HSB, you embody our personality. If you were to ask someone who knows us to tell you about HSB, what would the answer be?

Who is HSB? What's this "person" like?

HSB is an approachable straight talker. Very knowledgeable and insightful, yet at the same time straightforward and direct. I get the feeling that HSB knows me and the challenges I face every day.

HSB is who I turn to when I need a true engineering, inspection and insurance expert. Someone who understands risk inside out. Someone who knows everything there is to know about the equipment I rely on... and how important it is to me.

HSB explains things to me in a way that makes sense. What HSB tells me is always useful and informative. I gain knowledge but never feel like I'm being talked down to or lectured.

HSB knows how to give me the information I really need: when to dive deep and get technical, when to keep it straightforward and simple, and when to pull back so I can see the big picture. It's never about more information: it's always about the right information – what I need to get the job done.

Our audiences and how to speak to them

Audience overview

We have five core audiences, each with a different background, level of technical knowledge and area of focus. For this reason, copy specifically targeted at one audience may not resonate with others. You should always keep your intended audience in mind when crafting your story.

- **Leaders and influencers** are usually upper-level management.
- **Business professionals** include loss control and claims workers, along with agents and brokers.
- **Insureds** include both commercial enterprises and individuals.
- **Engineers** are highly educated professionals, often responsible for planning and oversight.
- **Front-line technical professionals** are the hands-on people who work with equipment every day.

It's important to note that the audience roles are not necessarily mutually exclusive. An individual may fall into a different audience group, depending on context. It's also possible that the same person may be filling two roles at the same time.

Leaders and influencers are usually upper-level management, making decisions that drive purchase. They're interested in big-picture business benefit and what HSB can do to help them achieve strategic goals. They value clear, compelling business rationale and tend to delegate when it comes to the details.

About the audience

- Executives and upper management charged with leading organizations
- Interested in compelling business case arguments
- Value stability, experience, reputation, proven track record; as important to them as portfolio offerings
- Knowledge may be limited, creating a need for education

Drivers, goals and concerns

- Very benefit-focused; “what can you do for me?”
- Thinking about large-scale performance issues, e.g., growth, business and technical risk, competitiveness
- Looking to strengthen the organization and/or protect it

Challenges and obstacles

- Finding trusted partners
- Creating differentiation through innovation
- Realizing operational efficiency
- Rising costs and risk

How to write for leaders and influencers

Write to inspire

Your copy should establish credibility and build trust in HSB. On occasion it may be appropriate to take liberties with grammar, for example by using sentence fragments to make your copy more impactful. Aim to bring out the value and opportunity to be found in doing business with us.

Tell a story

Craft a compelling narrative that leads your audience to come to the desired conclusion on their own. Convince them, rather than telling them.

Make it credible

Use facts and hard information to support your narrative. A simple statistic about a business trend can become a very important part of your story. This may require independent research.

Make it about them, not you

If the communications objective is to grab attention and drive further engagement, the audience should see themselves reflected in your copy. There's a time and a place to tout HSB offerings; use it wisely and when appropriate.

Example copy for leaders and influencers



Driven by technology. Fueled by innovation.

In an age of connectivity and fast-changing technology, it's essential to adapt and evolve to stay ahead of emerging risks. That's what we help you do, every day. We're your strategic partner, building on a foundation of specialty insurance, engineering and technology to drive innovation in a modern world.

Today we're carrying on a 150-year tradition of helping companies like yours think differently about what is and what could be. It's about being your innovation engine, redefining the boundaries of loss prevention, engineering risk and inspection compliance to find new and better ways to protect businesses and property.

A constantly evolving set of leading-edge solutions

You're a leading insurer, dedicated to delivering the best protection to your customers. Not all risks are the same, however. Partnering with HSB gives you unmatched access to specialized expertise in insurance, engineering and technology – focus that enhances your client value-add.

We complement you, enhancing your own coverage with high-quality specialty insurance products that fill key niches. In effect, we become your virtual product development arm, creating new offerings that drive closer engagement with your customers. We also streamline delivery, with a full suite of support and implementation services.

Business professionals are typically office workers with functional roles. They include those who work in loss control and claims, along with agents and brokers. This category may also include inspection clients. They're interested in both the "how" and the "why:" procedures as well as outcomes. They're looking for useful guidance that helps them in their job.

About the audience

- May fill a wide variety of roles from the back office to direct customer interaction, e.g., support, claims or sales
- Knowledge varies widely and may be limited to their job function and area of expertise
- Value clear guidance and responsive, helpful support

Drivers, goals and concerns

- Driven by business outcomes such as customer satisfaction, revenue generation and loss KPIs
- Looking for both education and empowerment so they can do their job better
- Thinking about performance of business partners and how it affects them

Challenges and obstacles

- Organizational/institutional issues such as poorly designed systems, inefficient processes, etc.
- Lack of clear guidance
- Pressure to deliver good results
- Limited ability to express benefit to stakeholders/customers

How to write for business professionals

Inform and guide

When offering instructions or guidance, place it in context. Offer benefit statements, rationales and desired outcomes.

Communicate with headlines

Use headlines and subheads to guide the reader through your narrative. Try to capture the key idea delivered in the copy. Avoid subheads that merely provoke and force the reader to dig deeper, e.g., leading questions. Avoid subheads that are mere labels. Ideally, you should be able to scan your headlines and subheads and know what the piece is about.

Write for humans

Insurance can be a very dry, dull and highly technical topic. Aim to engage and motivate by showing why it matters. Avoid needless fluff, however. Make what you write useful.

Use appropriate vocabulary

Avoid jargon, acronyms and insider expressions when possible. If it can't be avoided, assume explanation is required.

Example copy for business professionals



Here are some tips to help your facility whether ever-changing priorities or a shutdown.

HSB offers “self-help resources” designed to help you optimize the operation of equipment at your business. We also provide technical training that can help your facilities staff gain more knowledge about a broad range of property and equipment disciplines.

If your on-line equipment is under-supervised or completely unsupervised, we offer a combination of remote monitoring technologies and equipment logs and checklists. These can be valuable to help you ensure conditions are monitored and your business stays safer and better protected.

Sudden, unforeseen circumstances can cause disruptions to scheduled preventative maintenance programs. Take advantage of idle time to perform critical maintenance while equipment is either shut down or being run at reduced capacity. HSB’s occupancy and equipment specialists evaluate businesses, industries, and institutions worldwide – from “Main Street” businesses to larger operations, such as manufacturing plants – and help them to avoid losses, as well as recover promptly from losses that do occur. They developed HSB’s Prepare Program as a guide to facilitate a smooth and effective “restart” during times like these. For more complex problems and solutions, our staff is a phone call away.

Insureds include both commercial enterprises and individuals. Like leaders and influencers, they're interested in the benefit we provide and are focused more on the “why” and “what” than the “how.”

About the audience

- Often indirect customers who purchase “white label” coverage from a client company; HSB is not directly visible but our communications may be used by the client company
- May be a direct customer in some cases
- Focused on what we deliver and the difference it makes to them
- Limited knowledge; insurance jargon should be avoided

Drivers, goals and concerns

- Protection of businesses, homes and families
- Risk mitigation and loss prevention
- Worried about increasing risk
- Looking for assurance, knowledge and a trusted partner they see as an expert
- Want ease of doing business; make it simple

Challenges and obstacles

- Complexity and confusion regarding products
- Access to responsive support and claims service
- Access to clear guidance and helpful information in time of need

How to write for insureds

Establish a need and make it relevant

A marketing piece should clearly state the rationale for the offering. It's not enough to simply say that we protect vital systems and equipment; we should also say why that protection matters.

Make it about them, not you

If the communications objective is to grab attention and drive further engagement, the audience should see themselves reflected in your copy. Show that HSB understands their priorities.

Make it easy for them

Policy information and claims/service instructions should be as simple and clear as possible.

Put yourself in their shoes

Imagine yourself as an individual looking for what HSB has to offer, whether it's coverage or claims service. What do you want to know? Where's the line between information that prompts action and detail that confuses? Use this insight to write compelling and useful copy.

Include critical information

Give thought to what your audience needs to know. They should feel empowered and enabled by what you write.

Example copy for insureds



Home Systems Protection Plan brought to you by TrustedPlace™

If it plugs in, if it turns on, it's covered

Traditional homeowners insurance doesn't provide coverage for home equipment or system.

Breakdowns, we do! Your family could suddenly find themselves without heating, air conditioning, or the use of your kitchen — and facing a large and unexpected repair bill.

Even if you've invested in an extended warranty, you might find that it excludes many common household systems or require you to choose a contractor from their approved list. That could end up costing you thousands of dollars on top of the warranty cost.

There's a better way

Now you can fill those common coverage gaps with supplemental insurance that's simple, flexible, affordable and hassle-free: the Home Systems Protection Plan by TrustedPlace™.

Engineers are highly educated professionals who value precise language and complete, accurate information. They're interested in how we help them achieve their goals: the process and how things work. They are not dissuaded by technical detail or dense information, provided it is clear and correct. Many inspection clients have engineering roles.

About the audience

- Highly educated, well-informed and intimately familiar with equipment and technical issues
- May not be knowledgeable about insurance or risk management
- More interested in processes and technical outcomes than in business benefit
- Respectful of knowledge and expertise; want to be spoken to as equals
- Little patience with vagueness and perceived empty promises; value hard information and evidence

Drivers, goals and concerns

- Responsible for planning and oversight of equipment and systems
- Detail-oriented and thinking about exactly what's required to advance towards their goal
- Looking for knowledgeable partners who understand the engineering space

Challenges and obstacles

- Resource limits (aging equipment, capital constraints)
- Obtaining complete and correct information in a useful form
- Access to trusted expertise that they find credible

How to write for engineers

Know your topic

You don't need to have an engineering degree to communicate effectively, but you do need to be able to recognize what's important and what isn't. Speak to subject matter experts when possible and do enough research to gain an understanding of your material.

Organize your information

Engineers are intellectually rigorous and value clarity. Your narrative should have a logical flow that establishes key concepts, then builds on them. Don't bury the lead.

Keep it focused

Whenever possible, avoid making a given piece too ambitious. Less is more. Stay on topic and avoid including information that is not relevant to your communications goal. You should aim for enough information to get the job done without going overboard.

Be direct and professional

Don't oversimplify or indulge in creative, flowery expression. Use precise language and proper terminology. At the same time, avoid overly complex sentences and needless verbiage. Your goal is to establish technical credibility.

Example copy for engineers

Why electrical failures cause fires

Heat

Heat is a normal byproduct of the flow of electric current. But malfunctions to electrical systems can cause problems that generate heat much in excess of what was contemplated by code. How hot? Electrical arcing can get hot enough to melt steel. That's hot enough to spark a fire that can devastate commercial property, halt normal business operations or endanger lives. Electrical arcing can also build up slowly to smolder for days in areas hidden behind walls or ceilings until a fire ignites.

Lack of maintenance

A significant number of electrical system failures can be traced to lack of maintenance. An inadequately maintained electrical distribution system can spell trouble. Electrical panels that are never cleaned accumulate dust and dirt deposits on their connections. When moisture accumulates on dusty or dirty electrical surfaces, it can create a short circuit, leading to a fire. Contamination can also corrode connections.

Insight: Front-line technical professionals

Front-line technical professionals are the hands-on people who work with equipment every day. They are often facility managers, or technicians who report to managers. They're interested in very concise, actionable information. Some inspection clients may fall into this category.

About the audience

- Depth and sophistication of knowledge may vary widely; some may have an engineering background, while others come from operations (e.g., facility managers)
- Often highly focused on specific tasks and immediate outcomes
- Relatively little knowledge of or interest in strategic business goals
- Value simple, direct, prescriptive communications

Drivers, goals and concerns

- Responsible for day-to-day operations, e.g., keeping equipment and systems up and running, and in compliance
- Looking to make operational tasks easier
- Interested in the details of risk mitigation and compliance

Challenges and obstacles

- Constant pressure to address immediate issues
- Financial and staffing constraints
- Access to simple, useful and actionable information that helps them in their daily work
- Access to responsive, knowledgeable support and expertise

How to write for front-line technical professionals

Keep it short

Your audience values simplicity. Make liberal use of bulleted lists and illustrations to communicate. Individual deliverables should be kept as short as possible.

Keep it simple

Use plain language and short, action-oriented sentences. Use the active voice.

Streamline the topic

Avoid packing too many messages into a given deliverable. The number of takeaways should be low. It's better to have four crystal-clear one-page documents than a brochure that covers multiple topics.

Make it scannable

Use subheads and callouts to communicate key ideas. Ideally, the reader will get the gist of your narrative without having to read in detail. If it's of interest, they'll dig deeper.

Make it modular

Try to break your content into small, easily-consumed chunks that can be absorbed quickly.

Example copy for front-line technical professionals

Mechanical system start-up following an extended shutdown period

If shutdown for extended periods, steam boilers/systems can experience an introduction of condensate in the pipework. This can lead to potential water hammer hazards (caused by the introduction of steam into cold pipework that has not been sufficiently drained) which can cause injury to operating personnel and others working within the vicinity of the plant.

Therefore, the following steps should be considered to minimize the hazard:

- Introduce steam into the cold pipework gradually to avoid the risk of thermal shock and to reduce the chance of water hammer.
- Ensure the pipework system is completely drained when cold, and pay attention to areas where condensate can collect, which might include sagging lengths of pipework, vertical legs, changes of slope, dead ends, etc.
- Inspect steam traps in accordance with manufacturers' instructions.
- Use isolating valves to permit the gradual warming of the system.

Writing in our tone of voice

We are

- **Forward-thinking**
- **Inventive**
- **Agile**
- **Analytical**
- **Technology-driven**
- **Customer-centric**

These six brand attributes are an essential part of our brand voice. Through them, we project the living personality of our brand in our advertising, marketing and business communications.

These elements represent the ideas and values that drive us. They are both independent and intertwined, creating a unique way of communicating that captures the essence of HSB.

HSB brand attributes at a glance

Forward-thinking

We are in tune with emerging trends and challenges – we stay ahead of the curve to keep our customers ahead of the curve.

Inventive

We are creative thinkers – enterprising, inquisitive and adept at conceiving new solutions.

Agile

We are nimble and flexible – empowered to respond quickly and able to pivot to seize new opportunities. We customize solutions to meet client needs.

Analytical

We like to do things right – we're methodical, diagnostic and precise. We're harnessing data and knowledge to engineer solutions and predict outcomes. We execute with excellence.

Technology-driven

We have embraced technology – we are using its power to transform how we think and work. Through our tools and solutions, we are enabling our customers to do the same for their customers.

Customer-centric

We are passionate advocates for our clients – we understand their needs and are committed to using our expertise to help them succeed.

Why Forward-thinking is important

In a chaotic and challenging world, risk evolves with blinding speed. Yet at the same time, so does the ability to manage it, through new technologies and disciplines such as data science.

What's needed is a combination of foresight and insight: a vision of the world to come and how to thrive in it.

How HSB demonstrates Forward-thinking

We are in tune with emerging trends and challenges – we stay ahead of the curve to keep our customers ahead of the curve.

Forward-thinking is:

- Thoughtful, with a distinct point of view
- Aware of current and emerging issues – and their implications
- Proactive as well as responsive (meeting today's needs while preparing for what's to come)
- Passionate about the possibilities to be found in looking at the world in a new way

Forward-thinking is not:

- Hyperbolic, bleeding-edge or speculative
- Selective, cherry-picking facts to make a case
- Encouraging of haste or risk

Why Inventive is important

New risks, new challenges and new demands are emerging every day. Business as usual is simply not enough to ensure success.

Innovation is not just a buzzword. It's an essential factor in successfully navigating today's world.

It means new products for unprecedented needs. New ways of doing business and managing relationships. New technologies to change the nature of risk management.

How HSB demonstrates Inventive

We are creative thinkers – enterprising, inquisitive and adept at conceiving new solutions.

Inventive is:

- Expert and prepared to think differently
- Listening and looking for opportunity wherever it might lie
- Striving for new and better answers
- Innovative, yet careful

Inventive is not:

- Hidebound
- Stuck in the past
- Overly ambitious
- Overpromising

Why Agile is important

In an era of rapidly emerging risk and fast-moving digital transformation, it's sometimes necessary to take a different approach.

An enterprise needs to identify what's needed and, when needed, be prepared to rise to the challenge with speed and precision.

It's as much about an organization's cultural mindset and business structure as it is about the intent.

How HSB demonstrates Agile

We are nimble and flexible – empowered to respond quickly and able to pivot to seize new opportunities. We customize solutions to meet client needs.

Agile is:

- Dynamic in language
- Empowered and empowering
- Accommodating
- Ready to do what's needed to ensure success

Agile is not:

- Rushed or pressured
- Pushing change for its own sake
- Promising the world

Why Analytical is important

Information is now a critical resource. Data from sensors and systems has changed the world already, and the potential for transformation has barely been tapped.

But it's only useful if it's properly understood and leveraged. There is enormous potential to do things better – from redefining risk to improving service.

How HSB demonstrates Analytical

We like to do things right – we're methodical, diagnostic and precise. We're harnessing data and knowledge to engineer solutions and predict outcomes. We execute with excellence.

Analytical is:

- Credible and evidence-based
- Specific and precise in language when needed
- Communicative of knowledge and expertise
- Thoughtful, rigorous and detailed
- Forthcoming with data and results metrics

Analytical is not:

- Novel and unverified or unproven
- Ad-hoc or lacking in credibility

Why Technology-driven is important

Technology redefines the way the world works. It's shortening the path from provider to customer, empowering people and producing new tools that can solve problems in an entirely new way.

Through technology, it's possible to rethink how insurance works. Risk can be not just managed, but avoided.

How HSB demonstrates Technology-driven

We have embraced technology – we are using its power to transform how we think and work. Through our tools and solutions, we are enabling our customers to do the same for their customers.

Technology-driven is:

- Showing opportunity
- Clear and concise
- Empowering
- About the benefit and the potential of technology

Technology-driven is not:

- Overly technical or detailed
- About the systems unless absolutely necessary

Why Customer-centric is important

Customer success goes far beyond our offerings. It's about all we do to make relationships better, interactions smoother, and experiences more positive.

That's true whether we're serving an inspection client directly, or becoming a valuable partner for a client company. Doing everything we can to help customers achieve their goals is an essential part of who we are.

How HSB demonstrates Customer-centric

We are passionate advocates for our clients – we understand their needs and are committed to using our expertise to help them succeed.

Customer-centric is:

- Positive, upbeat, refreshing and optimistic, framing challenges as opportunities
- Active and energetic, not passive
- Using collective pronouns such as “we” and “our” to describe our relationship
- Engaged and confident that together, we can achieve what we set out to do

Customer-centric is not:

- Unrealistic or overpromising
- Overly friendly or unprofessional
- Flowery or needlessly emotional



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Thank you

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