

global brand style guide

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introduction why branding matters

Our brand is our company's face to the world. At its heart lies our name and our logo, but our brand can do more than simply identify our company – it can also help to build an emotional bond between our customers, employees and shareholders.

Think about the world's most admired companies today – they all take brand management very seriously.

Why? Strong brands engender strong customer loyalty, that translates into high market shares at premium prices. Strong brands suffer less customer and staff churn and extend into new markets more easily than weak brands.

Therefore, a stronger QBE brand will deliver us additional leverage and flexibility as a business.

Successful brands are, above all, consistent. They speak with one distinctive voice and convey one distinctive look. They deliver consistent messaging and a consistent client experience. Strong brands are therefore built through planning and determination – to think, look and act consistently across divisions.

They never happen by accident.

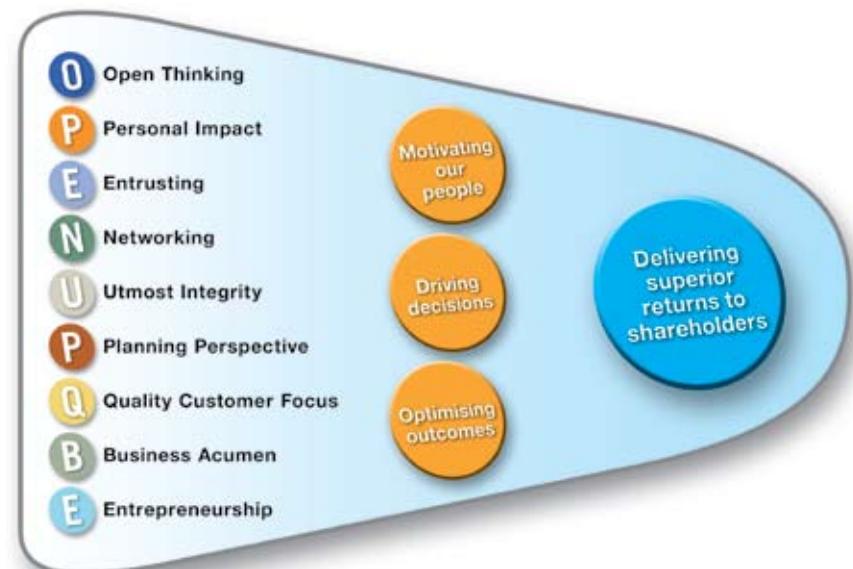
introduction building our brand from the inside out

For brands to be truly authentic, they must deliver on their promises every day.

As our industry is fundamentally a people business, QBE's Essential Behaviours form an integral part of our thinking about how to differentiate the QBE brand in the global marketplace.

The more our clients experience these distinctive behaviours from all QBE people, the more they will naturally prefer to partner with us.

We intend to reflect these themes more and more directly within our communications worldwide, to build recognition and preference for the QBE way.



introduction what you need to know about using this Style Guide

Effect of this Style Guide

This Style Guide contains the brand policies that apply to all parts of QBE Group, plus the approved brand architecture for each division. It should be read in conjunction with any supporting divisional or sub-divisional brand policy.

This is the initial stage in our brand alignment and is not a fully comprehensive representation of branding within QBE. Each of the four divisions creates its own visual identity and brand messaging to ensure we are aligned and responsive to local markets and customer segments. Please speak to your local marketing representative for further information regarding the QBE brand in your division.

At the time of publication, there are many instances where existing brand collateral is not in compliance with the policies in this Style Guide. This reflects the fact that it is often uneconomic and/or ineffective to transition immediately, due to matters such as existing stocks of branded materials, technology constraints and the costs and timeframes involved in

a brand re-launch. However, each division is working on a program to transition to the brand policies in this Style Guide.

Please note: do not destroy or dispose of any existing printed stock that may contain older versions of the logo and brand identity without first consulting your local marketing representative.

Ownership of this Style Guide

This Style Guide is owned by the QBE Brand Council. This body comprises the Heads of Marketing from each division, plus representatives from QBE Group.

Ongoing exceptions to this Style Guide

Going forward, where the brand policy in this Style Guide cannot be applied or an exception is sought, a request should be sent to the Head of Marketing for your division. Depending on the nature of the request, it may be approved as an exception or recommended to the QBE Brand Council as an amendment to this Style Guide.

Acquired Brands

Where brands are acquired by QBE, the ongoing brand treatment must be approved by the Group CEO as part of the acquisition approval process.

Changes to this Style Guide

Changes to the QBE brand policies contained in this Style Guide must be approved by the Group CEO.

Changes to the sub-brands, QBE-endorsed brands and independent brands within the Brand Architecture for a division must be approved by the divisional CEO (subject to the requirement for Group CEO approval for acquired brands).

Interpretation of this Style Guide

If you experience difficulty understanding or interpreting the contents of this Style Guide, please contact your local marketing representative for guidance.

section 1

corporate brand elements

- 1.1 the key brand elements
- 1.2 the logo
- 1.3 logo versions
- 1.4 clear space
- 1.5 clear space for on-screen use
- 1.6 brand mark positioning
- 1.7 brand mark scaling
- 1.8 correct use
- 1.9 incorrect use
- 1.10 colour palette
- 1.11 primary corporate font
- 1.12 secondary corporate font
- 1.13 image style

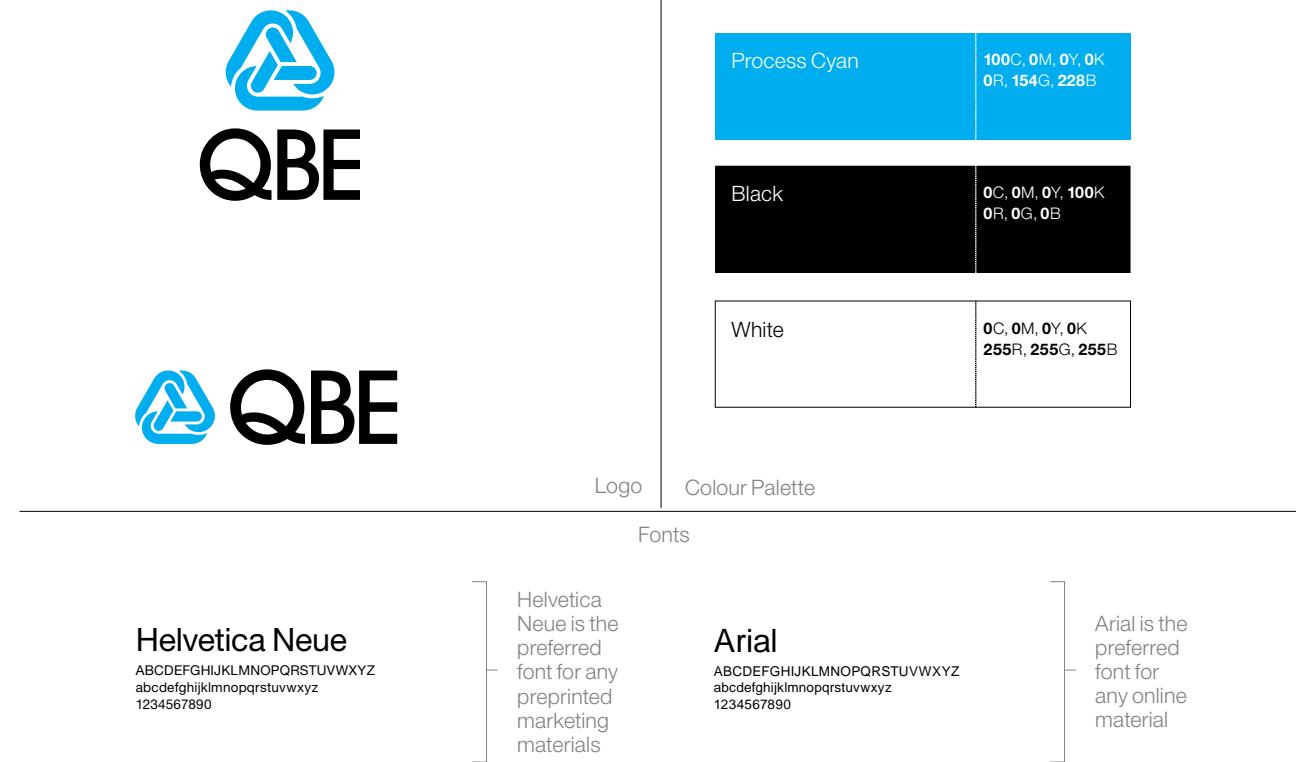
1.1 corporate brand elements

key brand elements

The key elements that make up the visual identity for QBE are:

- Logo
- Colour palette
- Fonts

Note: For guidance on image style refer to section 1.13.



1.2 corporate brand elements the logo

Our logo is the single most identifiable symbol of our brand. It has been designed to be distinctive and instantly recognisable. To maintain a high level of awareness, we must ensure that our logo is consistently applied.

The logo consists of a symbol (links) and logotype (QBE). Under no circumstances should the symbol or logotype be separated or recreated. Always use the master logo. If you need assistance or a copy of the logo, contact your local marketing representative.

Shown right are two versions of the QBE logo, a vertical and horizontal version. The preferred option is the vertical version. However there are some limited occasions when the horizontal version can be used, this is when the vertical logo does not work in the required space or when applied to signage. It is also important not to limit use of the horizontal version for trademark protection purposes.

The full range of permitted logo versions is contained in section 1.3.

For further advice contact your marketing local representative for guidance.

Note: Some of the logos in section 2 of this Style Guide do not comply with the standards set out in section 1. This is due to transitional issues, or in some cases, reflect an approved decision to retain brand equity in an acquisition. The key point stressed here is not to create new logos within QBE that do not adhere to the standards in section 1. Any decisions relating to acquired brands must be approved by the Group CEO as part of the acquisition process.



① example one Vertical logo – preferred use



② example two Horizontal logo – restricted space use only

1.3 corporate brand elements logo versions

The permissible variations in the use of the logo are set out at the right.

The preferred versions are the vertical ones (1a to 2b). The horizontal versions (3a to 4b) should only be used where there are space restrictions or other constraints, plus for external building signage (refer section 6.2).

Versions 2b and 4b are only permitted to be used on merchandise and signage.

Further guidance, in terms of examples of non-permissible use of the logo, is contained in section 1.9.

To ensure that you are using the correct technical version of the logo, please ensure that you use the master logo supplied by your local marketing representative, in accordance with section 1.8.

Gold and Silver Leaf logos

Two additional versions of the logo have been created, only to be used on executive stationery:

Gold Leaf logo

(Gold chain symbol, logotype 100% black) - for the use of the Group CEO only.

Silver Leaf logo

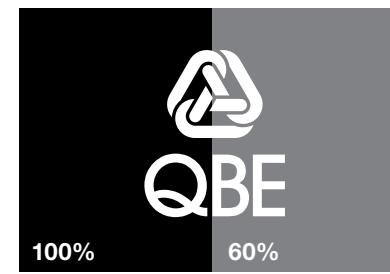
(Silver chain symbol, logotype 100% black) for the use of divisional CEOs and Group Head Office Management.

If you feel that you need to use the silver version of the logo, please contact your local marketing representative.

1 a



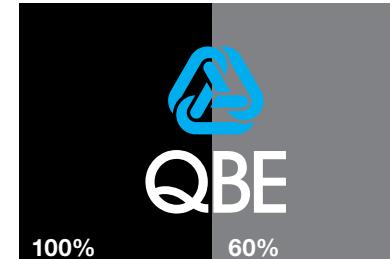
1 b



2 a



2 b



3 a



3 b



4 a



4 b



1.4 corporate brand elements clear space

When using any version of the QBE logo, a clear space area must be maintained. No graphic elements, typography, illustration or images are to appear in this area.

Use the links in the QBE logo to determine the clear space around the logo. See examples on the right for reference.

Minimum size logo

For further advice on the minimum size for the QBE logo contact your marketing representative.

As a general rule the minimum size for print application is 10mm high for the vertical logo or 18mm wide for the horizontal logo – per examples shown right.

Please refer to section 1.7 (brand mark scaling) for reference of size specifications.

Note: The logos on the right are visually to scale when printed at A4 size.

1

Full size links for clear space rule on all printed documentation.



2



1.5 corporate brand elements clear space for on-screen use

To ensure visibility on-screen, the minimum clear space around the logo must be half the height of the QBE symbol (links). See example 1 on the right for reference.

Preferred size for 1024x768px

As a guide, use the vertical logo at 10% of the shortest side ie 768px = 76.8px logo width.

As a guide, use the horizontal logo at 15% of the shortest side ie 768px = 115.2px logo width.

Preferred size for 800x600px

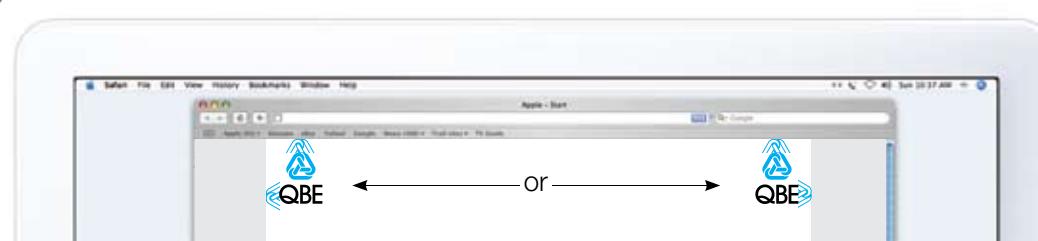
As a guide, use the vertical logo at 10% of the shortest side ie 600px = 60px logo width.

As a guide, use the horizontal logo at 15% of the shortest side ie 600px = 90px logo width.

Varying sizes

If there are any other screen sizes, base the size of the logo at 10% of the shortest side of the screen (15% for the horizontal version).

- 1 Half size links for clear space rule for on screen purposes.



Note: The preferred placement of the logo is the top left hand corner however this is dependant on the on-screen space constraints.

Use half the height of the QBE logo as a general guide for clear space rule for online design.



1.6 corporate brand elements brand mark positioning

Shown right are positioning examples for the logo.

As a guide, use the logo at 10% of the shortest side of the paper. For example the shortest size of an A4 sheet is 210mm therefore the logo should be 10% of 210mm.

Preferred options for logo positioning

Letterhead: top left refer to example 1

There are however some circumstances or formats when this isn't possible. For example, IT system constraints or specific advertisements might require that the logo be positioned differently. Refer to example 2.

Brochure/PowerPoint/Print ad: bottom right refer to example 3.

For advice on how to place the logo contact your local marketing representative for guidance.

Please refer to section 1.7 for size specifications.



1.7 corporate brand elements brand mark scaling

Examples 1,2,3 and 4 refer to the actual sizes of the logo as they should appear on A5, A4, Letter and A3 paper sizes.*

As a general rule the logo width is 10% of the shortest side of a communication piece (or 15% for the horizontal version).

Sizes – vertical logo

A5: 14.8mm logo width
A4: 21.0mm logo width
Letter: 21.6mm logo width
A3: 29.7mm logo width



Actual size and position of logo 14.8mm wide on an A5 document

1



Actual size and position of logo 21.0mm wide on an A4 document

2

Sizes – horizontal logo

A5: 22.2mm logo width
A4: 31.5mm logo width
Letter: 32.4mm logo width
A3: 44.5mm logo width



Actual size and position of logo 21.6mm wide on a letter size

3



Actual size and position of logo 29.7mm wide on an A3 document

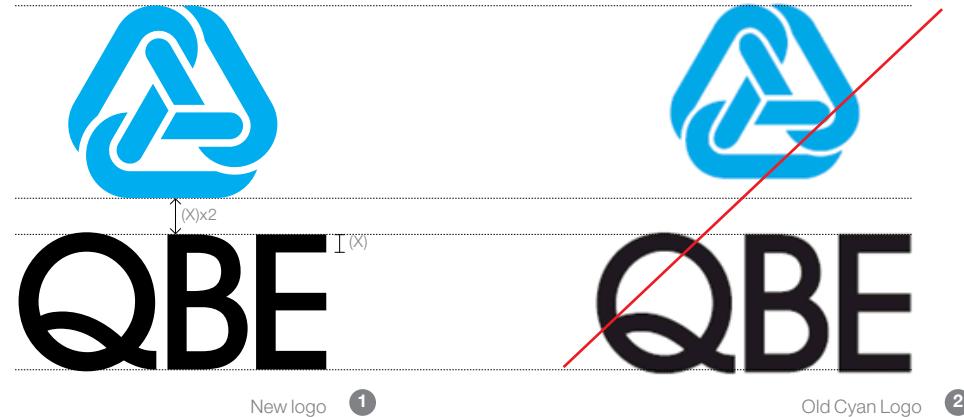
4

*NB visually to scale when printed A4

1.8 corporate brand elements correct use

Ensure that the correct QBE logo is used at all times, refer to example 1.

The new logo is differently proportioned. The links have been enlarged and closer to the QBE. The exact distance measures 2 times the height of stroke of the 'E'.



1.9 corporate brand elements incorrect use

The symbol (the links) and the logotype (QBE) have been specially designed to work together. The logo must never be recreated or distorted in any way.

To maintain consistency it is essential that the identity is never altered in any way. Here are a few examples of what not to do.

For further advice contact your local marketing representative.

Note: Some of the logos in section 2 of this Style Guide do not comply with the standards set out in section 1. This is due to transitional issues, or in some cases, reflect an approved decision to retain brand equity in an acquisition. The key point stressed here is not to create new logos within QBE that do not adhere to the standards in section 1.

Any decisions relating to acquired brands must be approved by the Group CEO as part of the acquisition process.



Don't change the colour of any logo elements, use only the supplied logos. (Do not use Pantone Reflex Blue as shown – Process Cyan is the correct colour).



Don't distort the logo. Be sure to check the logo width and height is always consistent.



Don't place the logo on a visually busy background or have anything encroach into its clear space. It may be placed over a calm area of the image eg machinery.



Don't remove any elements of the logo. **Please note:** the only instance where it is permissible to use "QBE" without the links is when co-branding on clothing in the context of approved sponsorship agreements, where technical restrictions mean the links cannot be applied effectively. Please liaise with your marketing representative for approval and application of this exception.



Don't remove any elements of the logo. The logo consists of a symbol (links) and logotype (QBE). Under no circumstances should the symbol or logotype be separated or recreated. Always use the master logo. If you need assistance or a copy of the logo, contact your marketing representative.



Don't use the logo with white links and black typeface on a coloured background. Use reversed (ie white) logo only.



Don't use the logo on any other coloured solid background other than Process Cyan, white or black.



Don't use an all white logo on a light coloured background.



Don't change the font.



Don't add copy lines or other elements to any part of the logo.



Don't place the logo on a background that is similar in colour or doesn't provide enough contrast to any of the logo elements.



Don't add copy lines or other elements to any part of the logo.



Don't rearrange the logo to accommodate a design. Alternative logos are available.



Don't change the colours or add copy lines or other elements to any part of the logo.



Don't change the colour or add any lines to any part of the logo.

1.10 corporate brand elements

colour palette

The QBE primary colour palette is made up of 3 colours: process cyan, black and white to create a clean, modern look to all applications.

It is essential these colours are used accurately and consistently whenever QBE materials are produced.

Shown right are CMYK and RGB breakdown values.

For online, Word and PowerPoint documents please use the following RGB breakdown for an accurate representation of cyan.

R:0 | G:154 | B:228

① Colour palette



② Colour tints



Black



80% tint
88R, 88G, 88B

60% tint
130R, 130G, 130B

40% tint
168R, 168G, 168B

20% tint
210R, 210G, 210B

White



1.11 corporate brand elements primary corporate font

Helvetica Neue is to be used on all pre-printed marketing materials. It has been chosen because it is simple, clean, modern and is highly legible. It conveys clarity across a wide range of collateral, from pages of text to signage.

Good typography is primarily about clarity and communication. Constant attention to typographic detail helps establish a corporate style.

For general brochure and collateral designs there are five recommended weights. See examples shown to the right. Helvetica Light and Bold are the preferred weights and should be used most often. Roman, Medium and Heavy can be used when emphasis is required in long, text heavy documents.

Where there is a “number heavy” document, Arial can be used to replace Helvetica.

The image shows three large, bold, blue lowercase letters 'a', 'b', and 'c' arranged vertically. The letters are a vibrant blue color and have a slightly rounded, modern font style.

Helvetica Neue Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Used for sub –
headings, quotes,
points, interesting
facts etc.

Helvetica Neue Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Used for main
headings.

Helvetica Neue Roman

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Helvetica Neue Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Helvetica Neue Heavy

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

1.12 corporate brand elements secondary corporate font

The secondary font for QBE is Arial. This is a sans serif font which should be used on documents, letters, presentations and all other communication that utilise PC applications in their production, or other circumstances where it is uneconomic or unfeasible to use the proprietary Helvetica Neue font family.

Arial has been chosen for its similarity to the corporate font – Helvetica Neue. Arial is a standard Windows font and is available to all users.

Arial is particularly appropriate for number heavy documents.

Examples of letters and numbers are shown to the right to illustrate the difference between the fonts.

A large, bold, blue sans-serif font sample showing the lowercase letters 'a', 'b', and 'c' in a clean, modern style.

Arial

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Arial Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890

Font comparison

Helvetica Neue Roman

QBE Global Brand Style Guide 1234567890

Arial Regular

QBE Global Brand Style Guide 1234567890

1.13 corporate brand elements image style

Note: There are currently no Group-wide standards relating to image style. However photographs or illustrations are subject to copyright law. Images are not to be used without consultation with your local marketing and legal representative to ensure they are being used appropriately, and to avoid exposure to legal action.

The examples shown right provide an overview of the global image style used by divisions.

Example 1 shows a selection from the Australia and Group library. QBE Australia and QBE Group have a reportage photographic style, and use colour photography of people and landscapes. Please refer to your local marketing representative for appropriate image selection and copyright rules.

Example 2 shows a selection from The Americas. The America's approach is to choose and shoot photography containing a human element; that are modern interpretations; that place a priority on "people" over 'things' and that have an opportunity to connect on an emotional level.

Example 3 shows a selection of images from the European library. The iconic images on a black background deliberately look as though they might represent a second object. For example the van windows might also be photographic frames. This visual duality highlights our ability to see things differently. Photography that refers to specific products should always feature relevant scenarios, objects or people.

Example 4 shows a selection from the Asia Pacific Library. To ensure imagery that is relevant in all local markets a colourful, bright and punchy style has been chosen. Category-level product imagery conveys QBE's brand values – commitment, secure, responsible, caring – across the division. Rather than using people in its photography which might localise the imagery, symbols and representations that conveys a professional tone have been sought.

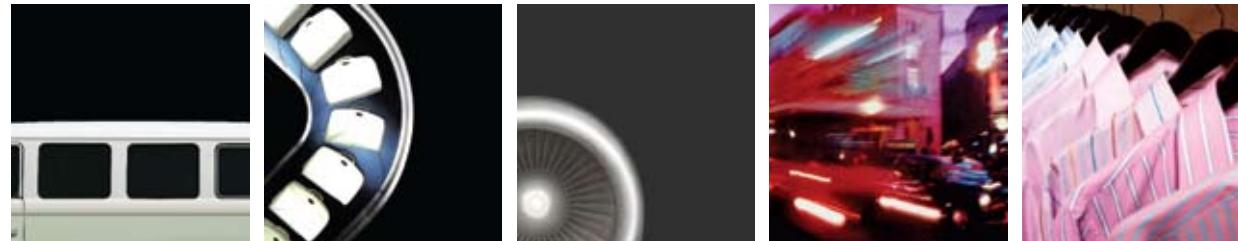
① Australia



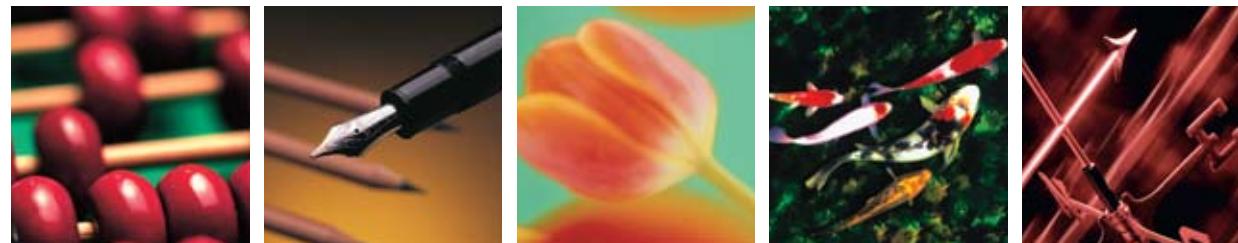
② The Americas



③ Europe



④ Asia Pacific



section 2 brand architecture

Note: Some of the logos in section 2 of this Style Guide do not comply with the standards set out in section 1. This is due to transitional issues, or in some cases, reflect an approved decision to retain brand equity in an acquisition. The key point stressed here is not to create new logos within QBE that do not adhere to the standards in section 1. Any decisions relating to acquired brands must be approved by the Group CEO as part of the acquisition process.

- 2.1 brand architecture – Australia
- 2.2 brand architecture – Asia Pacific
- 2.3 brand architecture – Europe Operations
- 2.4 brand architecture – The Americas
- 2.5 policies for endorsed brands
- 2.6 business partnership co-branding principals – supporting brands
- 2.7 business partnership co-branding principals – sponsorship brand logo

2.1 brand architecture brand architecture – Australia

Shown right is the key brand architecture for Australia.

Below are the definitions for each segment:

- **Masterbrand**

Our corporate mark that dominates QBE-branded products and services across the Group.



Masterbrand

Accident & Health	Farm	Packages	Trade Credit
Aviation	Home & Contents	Property	Travel
Builder's Warranty	Liability	Personal – Direct (old WQBE)	Workers Compensation
Compulsory Third Party	Marine	Surety	
Engineering	Motor		

Product sets

- **Product sets**

The key product ranges we offer in this division.

- **Geographic hubs**

The identifiers we communicate to stakeholders in this division.

- **Sub-brands**

Products or services deemed important to be differentiated from the QBE masterbrand through their own names and identities.

- **QBE endorsed brands**

Non-QBE branded businesses endorsed by QBE to build substance and credibility.

- **Independent brands**

Non-QBE branded businesses that benefit from remaining unconnected to the QBE masterbrand.

Note: Changes to the division's brand architecture require approval by the divisional CEO.

Brand architecture for Australia

Australia



Masterbrand

Accident & Health	Farm	Packages	Trade Credit
Aviation	Home & Contents	Property	Travel
Builder's Warranty	Liability	Personal – Direct (old WQBE)	Workers Compensation
Compulsory Third Party	Marine	Surety	
Engineering	Motor		

Australia

Geographic hubs



Sub-brands

None

QBE endorsed brands



Independent brands

2.2 brand architecture brand architecture – Asia Pacific

Shown right is the key brand architecture for Asia Pacific.

Below are the definitions for each segment:

- **Masterbrand**

Our corporate mark that dominates QBE-branded products and services across the group.

- **Product sets**

The key product ranges we offer in this division.

- **Geographic hubs**

The identifiers we communicate to stakeholders in this division.

- **Sub-brands**

Products or services deemed important to be differentiated from the QBE masterbrand through their own names and identities.

- **QBE endorsed brands**

Non-QBE branded businesses endorsed by QBE to build substance and credibility.

- **Independent brands**

Non-QBE branded businesses that benefit from remaining unconnected to the QBE masterbrand.

Note: Changes to the division's brand architecture require approval by the divisional CEO.

Brand architecture for Asia Pacific

Asia Pacific



Masterbrand



Accident Insurance
Business & Personal Liability Insurance
Cargo Insurance
Commercial Property & General Personal Accident & Health Insurance

Domestic Property & General Accident Insurance
Engineering & Construction Insurance
Marine Insurance (Hull & Liability)
Motor Insurance

Packaged Commercial Insurance
Personal & Professional Liability Insurance
Tailored Business Packages
Trade Credit Insurance
Travel Insurance

Product sets

Asia: Mainland China, Hong Kong, India, Indonesia, Macau, Malaysia, Philippines, Singapore, Thailand, Vietnam, India.

Pacific: Fiji, French Polynesia, New Caledonia, Papua New Guinea, Solomon Islands, Vanuatu, New Zealand

Geographic hubs



Sub-brands

QBE endorsed brands

Independent brands

2.3 brand architecture brand architecture – European Operations

Shown right is the key brand architecture for European Operations.

Below are the definitions for each segment:

- **Masterbrand**

Our corporate mark that dominates QBE-branded products and services across the Group.



Masterbrand

Aviation
Casualty
Marine & Energy
Motor
Property & SME

Reinsurance
Speciality

- **Product sets**

The key product ranges we offer in this division.

- **Geographic hubs**

The identifiers we communicate to stakeholders in this division.

- **Sub-brands**

Products or services deemed important to be differentiated from the QBE masterbrand through their own names and identities.

- **QBE endorsed brands**

Non-QBE branded businesses endorsed by QBE to build substance and credibility.

- **Independent brands**

Non-QBE branded businesses that benefit from remaining unconnected to the QBE masterbrand.

Note: Changes to the division's brand architecture require approval by the divisional CEO.

Brand architecture for European Operations

European Operations

Masterbrand



Masterbrand

Aviation
Casualty
Marine & Energy
Motor
Property & SME

Reinsurance
Speciality

Product sets

Bulgaria
Czech Republic
Denmark
Estonia
France

Germany
Hungary
Ireland
Italy
Macedonia

Slovakia
Spain
Sweden
Ukraine
UK

Geographic hubs

Sub-brands

QBE endorsed brands



Independent brands

2.4 brand architecture brand architecture – The Americas

Show right is the key brand architecture for The Americas.

Below are the definitions for each segment:

- **Masterbrand**

Our corporate mark that dominates QBE-branded products and services across the Group

- **Product sets**

The key product ranges we offer in this division.

- **Geographic hubs**

The identifiers we communicate to stakeholders in this division.

- **Sub-brands**

Products or services deemed important to be differentiated from the QBE masterbrand through their own names and identities.

- **QBE endorsed brands**

Non-QBE branded businesses endorsed by QBE to build substance and credibility.

- **Independent brands**

Non-QBE branded businesses that benefit from remaining unconnected to the QBE masterbrand.

Note: Changes to the division's brand architecture require approval by the divisional CEO.

Brand architecture for The Americas

The Americas



Masterbrand

	Businessowners	Facultative	Loss Control Services	Restaurant Express
	Commercial Agribusiness	Farmowners	Motel Express	Telecommunications
	Commercial Auto	Health	Personal Lines	Trade Credit
	Commercial Package	Homeowners	Premium Audit Services	Treaty
	Commercial Property	Identity Theft Services	Professional Liability	Umbrella Liability
	Commercial Umbrella	International Treaty	Property & Casualty	Workers Compensation
	Contractors Express	Life Insurance	Reinsurance	

Product sets

The Americas
Latin America

Geographic hubs

Sub-brands

GENERAL CASUALTY	NORTH POINTE	UNIGARD	FARMERS UNION INSURANCE	QBE Specialty Insurance	QBE Reinsurance the Americas
------------------	--------------	---------	-------------------------	-------------------------	------------------------------

The Americas
QBE Aseguradora de Riesgos del Trabajo (A.R.T) S.A

QBE Brasil Seguros S.A
QBE Compania Central de Seguris S.A
QBE Del Istmo

None

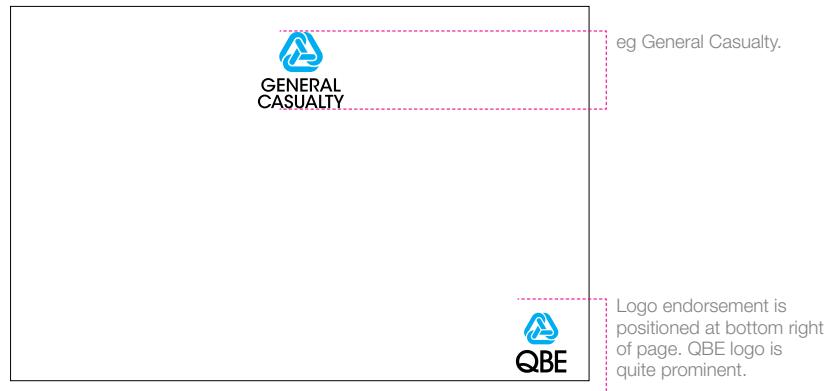
Independent brands

2.5 brand architecture policies for endorsed brands

Currently there is no company-wide policy with respect to brand endorsements. Endorsements can be specific (written) or implied with the appearance of logos in close proximity to one another. Endorsements carry legal implications and should not be represented without the joint consultation of local legal and marketing representatives.

Written permission must also be obtained from any third party expressly permitting use of their logo or any endorsements.

Examples of how endorsements may be used are shown right.



2.6 brand architecture business partnership co-branding principals – supporting brands

The size of a supporting brand logo will depend on the size of the QBE logo. As a general rule, other logos should be vertically centred with the height of the QBE logotype.

Portrait supporting brand logos

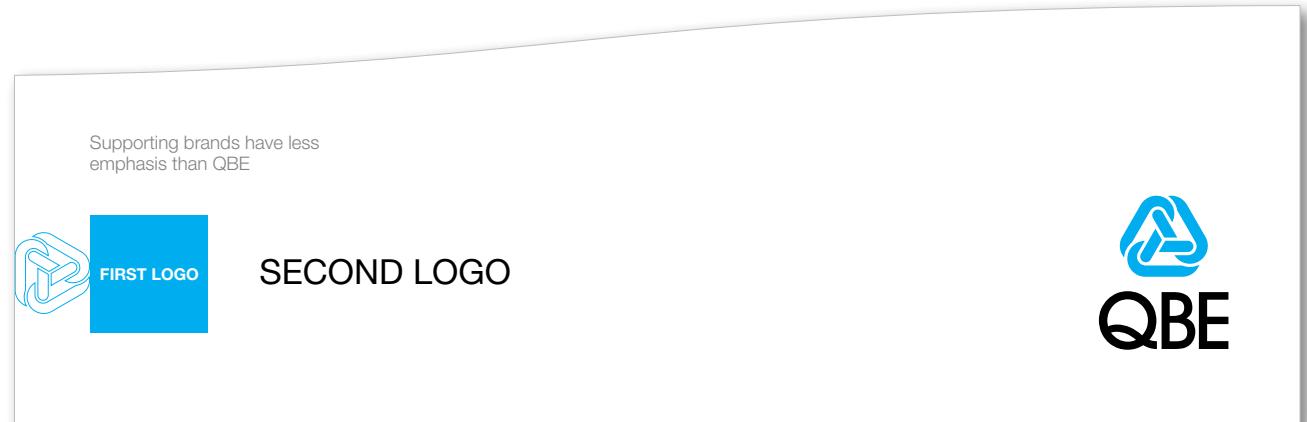
(First logo) should appear aligned with twice the height of the type in the QBE logo, as shown to the right.

Landscape supporting brand logos

(Second logo) should be approximately half the height of the type in the QBE logo, as shown to the right.

Always allow the correct amount of clear space around the logo (as set out in the corporate brand elements section of this Style Guide). Our objective is to get maximum presence for the QBE logo alongside supporting brand logos. A supporting brand logo should never appear larger than the QBE logo. A supporting brand logo should appear to the left of the QBE logo.

How our logo should be positioned alongside supporting brands



2.7 brand architecture business partnership co-branding principals – sponsorship brand logo

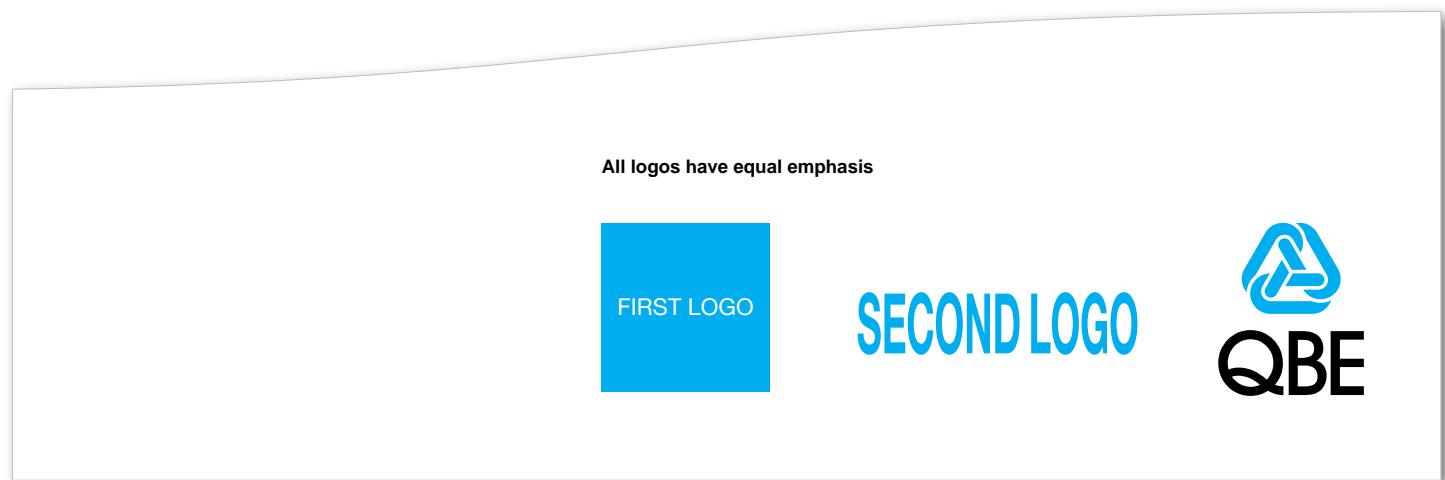
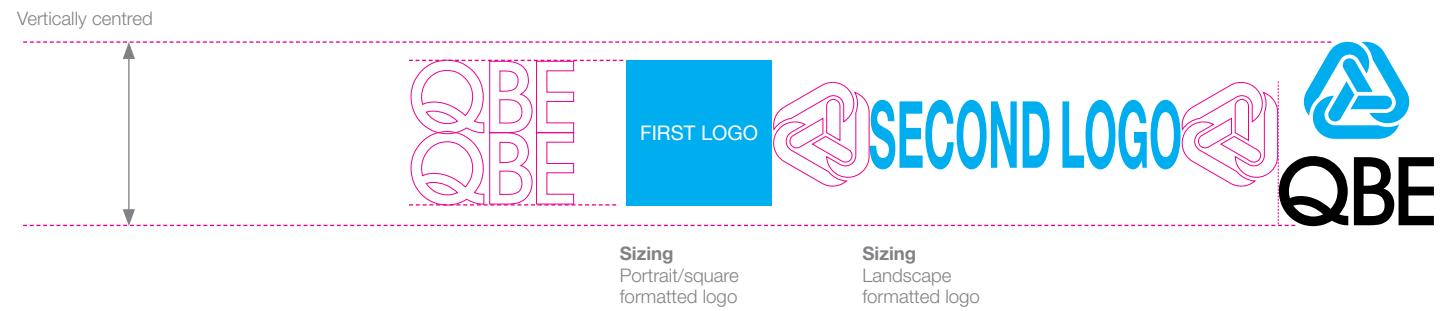
The size of a partner logo will depend on the size of the QBE logo.

As a general rule other logos should be vertically centred with the height of the QBE logotype.

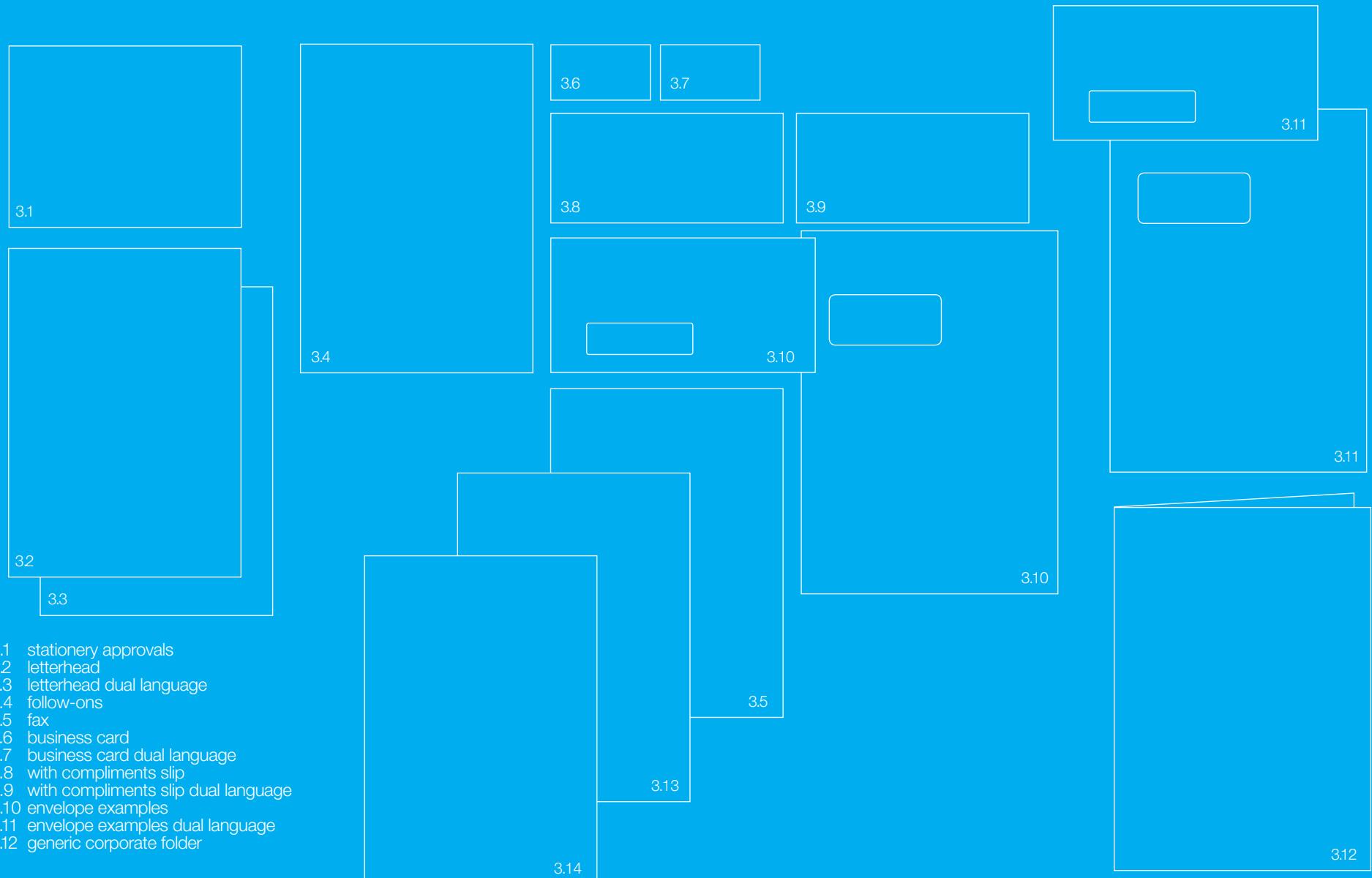
Portrait/square formatted logos should appear aligned with twice the height of the type in the QBE logo.

Always allow the correct amount of clear space around the logo (see 1.4 corporate brand elements section of this Style Guide). Our objective is to get maximum presence for the QBE logo alongside partner logos. A partner logo should not appear larger than the QBE logo. A partner logo should be positioned to the left of the QBE logo.

How our logo should be positioned alongside partner brands



section 3 corporate stationery



3.1 corporate stationery stationery approvals

Our stationery standards – introduction

One of the first steps in forming one brand across all our operations, is ensuring that we represent ourselves consistently in all forms of communication. One of the simplest but most frequent forms of communication with our clients is on company stationery and business cards. Following in this section of the guide is a set of core pieces of communication which we will be phasing in across each division during 2008 and 2009.

Your local marketing representative will be co-ordinating the transition and application of the new standards as appropriate for your division. PLEASE DO NOT THROW OUT ANY PRINTED STOCK which may carry older versions of the logo and brand identity, without first consulting your local marketing manager.

Management of QBE-branded stationery

Design, development and printing of QBE-branded stationery is managed by your local design and publishing team (where teams are in place), and/or your local marketing representative. No QBE-branded stationery is to be created without consultation and approval of those teams.

Online stationery is also to adhere to these guidelines.

Wherever possible, your stationery stock should be standard-sized, mass-produced stock per your division's business stationery standards. In some cases, IT system constraints may mean custom-sized stock is required (eg positioning of the 'window-face' on some of our envelopes). Again, this should be managed in consultation with your design and publishing team or local marketing representative.

Postal requirements

When choosing stock and designing stationery, please consider any postal requirements or regulations.

Legal requirements

In most countries, company letterhead requires some reference to a business number, trading name or is subject to other regulatory/legislation scrutiny. Please liaise with your local legal representative to ensure appropriate representation of these elements within the following styles.

32 corporate stationery letterhead

The approved versions of the QBE letterhead are shown on the right. They should be printed on Precision Laser stock, on 90gsm where available. This is an uncoated stock and should be used for all letterheads.

Precision is the preferred stock however this may not be available to you in your market. If this is the case it is permissible to choose an alternative stock which has the same finish and gsm.

Example 1 is an A4 letterhead, portrait used for Australia (297mm h x 210mm w)

Example 2 is an A4 letterhead, portrait used for Europe (297mm h x 210mm w)

Example 3 is an US letter, portrait used for The Americas (11" h x 8.4" w)

Example 4 is an A4 letterhead, portrait used for Asia Pacific (297mm h x 210mm w). Address details to be positioned horizontally across top of page due to mainframe constraints.

Example 1 is the current layout for Australia. All letterhead details are overprinted. This is recommended where systems allow for this approach.

Letter layout and content

Arial must be used on the letterhead.

The address block and all body copy is set in Arial regular 10 point. The city, state and postcode should be featured on one line. The country name can go on the fourth line if necessary. The subject title is set in Arial bold 10 point. The name is set in Arial bold 10 point and the title and division set in Arial regular.

The body copy (text) of any letter should line up vertically with the far right edge of the "E" in QBE, and should not encroach on the right margin – recommended at 25mm in from the right edge of the page.

Should you have any enquiries regarding recommended layouts or formats that may not be accommodated by your templates, contact your local marketing representative for guidance.

4

QBE Insurance (Australia) Limited
ABN 78 052 191 025
45 Harrington Street
Sydney NSW 2000
Australia

Postal Address
GPO Box 4229
Sydney NSW 2001
Telephone: XX XXXX XXXX
Facsimile: XX XXXX XXXX
www.qbe.com.au

QBE European Operations
Plantation Place
30 Fenchurch Street
London EC3M 3BQ
Telephone: XX-XXXX-XXXX
Facsimile: XX-XXXX-XXXX
enquiries@uk.qbe.com
www.qbeurope.com

QBE the Americas
Wall Street Plaza
68 Pine Street
New York NY 10005
Postal Address
PO Box XXXX
New York, NY XXXX XXXX
Telephone: XXXX XXXX XXXX
Facsimile: XXXX XXXX XXXX
www.qbe.com

City, State and Postcode should be featured on one line. Country name to go on fourth line if required.

1

QBE

QBE Insurance (Thailand) Company Limited
ABN 78 052 191 025 15th Floor U Chulang Building 968 Rama IV Road Silom Bangkok 10500
Postal Address PO Box 55 Rama IV Silom Bangkok 10500 Phone +66 (0) 2238 0999 Fax +66 (0) 2238 3030 www.qbe.com

2

QBE

3

QBE

Letterhead not to scale

Blue Ridge Insurance Company
Blue Ridge Indemnity Company
General Casualty Company of Illinois
General Casualty Company of Wisconsin

Hoosier Insurance Company
MassWest Insurance Company
Regent Insurance Company

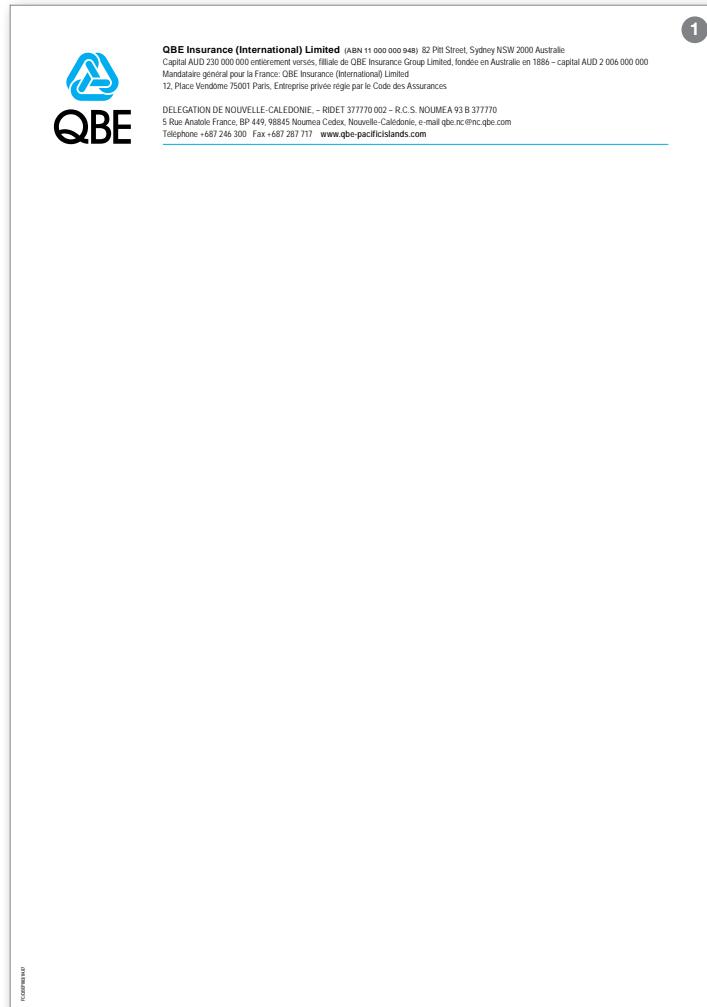
Southern Guaranty Insurance Company
Southern Fire and Casualty Company
Southern Pilot Insurance Company

3.3 corporate stationery letterhead dual language

The approved version of the QBE dual language letterhead is shown to the right. They should be printed on Precision Laser stock (or its equivalent), on 90 gsm. This is an uncoated stock and should be used for all letterheads.

Example 1 is an Asia Pacific letterhead A4 letterhead, portrait (297mm h x 210mm w). The letterhead is set horizontally due to mainframe constraints.

All other divisions should follow the previous letterheads and align text vertically for the second language if required.



3.4 corporate stationery follow-ons

The approved version of the follow-on sheet is shown on the right. This should be printed on Precision Laser stock (or its equivalent), on 90gsm. This is an uncoated stock and should be used for all continuation sheets.

It is the same size as a standard A4 letterhead (297mm h x 210mm w).

US size for follow-on (11" h x 8.4" w).

Mainframe systems may dictate placement of the logo and thereby affect clear space rules.



3.5 corporate stationery fax

The approved versions are shown right.

Example 1 – Australia

Example 2 – European Operations

Example 3 – The Americas

Example 4 – Asia Pacific

1

QBE Insurance (Australia) Limited
ABN 78 003 191 035
85 Harrington Street
Sydney NSW 2000
Australia

Postal Address
GPO Box 4229
Sydney NSW 2001
Telephone: XXXX XXXX XXXX
Facsimile: XXXX XXXX XXXX
www.qbe.com.au

QBE European Operations
Plantage Place
30 Fenchurch Street
London EC3M 8BD
Extra line if required
Telephone: XXXX XXXX XXXX
Facsimile: XXXX XXXX XXXX
enquiries@uk.qbe.com
www.qbeurope.com

QBE the Americas
Wall Street Plaza
88 Pine Street
New York NY 10005
Extra line if required
Postal Address
PO Box XXXXX
New York XX XXXXX
Telephone: XXXX XXXX XXXX
Facsimile: XXXX XXXX XXXX
www.qbe.com

2

3

4

QBE Insurance (Thailand) Company Limited
ABN 78 003 191 035 15th Floor U Chulang Building 988 Rama IV Road Silom Bangkok Bangkok 10500 Phone +66 (0) 2238 0999 Fax +66 (0) 2238 3000 www.qbe.com

Fax

Attention: Firstname Lastname
Company: Company Name
Fax No: XXXX XXXX XXXX
From: Senders Firstname Lastname
Copy To: Copies To
Date: Date of Fax
No. of pages: (If all pages are not received, please telephone XX XXXX XXXX)
Subject: Subject Title

Salutation

Kind regards

Firstname Lastname
Title
Division

Direct: XXXX XXXX XXXX
Email: firstname.lastname@qbe.com

Ref: References

IMPORTANT NOTICE:
The information in this facsimile is confidential and may also be privileged. If you are not the intended recipient, any use or dissemination of the information and any disclosure or copying of this document is unauthorised and strictly prohibited.
If you have received this facsimile in error, please promptly inform us by telephone and return the facsimile by mail.

Fax

Attention: Firstname Lastname
Company: Company Name
Fax No: XXXX XXXX XXXX
From: Senders Firstname Lastname
Copy To: Copies To
Date: Date of Fax
No. of pages: (If all pages are not received, please telephone XX XXXX XXXX)
Subject: Subject Title

Salutation

Kind regards

Firstname Lastname
Title
Division

Direct: XXXX XXXX XXXX
Email: firstname.lastname@qbe.com

Ref: References

Appropriate confidentiality statement belongs here

3.6 corporate stationery business cards

Traditionally, each division has had its own style of business card. As one of the most obvious representations of our brand, the intent is to rationalise and simplify our approach, to achieve consistency and a degree of uniformity, while allowing for regional requirements. The approved versions of our business card are shown right.

The only instance in which another logo is permitted on the QBE business card is for those underwriting business at Lloyd's.

Card stock

All business cards should be printed on, Novatech Satin 300gsm for consistency.

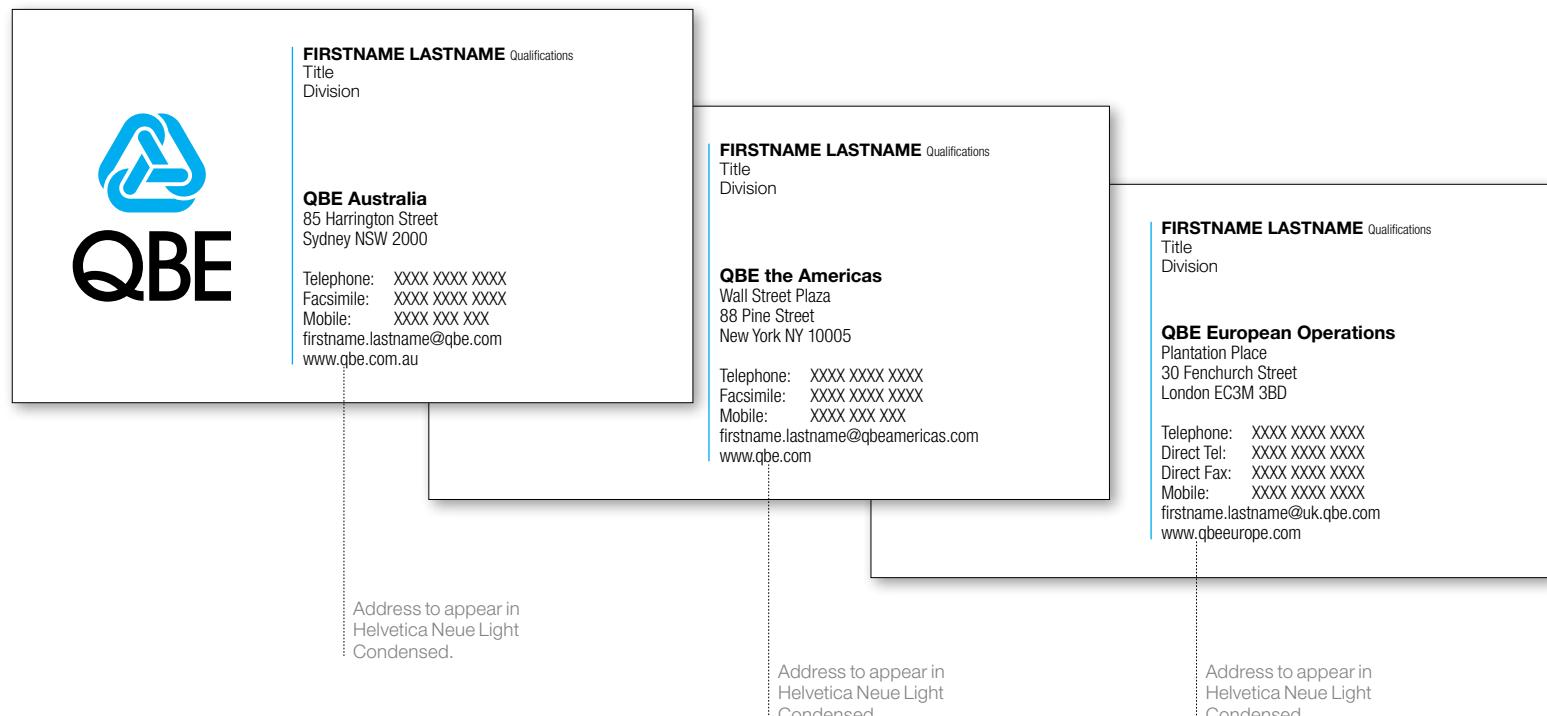
Novatech Satin is the preferred stock however this may not be available to you in your market. If this is the case choose an alternative stock which has the same finish and gsm.

Card stock should be standard size for the country/division of use.

Qualifications

Representation of qualifications is permitted on business cards and should appear immediately following a person's name, but must not extend past that same line.

Qualifications must be relevant to the insurance industry and/or the person's current job role.



Lloyd's syndicate member card



3.7 corporate stationery business cards dual language

For markets where more than one language is required to be represented, the dual language business card should be used – where details are represented in one language on the front of the card, the other on the reverse.

For stock requirements, please refer to section 3.6 corporate stationery – business cards in this guide.

Double-sided business card

Front
Primary language



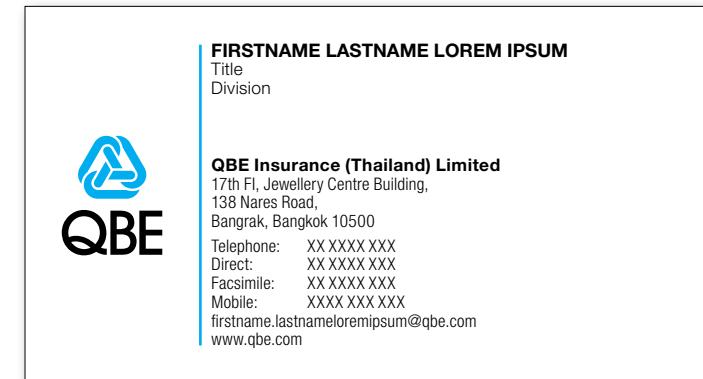
Back
Secondary language



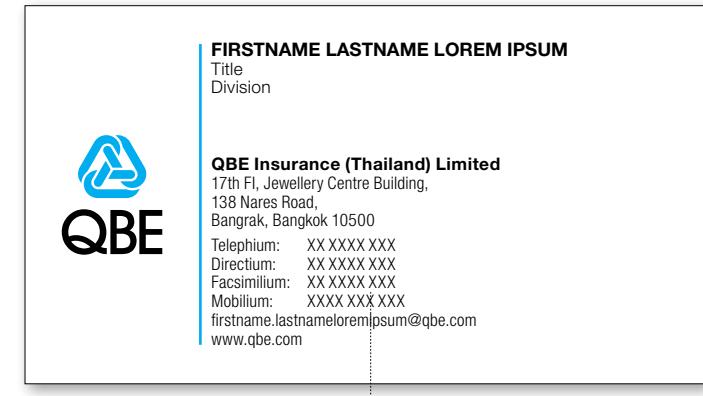
Address to appear in
Helvetica Neue Light
Condensed.

Double-sided business card – Asia only

Front
Primary language



Back
Secondary language



Address to appear in
Helvetica Neue Light
Condensed.

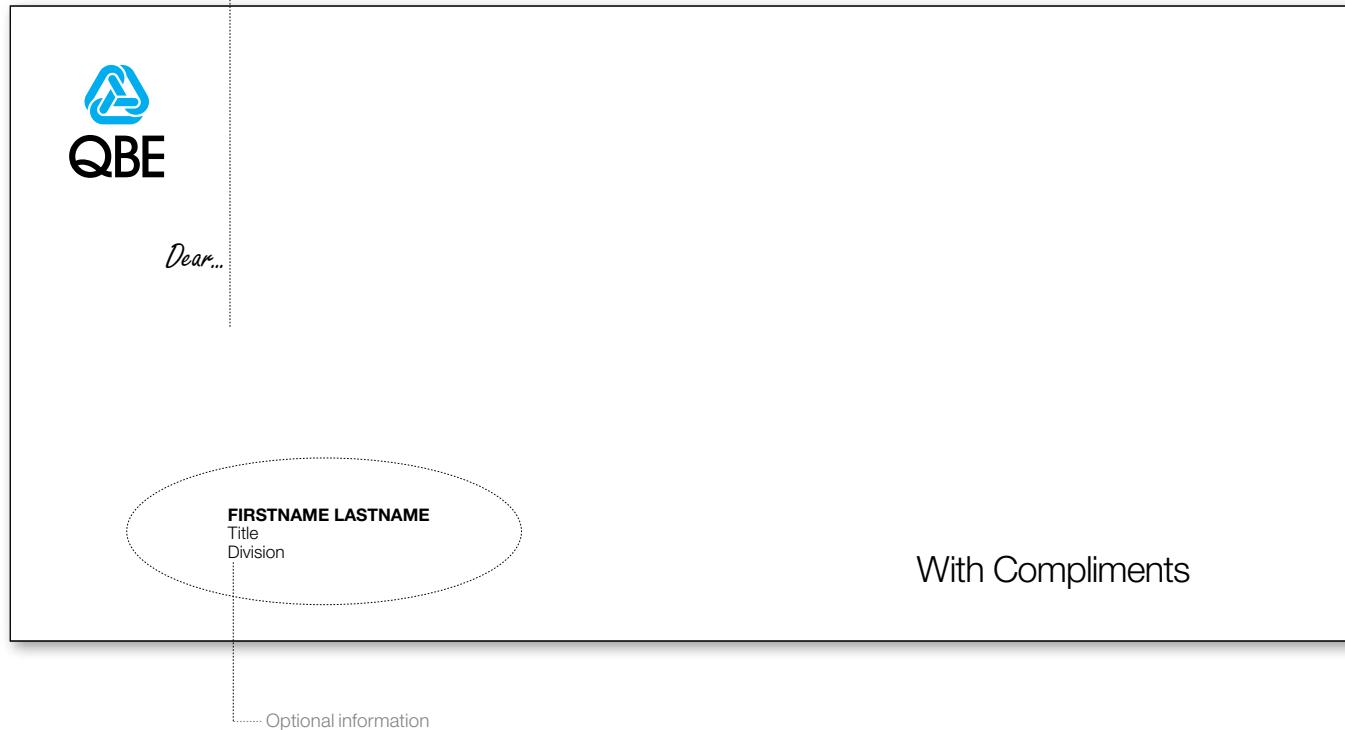
3.8 corporate stationery with compliments slip

The layout of the With Compliments slip is shown to the right. It should be printed on 90gsm Precision Laser stock. This is an uncoated stock and should be used for all With Compliments slips for consistency.

Precision is the preferred stock however this may not be available to you in your market. If this is the case choose an alternative stock which has the same finish and gsm.

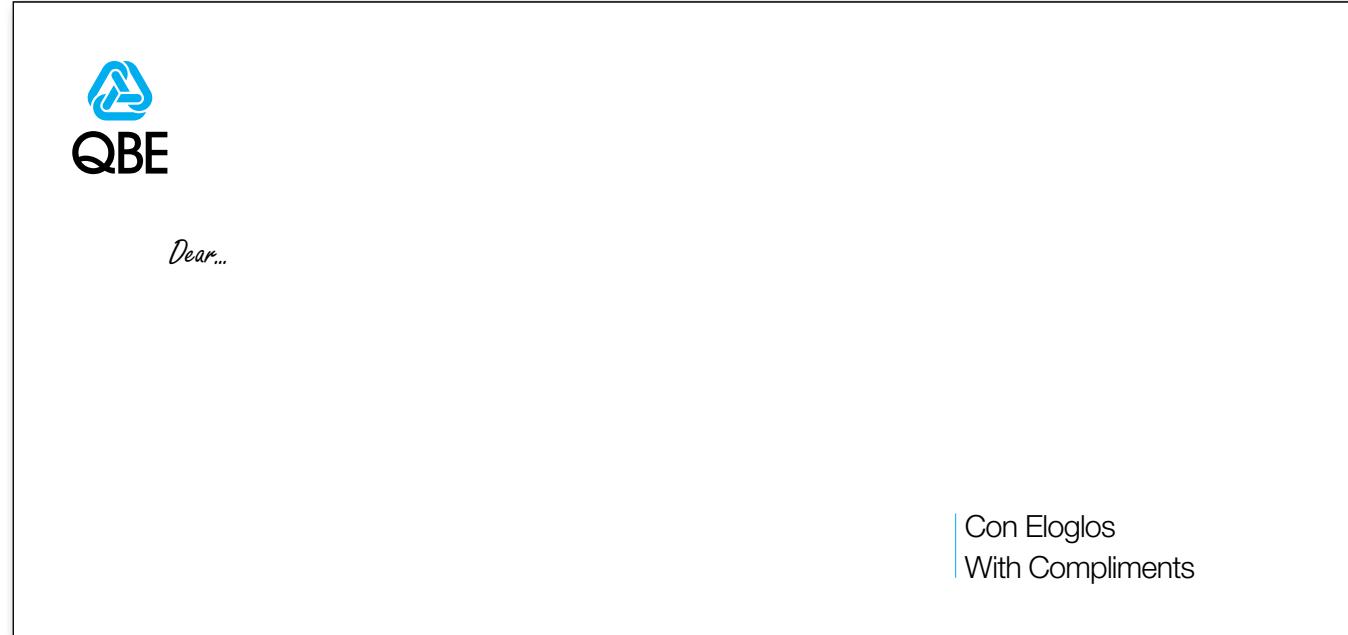
The logo size should be approximately 10% of the shortest edge and follows the half-links height clear space rule due to limited space.

Please ensure that salutation always starts approximately in this position



3.9 corporate stationery with compliments slip dual language

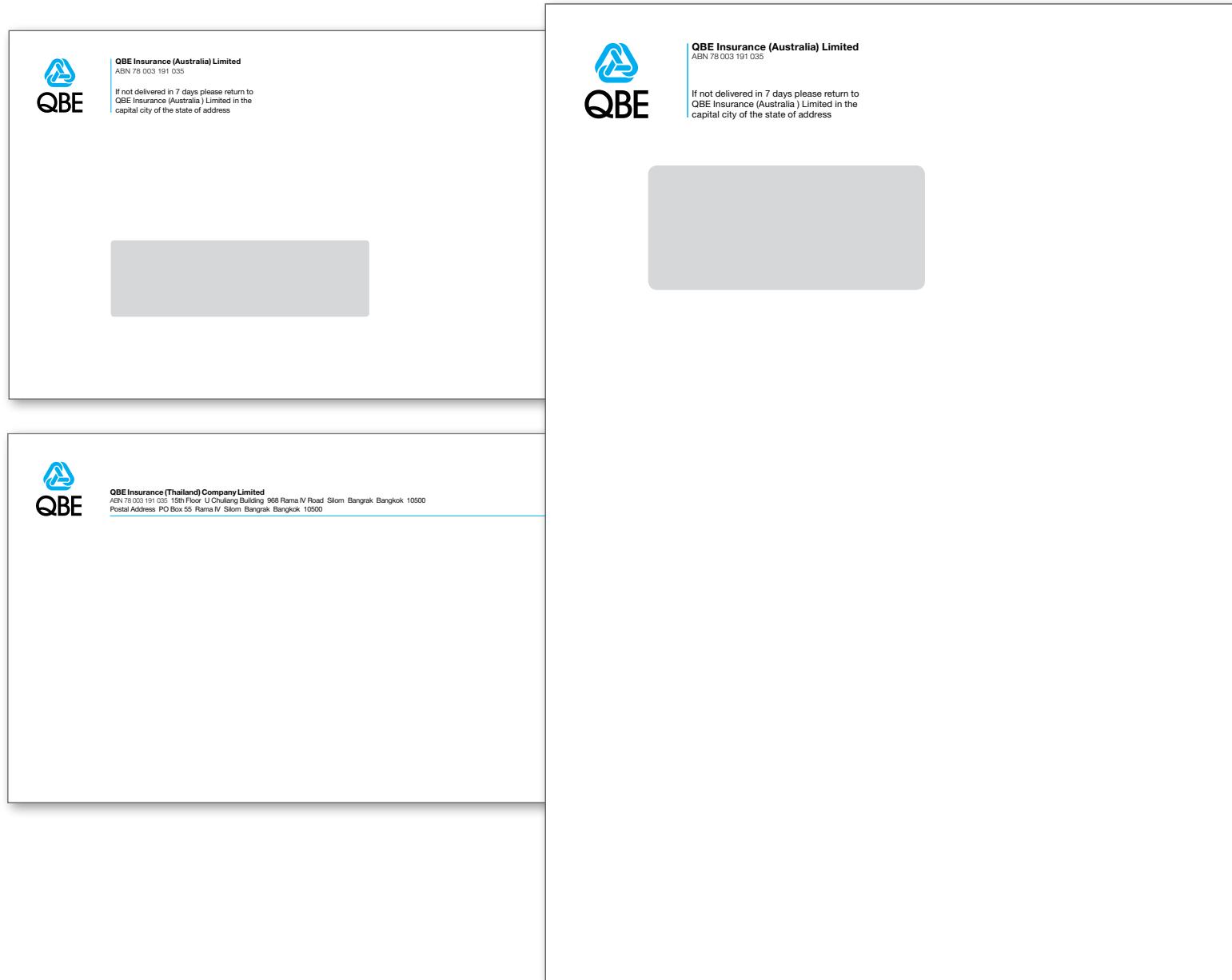
Layout for the dual language With Compliments slip is shown right.



3.10 corporate stationery envelope examples

Shown to the right are examples of QBE Australia and Asia Pacific envelopes only. They should be printed on 80gsm Precision stock (or its equivalent).

Please liaise with your local marketing representative for local stationery requirements.



3.11 corporate stationery envelope examples dual language

An example of QBE dual language envelopes is shown to the right. They should be printed on 80gsm Precision stock (or its equivalent).



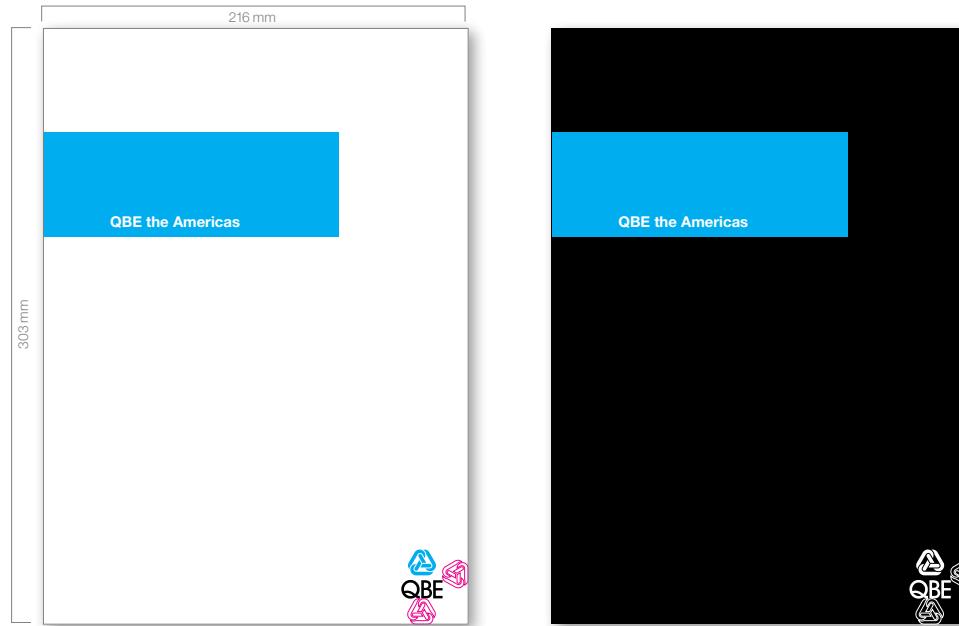
3.12 corporate stationery corporate folder

The following apply to the corporate folders:

- The QBE logo is positioned bottom right hand corner.
- Please use clearspace rules for application of QBE logo.
- All folders are to be printed on 350gsm Impress stock.
- Celloglaze finish should not be applied as it is not friendly to the environment and is not recyclable.

Impress is the preferred stock however this may not be available to you in your market. If this is the case choose an alternative stock which has the same finish and gsm.

Examples are shown to the right.



section 4

PowerPoint protocols

4.1

4.1 PowerPoint rules

4.1 PowerPoint protocols PowerPoint rules

The use of the QBE Brand in PowerPoint presentations to external parties is subject to the brand policies in section 1 of this Style Guide, including the following:

Please use these PowerPoint rules as a guide for all presentations.

• Logo

Only use the 2 colour vertical QBE logo.

The correct position of the logo is on the bottom right hand corner shown right. Please apply the onscreen rules when placing the logo.

• Colour

The correct highlight colour to be used in PowerPoint files is cyan, the most accurate RGB breakdown value of cyan is R:0 | G:154 | B:228. Only use colours from the QBE primary and secondary colour palette. Cyan can be added to the top of the page to add colour to the presentation as shown in example 5.

• Fonts

The only font to be used throughout the PowerPoint presentation is Arial. Do not use any other fonts. Suggested font sizes are shown in example 1, 2, 3, 4 and 5.

In addition, here are some further guidelines:

• Content

Please keep information clear and simple. Rather than using sentences, use point form. Make sure that you communicate the required message in a concise way.

• Use of images

Avoid using multiple images on one page. Use images that are specific to your region and have been approved by your local marketing representative. When choosing images – make sure they are relevant to your presentation.

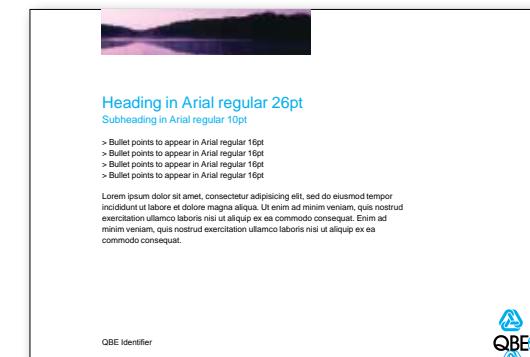
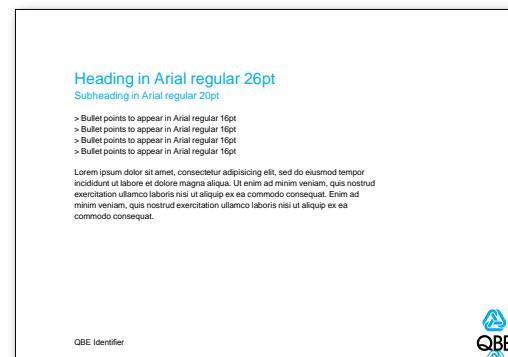
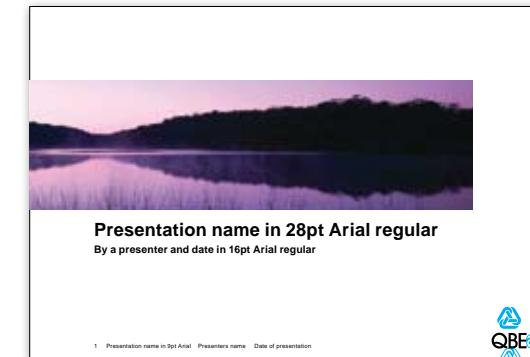
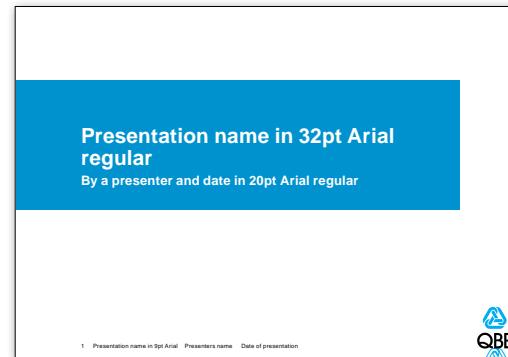
• Title pages

Use a block of colour to hold the title information or if a suitable image is available replace the block of colour with the image. When an image is used the title information should be placed underneath the image as shown in example 2.

• Footer

Every page should feature a footer. Include the presentation name/title and page number.

Some current applications of PowerPoint rules



section 5 online media

- 5.1 web content
- 5.2 domain name policy
- 5.3 email address policy
- 5.4 email fonts policy
- 5.5 email signature policy
- 5.6 third party websites policy

5.1 online media web content

Submission and approval for Web (or Internet) content is currently handled differently by each division. For information on how to submit or update content, please see information displayed right, or refer to your local marketing representative.

The brand policies in section 1 of this Style Guide apply to public website content, including extranets.

It is essential that all public website content is properly approved prior to its publication.

① European Operations Approval Processes

Refer to the Marketing & Communications pages on the Intranet.

② The Americas, Australia, Asia & Pacific Islands Approval Processes

In regions where there is an automated content management system, web content is approval manually. If you have any queries with regards to web content contribution and approval processes in your division, please refer to your local marketing representative.

5.2 online media domain name policy

Currently there is no company-wide domain name policy. As a general rule, domain names should aim to be brand led (ie feature the company name immediately after www.), be intuitive and scalable.

You need to liaise with your local IT, legal and marketing representatives when creating public URLs.

5.3 online media email address policy

Email Protocols

Like web protocols, email protocols should, where possible be intuitive – making them logical and easy to guess.

While QBE mainly uses staff members' full names for their emails, this approach can be impractical if the name is very long. In this case you can use your first name initial and surname (if it is not already in use). Keep in mind that your email address will need to be used in various applications eg business cards, where space may be limited.

Staff Email Protocols

Example 1 – standard approach
firstname.surname@iso.qbe.com
ie georgia.vanhaasteren@au.qbe.com

Example 2 – Long name
Here, the first names are represented by initials to save space:
initial.surname@iso.qbe.com
ie g.vanhaasteren@au.qbe.com

Promotional Emails

These emails are set up for the sole purpose of gaining customer feedback and facilitating enquiries. Please liaise with your legal representative prior to conducting email mailouts as some country's privacy laws state that you cannot send unsolicited emails to existing or potential customers. All promotional email addresses should be signed off by your local marketing representative.

Example 3 – Product promotional address
info.name@iso.qbe.com
ie info.marine@au.qbe.com

Example 4 – Country promotional address
ie info@au.qbe.com

Example 5 – Regional hub promotional address
ie info.pacificislands@qbe.com

5.4 online media email fonts policy

Shown right is a generic email message.
The body text should appear in black Arial, 10pt
and on auto leading.

Shown in example 2 is the email signature signoff.
Please refer to section 5.5 for more details.

The screenshot shows a generic email editor interface. At the top, there's a toolbar with various icons for file operations like 'Send Now', 'Categories', and 'Projects'. Below the toolbar, the 'To:' field contains 'firstname.lastname@iso.qbe.com', the 'Subject:' field contains 'Email font policy', and the 'Attachments:' field says 'none'. A font toolbar below the subject line includes buttons for bold, italic, underline, and other styling options. The main content area starts with a numbered list item '1 Salutation' followed by a placeholder text block: 'Message to appear in Arial regular 10pt on auto leading. Lorem ipsum dolor sit amet, consectetuer adipiscing elit. Vivamus rhoncus pede at nibh. Suspendisse eget risus sed metus aliquet tincidunt. Mauris mattis tempus lorem. Aliquam leo justo tincidunt dui enim. Lorem ipsum dolor sit amet, consectetuer adipiscing elit. Vivamus rhoncus pede at nibh. Suspendisse eget risus sed metus aliquet tincidunt. Mauris mattis tempus lorem. Aliquam leo justo tincidunt dui enim.' Below this, another numbered list item '2 Sign off' is shown, followed by 'Firstname Lastname' and a horizontal line. Underneath the line, there are four fields: 'Title', 'Division', 'QBE Region/Country', and a final note: 'Direct: XXXX XXXX XXXX Mobile: XXXX XXX XXX Fax: XXXX XXXX XXXX Email: firstname.lastname@qbe.iso.com Visit us on the web at www.qbe.com Generic promotional line'.

5.5 online media email signature policy

Shown right are examples of how to apply the email signature policy. To maintain consistency and brand integrity the email signature should always appear in Arial Regular and Bold, 8pt. Under no circumstances should italics or a substitute font be introduced.

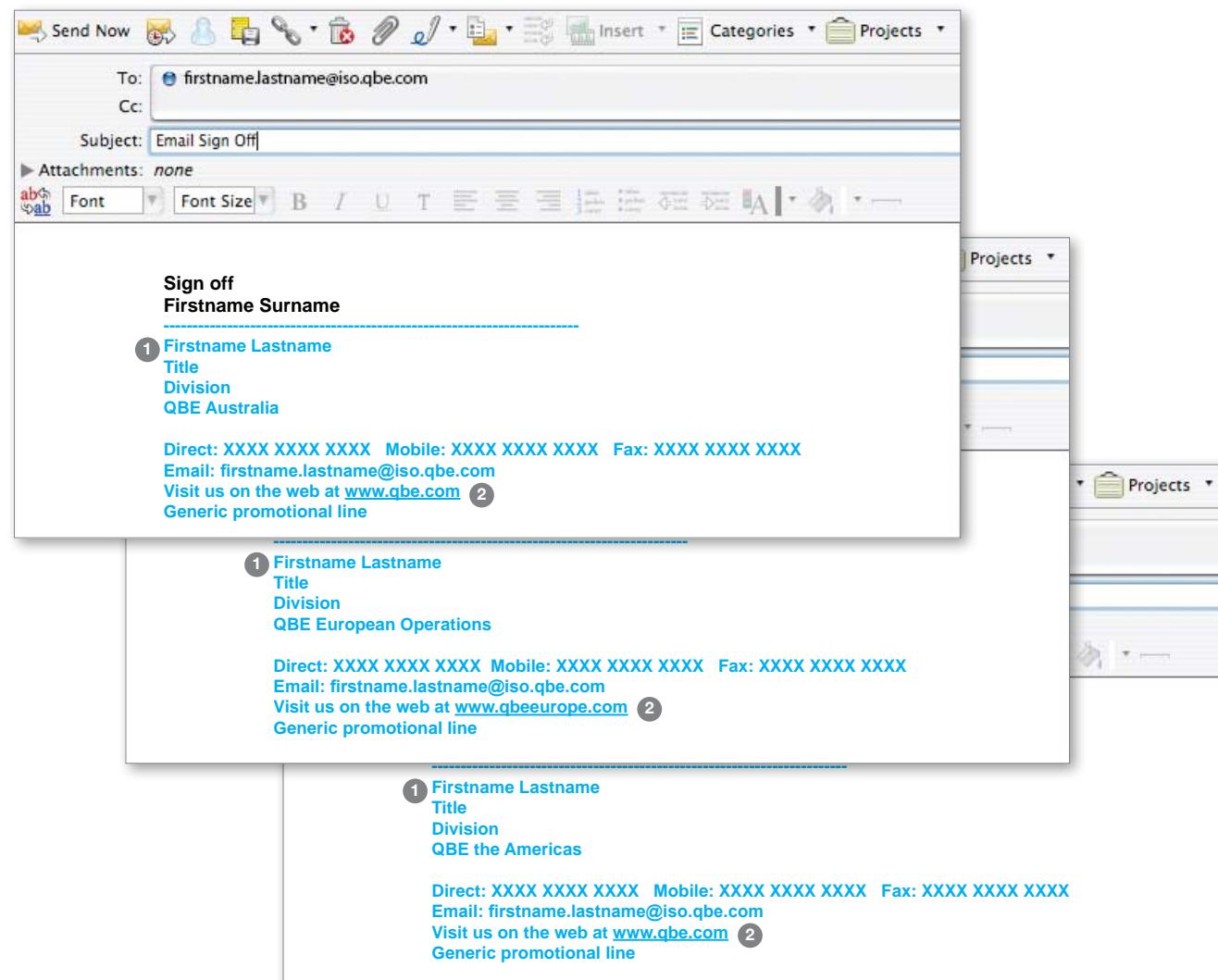
The email signature should appear in cyan.
The RGB breakdown value of cyan is R:0 | G:154 | B:228

The email signature should not exceed more than 8 lines in total.

Please ensure that the job title used is the one that has been supplied by your Human Resources Department.

Part 1 shows an email signature signoff, this should always appear in Cyan Arial Regular 8pt on single line spacing.

Part 2 is the web hyperlink this will direct recipients to the relevant website.

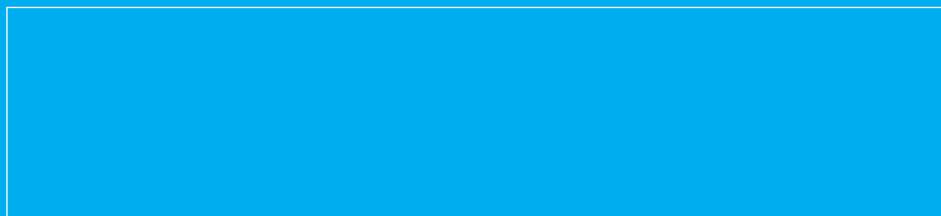
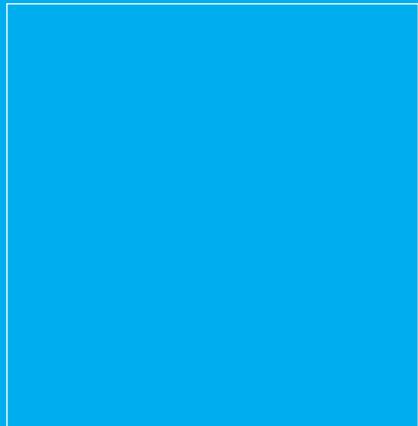


5.6 online media third party websites policy

Logo policies (specifically 1.2, 1.3, 1.5, 1.8) also apply when using our brand on third party websites.

Contact your local marketing representative who will advise on the approach.

section 6 signage



- 6.1 internal building signage
- 6.2 external building signage
- 6.3 directional signage
- 6.4 ratio of logo to sign size

6.1 signage internal building signage

All signage must be clear, concise and legible. Where possible the QBE vertical logo should be used. However where space is restricted, the QBE horizontal version may be used instead.

All signage wording should be created using Helvetica Neue typeface. With simple and clean character forms it is highly legible.

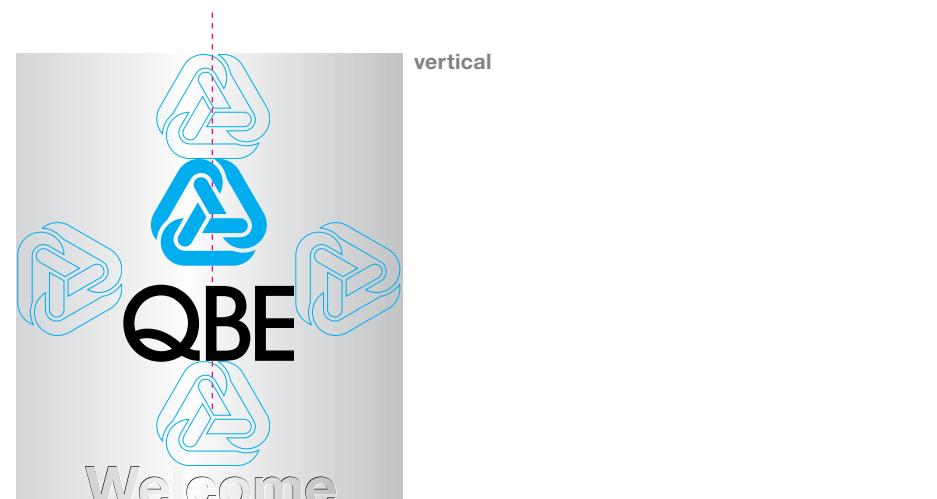
Shown right is a typical QBE logo placement on aluminum signage. To be effective, the application must follow the QBE guidelines and clear space rules. The QBE logo can be made by embossing, die cutting or printing onto sympathetic materials to suit the surrounding environment.

Appropriate signage and location of the signs is best determined by specific site characteristics, and visual factors. Only critical information should appear on signs.

Do not distort the QBE wording or the links in any way.

Any building signage artwork that incorporates the QBE logo must be signed off by your local marketing representative before being produced.

For further guidance on how to apply the QBE logo to signage, please refer to your local marketing representative.



vertical



horizontal

The word "Welcome" is written in a large, pink, sans-serif font. The letters are slightly slanted to the right. Above the letters, there are thin, horizontal black lines that form a stylized outline of the city skyline of New York City.

People read primarily by word shape. Words in upper and lowercase have distinctive shapes, so are therefore easier to read.

Wording must line up with the bottom of the QBE logo.

6.2 signage external building signage

The entrance to our offices are varied globally but the overall look and feel should remain the same. By applying these guidelines to our global signage, we can communicate a better, consistent visual image to our customers and employees.

For external building signage, the QBE logo should be applied in its horizontal format with the links in blue and the QBE typeface in black, in line with the logo policies mentioned earlier in this manual. As per example 1 shown right, the signage should be able to be illuminated at night where the QBE typeface changes to white and the links remain blue. Please liaise with a signage expert and your local marketing representative for appropriate application.

Where signage is applied to a dark background, the QBE typeface may appear in white (refer to example 2), although this is a less preferable option.

Exceptions:

Exceptions may be sought from your local marketing representative where building management restrictions, space restrictions, or heritage listings prevent this from occurring (eg. Pitt Street Building, Sydney).

External signage must be safely installed by a credible signage company. It must meet building management and heritage requirements and be able to withstand all extreme weather conditions.

Any building signage artwork that incorporates the QBE logo, must be signed off by your local marketing representative before being produced.



Day



2



Night

6.3 signage directional signage

All signage applications should use the Helvetica Neue font.

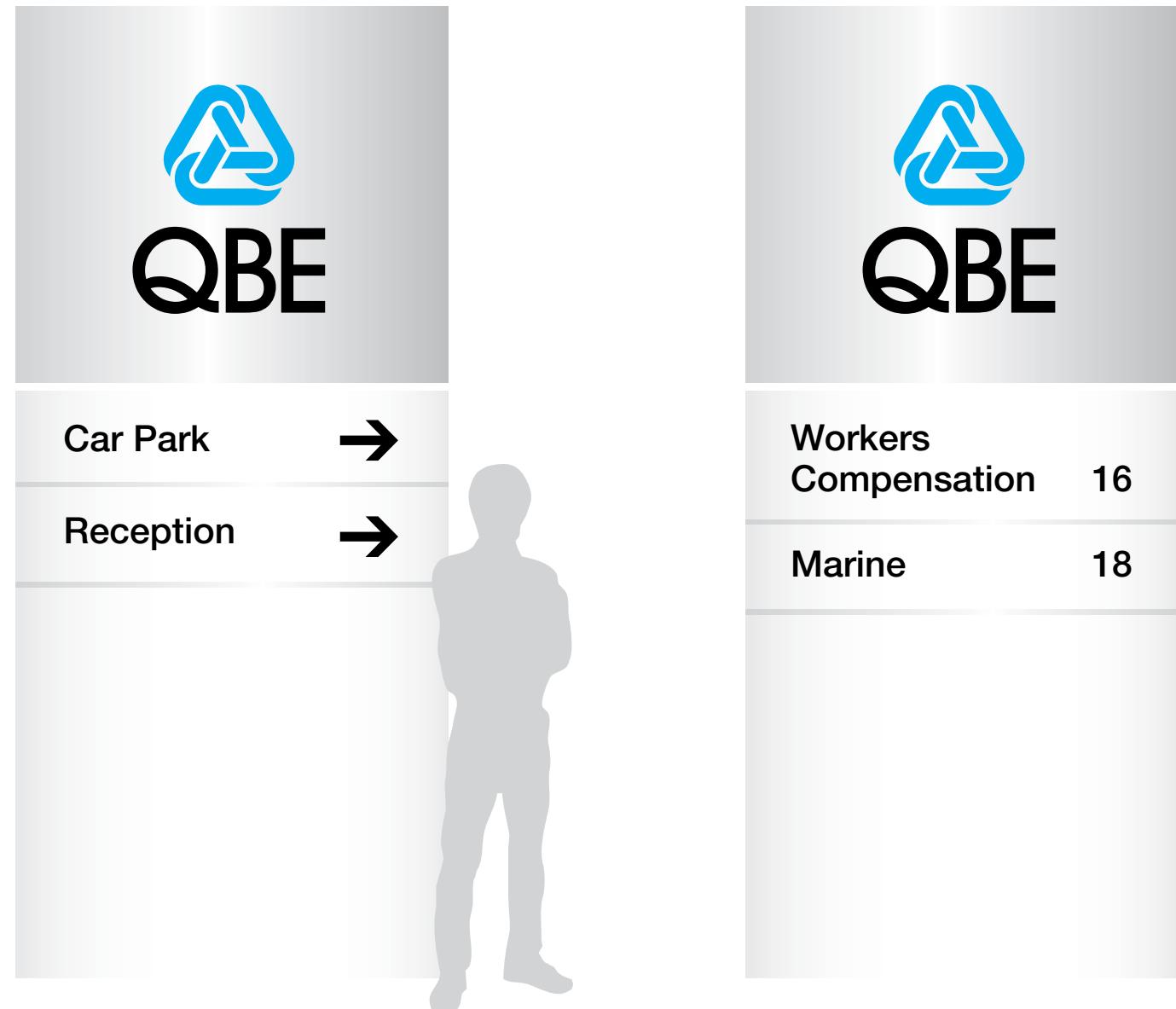
Always use a professional signage company and ensure that the finish and the installation is of a high quality. Installing an interchangeable modular system is recommended.

Any type used in directional signage, should use Helvetica Neue.

Exceptions to this may be required where QBE's directional signage forms part of a larger building directory.

Please refer to your local marketing representative for appropriate application when in doubt.

People read primarily by word shape. Words in upper and lowercase have distinctive shapes, so are easier to read. Glossy finishes should be avoided as this reduces legibility.



6.4 signage ratio of logo to sign size

In most instances, the logo size will be determined by the size and type of sign. The logo should be approximately 20% of the height of the sign. As a guide, use the links of the logo at 20% of the size of shortest side of the sign.

Sizes

Sign: 2000mm W x 1000mm H
= 400mm logo width
Sign: 3000mm W x 1500mm H
= 600mm logo width

Please ensure your local marketing representative signs off on all building signage artwork that includes the QBE logo.



section 7

brand messaging

7.1 about QBE statements

7.1 brand messaging about QBE statements

Brand messaging is typically a series of themes that communicate all the important facets of the brand. This information is then used to develop different brand communications such as the advertising, press releases, product presentations, events, conferences, all collateral, the internet etc.

There are currently no Group-wide policies relating to brand messaging in QBE. It is however critical that all QBE's brand messaging is consistently and prudently applied; inappropriate brand messaging can destroy shareholder value. For that reason, you should refer to your local marketing manager for details of your division's brand messaging policies and ensure that these are correctly applied in line with all divisional sign off protocols. Please refer back to your local marketing manager for further direction with regards to your divisional and local brand messaging.

section 8 acquisitions

8.1 branding rules with respect to acquisitions

8.1 acquisitions branding policy with respect to acquisitions

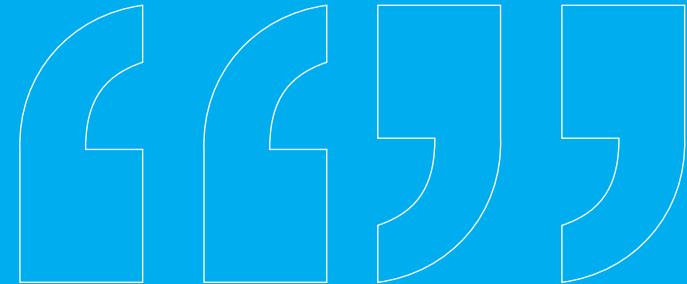
There is no standard approach with respect to brand in relation to acquisitions.

Generally speaking, brand decisions should be made in the context of the equity of the existing brands with its existing and potential customers.

Where brands are acquired by QBE the ongoing brand treatment must be approved by the Group CEO as part of the acquisition approval process.

section 9

brand glossary



- 9.1 brand
- 9.2 product
- 9.3 general marketing terms

9.1 brand glossary brand

① Brand

A mixture of attributes, tangible and intangible, symbolised in a trademark, which, if managed properly, creates value and influence. (3)

② Brand architecture

How an organisation structures and names the brands within its portfolio. There are three main types of brand architecture: monolithic, where the corporate name is used on all products and services offered by the company; endorsed, where all sub-brands are linked to the corporate brand by means of either a verbal or visual endorsement; and freestanding, where the corporate brand operates merely as a holding company and each product or service is individually branded for its target market. (3)

③ Brand awareness

The percentage of a population or target market who are aware of the existence of a given brand or company. There are two types of awareness: spontaneous, which measures the percentage of people who spontaneously mention a particular brand when asked to name brands in a certain category; and prompted, which measures the percentage of people who recognise a brand from a particular category when shown a list. (3)

④ Brand – Core Identity

Is the core idea or essence of the brand – this should remain constant across the business' as it is unique. It is pivotal in that it provides meaning ie it expresses the businesses fundamental beliefs and values – it says what the business stands for and it expresses its core competencies. (11)

⑤ Brand commitment

The degree to which a customer is committed to a given brand in that they are likely to re-purchase/re-use in the future. The level of commitment indicates the degree to which a brand's customer franchise is protected from competitors. (3)

⑥ Brand differentiation

The act of amplifying differences between a given brand and competitors, on the basis of its rational or emotional characteristics, to build competitive advantage. (2)

⑦ Brand earnings

The share of a brand-owning business's cashflow that can be attributed to the brand alone. (3)

⑧ Brand equity

The power of a brand – through successful creation of a positive image – to shift demand and change customer behaviour. (5)

- 1 Brand awareness
- 2 Brand loyalty
- 3 Brand positioning
(also called brand associations)
- 4 Perceived quality
- 5 Brand assets
(patents, trade marks etc)

Brand equity is a primary source of competitive advantage and future earnings. (1)

⑨ Brand experience

The means by which a brand is created in the mind of a stakeholder. Some experiences are controlled such as retail environments, advertising, products/services, websites, etc. Some are uncontrolled like journalistic comment and word of mouth. Strong brands arise from consistent experiences which combine to form a clear, differentiated overall brand experience. (3)

⑩ Brand extension

The process by which a company delivers new products to be marketed under an existing brand name. (6)

⑪ Brand identity

The outward expression of the brand, including its name and visual appearance. The brand's identity is its fundamental means of consumer recognition and symbolises the brand's differentiation from competitors. (3)

⑫ Brand value proposition

A compelling, tangible statement of how a company or individual will benefit from using or engaging an organisation's services. (4) The set of qualities that allows a good or service to fulfil the customer's needs and desires, as opposed to simply benefiting the seller. (6)

9.1 brand glossary brand

⑬ Brand personality

The attribution of human traits (seriousness, warmth, imagination, etc) to a brand as a way to achieve differentiation. These traits inform brand behaviour through both prepared communications/packaging, etc, and through the people who represent the brand – its employees. (3)

⑭ Brand positioning

The distinctive position that a brand adopts in its competitive environment to ensure that individuals in its target market can tell the brand apart from others. (3)

⑮ Brand strategy

A long-term plan for the brand including a determination of key audiences and an understanding of what those audiences need to know about the brand and the experience. (5)

⑯ Brand values

The principles or standards to which a brand lives and against which it wishes to be judged by all stakeholders. (2)

⑰ Co-branding

The use of two or more brand names in support of a new product, service or venture. (3)

⑯ Brand – Corporate identity

The visible elements (names, logotypes, symbols, signs, letterhead, business cards, websites) used to identify a company. (9)

⑰ Brand – Corporate image

How a corporation is perceived. It is a generally accepted image of what a company stands for. Typically a corporate image is designed to be appealing to the public, so that the company can spark an interest amongst consumers, create share of mind, generate brand equity and thus facilitate product sales. (10)

⑲ Brand – Master brand

A brand name that dominates all products or services in a range or across a business. Audi, Nescafe and Lego, for example, are all used as masterbrands. (3)

⑳ Brand – Endorsed brand

A brand with its own distinct name and identity endorsed by its parent's brand, either to lend substance (for example Barron's a Dow Jones Company), or to showcase ownership (for example YouTube powered by Google).

㉑ Brand – Sub brand

A product or service brand that has its own name and visual identity to differentiate it from the parent brand. (3)

Sources

- 1: QBE marketing
- 2: Principals Pty Limited
- 3: www.brandchannel.com
- 4: Wellesley Hills Group
- 5: Lippincott Mercer
- 6: The Chartered Institute of Marketing
- 7: Adobe Corporation
- 8: Texas Tech
- 9: Brady Communications
- 10: Wikipedia
- 11: David Aaker

9.2 brand glossary product

① Augmented product

This is the view of a product that includes not only its core benefit and its physical being, but adds other sources of benefits such as service, warranty, and image. The augmented aspects are added to the physical product by action of the seller, eg with company reputation or with service. (1)

② Core product components

Accident and Health may be made up of Life, Medical, Personal Accident and Travel (the core product components). (1)

③ New product

New products fall into three categories:

- > **Newly-improved** The existing product has been improved either in terms of product features and benefits, price, place, promotion, skills, processes and services.
- > **New to us** The product is already offered by competitors in the market, and will now be offered by QBE for the first time.
- > **New to the market** The product is not yet offered in the market, and QBE will be the first to introduce it in this market. (1)

④ Product life cycle

Most products experience a four-stage life cycle: Introduction, Growth, Maturity and Decline. At Introduction stage, the product is new to the market and usually experiences slow sales growth and little profit. At Growth stage, it experiences rapid growth and substantial profit improvement. At Maturity stage, it is slow in sales growth because there is typically market saturation and increased competition. At Decline, the sales shows a downward trend and the profit erodes. (1)

⑤ Value proposition

A value proposition is the promise of benefits that a company offers to its customers. Most value propositions fall into three categories: best cost, best product and best total solution. (1)

9.3 brand glossary general marketing terms

① Clear space

In any print or online publication, the specified area of empty space surrounding any official identity is referred to as clear space. This space ensures proper visibility and maintains the integrity of the official identity by avoiding potential confusion brought about by third-party identities, typography or imagery encroaching into its space. (8)

② Colour palette

The colour palette is a specially selected group of colours that are used to represent a company. (2)

③ Fonts

Typefaces in different styles that give documents personality. (7)

④ Intangibles

"Intangible" - incapable of being touched. 1) Intangible assets include: trademarks, copyrights, patents, design rights, proprietary expertise, databases, etc. 2) Intangible brand attributes include: brand names, logos, graphics, colors, shapes and smells. (3)

⑤ Market segmentation

The division of the market place into distinct subgroups or segments, each characterised by particular tastes and requiring a specific marketing mix. (6)

⑥ Market share

A company's sales of a given product or set of products to a given set of customers, expressed as a percentage of total sales of all such products to such customers. (6)

⑦ Marketing mix

The combination of marketing inputs that affect customer motivation and behaviour. These inputs traditionally encompass four controllable variables 'the 4 Ps': product, price, promotion and place. The list has subsequently been extended to 7 Ps, the additions being people, process and 'physical evidence'. (6)

⑧ Share of mind

At its most precise, share of mind measures how often consumers think about a particular brand as a percentage of all the times they think about all the brands in its category. More loosely, share of mind can be defined simply as positive perceptions of the brand obtained by market research. Whereas market share measures the width of a company's market position, share of mind can be said to measure its depth. (3)

⑨ Share of voice

The media coverage of a particular brand when compared to others in its category. (3)

⑩ SWOT analysis

A strategic planning tool used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favorable and unfavorable to achieving that objective. (1)

⑪ Targeting

The use of market segmentation to select and address a key group of potential purchasers. (6)

⑫ Visual identity

What a brand looks like – including, among other things, its logo, typography, packaging and literature systems. (3)

Sources

- 1: QBE marketing
- 2: Principals Pty Limited
- 3: www.brandchannel.com
- 4: Wellesley Hills Group
- 5: Lippincott Mercer
- 6: The Chartered Institute of Marketing
- 7: Adobe Corporation
- 8: Texas Tech
- 9: www.marketingpower.com

for further advice contact a senior marketing representative:

QBE Australia and Group head office:

Jules di Bartolomeo
National Marketing Manager
jules.dibartolomeo@qbe.com
+61 (0) 8 9213 6227

QBE the Americas:

Sabrena Tufts
Communications
sabrena.tufts@qbeamericas.com
+1 212 805 9769

QBE European Operations:

Helena Christopher
Head of Marketing & Communications
helena.christopher@uk.qbe.com
+44 (0) 20 7105 4431

QBE Pacific Islands:

Angela Ugron
Marketing Manager
angela.ugron@qbe.com
+61 (0) 2 9375 4039
(contact is based in Australia)

QBE Asia:

Cindy Loh
Marketing Manager
cindy.loh@qbe.com
+65 6477 1099

QBE New Zealand:

Bridget Smith
Marketing Officer
bsmith@qbe.co.nz
+64 (0) 9 366 9920

Peter Thomas
Manager, Marketing Services
peter.thomas@qbe.com
+61 (0) 2 8275 9167

Georgia van Haasteren
Marketing Specialist – Brand
georgia.vanhaasteren@qbe.com
+61 (0) 2 8275 9664

section 10

annotated style sheets

version 1.2 august 2008

- 10.1 letterhead
- 10.2 letterhead dual language
- 10.3 follow-ons
- 10.4 facsimile
- 10.5 with compliments slip
- 10.6 with compliments slip dual language
- 10.7 business cards
- 10.8 business cards dual language
- 10.9 large envelope examples
- 10.10 small envelope
- 10.11 envelope dual language
- 10.12 generic corporate folder

10.1 annotated style sheets letterhead

Colour

The QBE logo colours are Process Cyan and Black.

Font

Address block

The region identifier and postal address headings are set in Arial bold 7pt on 8pt leading, the ABN number is set in Arial 6pt on 7pt leading with 1.5mm space after and the contact details are set in Arial 7pt on 8pt leading with 1.5mm space after.

Letter text

The letter text is set in Arial and Arial bold 10pt on 12pt leading with 3mm space after.

Logo

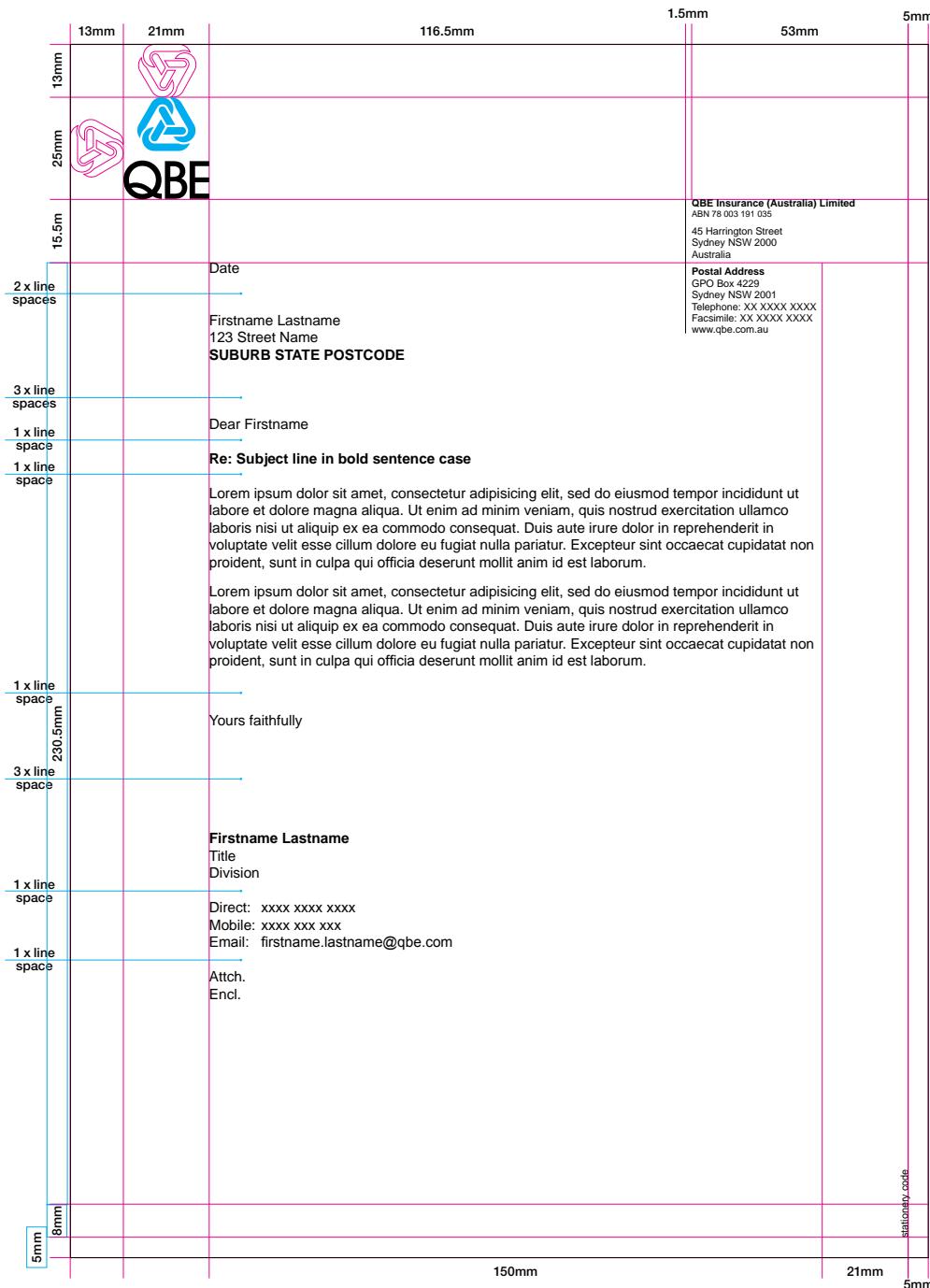
The logo position is determined by the size of the links in the logo.

Postal requirements

When choosing stock and designing stationery, please consider your country or region's postal requirements or regulations.

Legal requirements

In most countries, company letterhead requires some reference to a business number, trading name or is subject to other regulatory/legislation scrutiny. Please liaise with your local legal representative to ensure appropriate representation of these elements within the following styles.



10.2 annotated style sheets letterhead dual language

Colour

The QBE logo colours are Process Cyan and Black.

Font

Address block

The region identifier and postal address headings are set in Arial 8pt on 9.5pt leading, the ABN number is set in Arial 6pt and the contact details are set in Arial 7.5pt on 9.5pt leading with 3mm space after.

Letter text

The letter text is set in Arial and Arial bold 10pt on 12pt leading with 3mm space after.

Logo

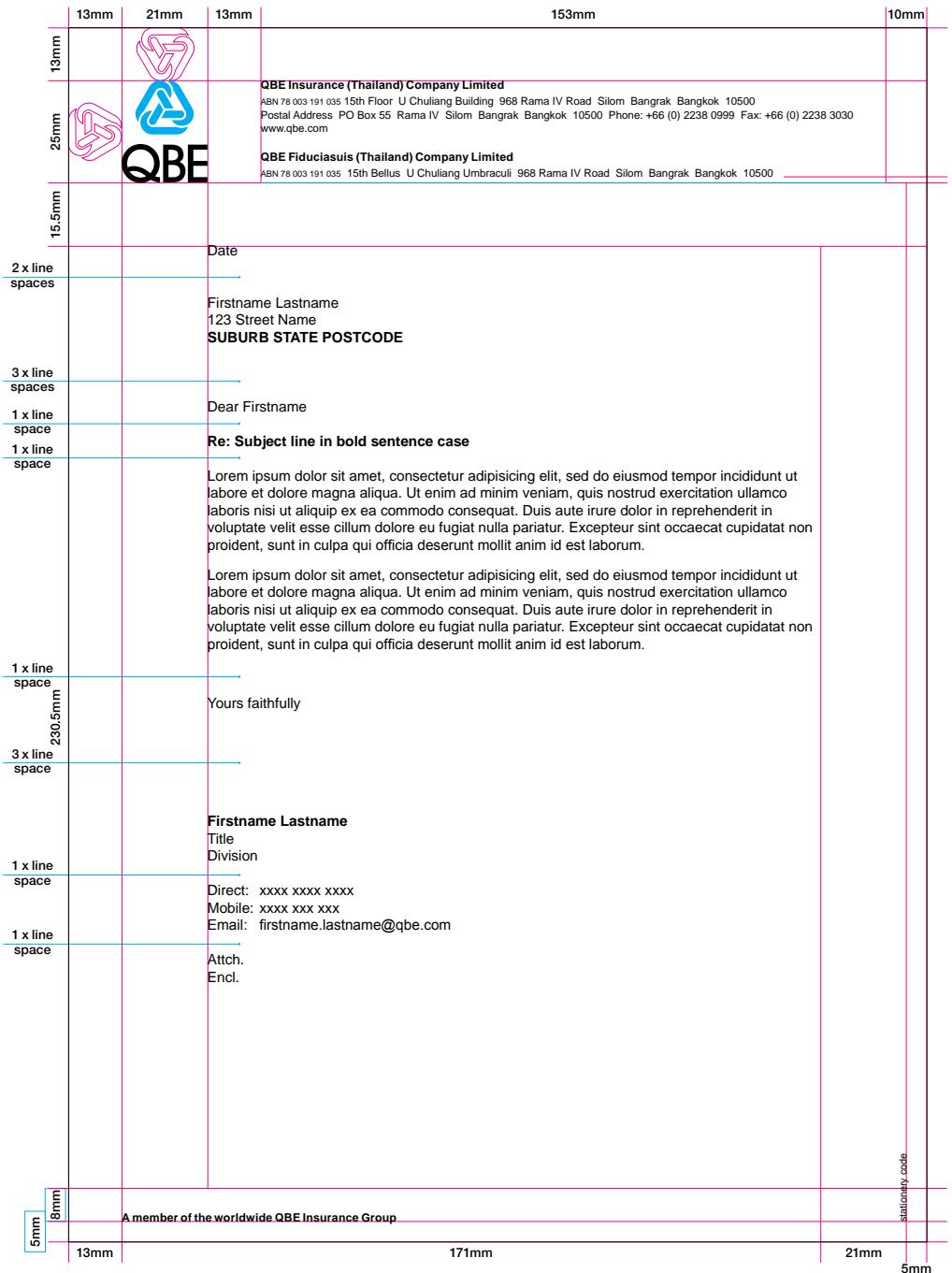
Logo
The logo position is determined by the size of the links in the logo.

Postal requirements

Postal Requirements
When choosing stock and designing stationery, please consider your country or region's postal requirements or regulations.

Legal requirements

Legal requirements
In most countries, company letterhead requires some reference to a business number, trading name or is subject to other regulatory/legislation scrutiny. Please liaise with your local legal representative to ensure appropriate representation of these elements within the following styles.



10.3 annotated style sheets follow-ons

Colour

The QBE logo colours are Process Cyan and Black.

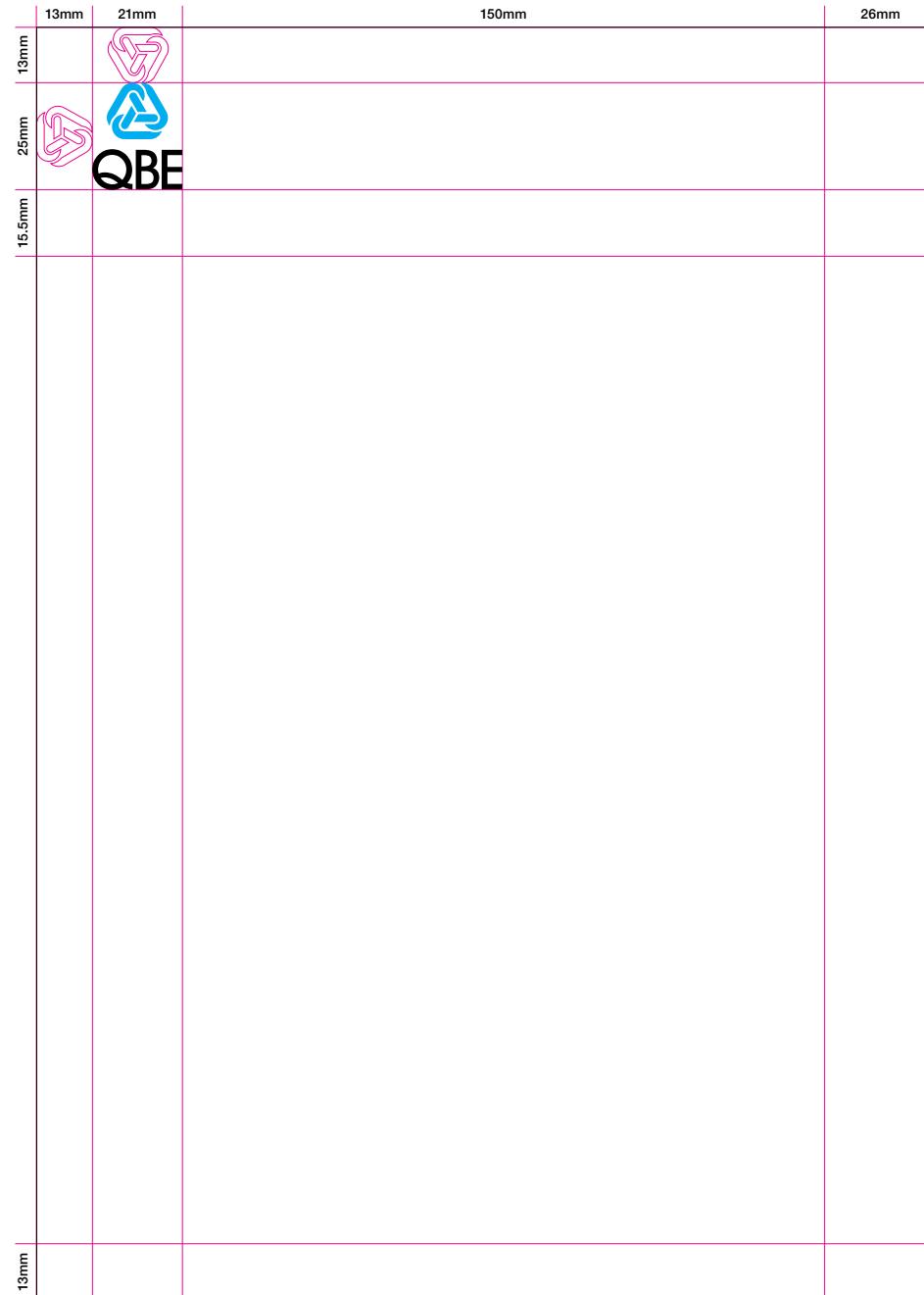
Font

Letter text

The letter text is set in Arial and Arial bold black 10pt on 12pt leading with 3mm space after.

Logo

The logo position is determined by the size of the links in the logo.



10.4 annotated style sheets facsimile

Colour

The QBE logo and the body content prints in Black.

Font

Address block

The region identifier and postal address headings are set in Arial bold 7pt on 8pt leading, the ABN number is set in Arial 6pt on 7pt leading with 1.5mm space after and the contact details are set in Arial 7pt on 8pt leading with 1.5mm space after.

Letter text

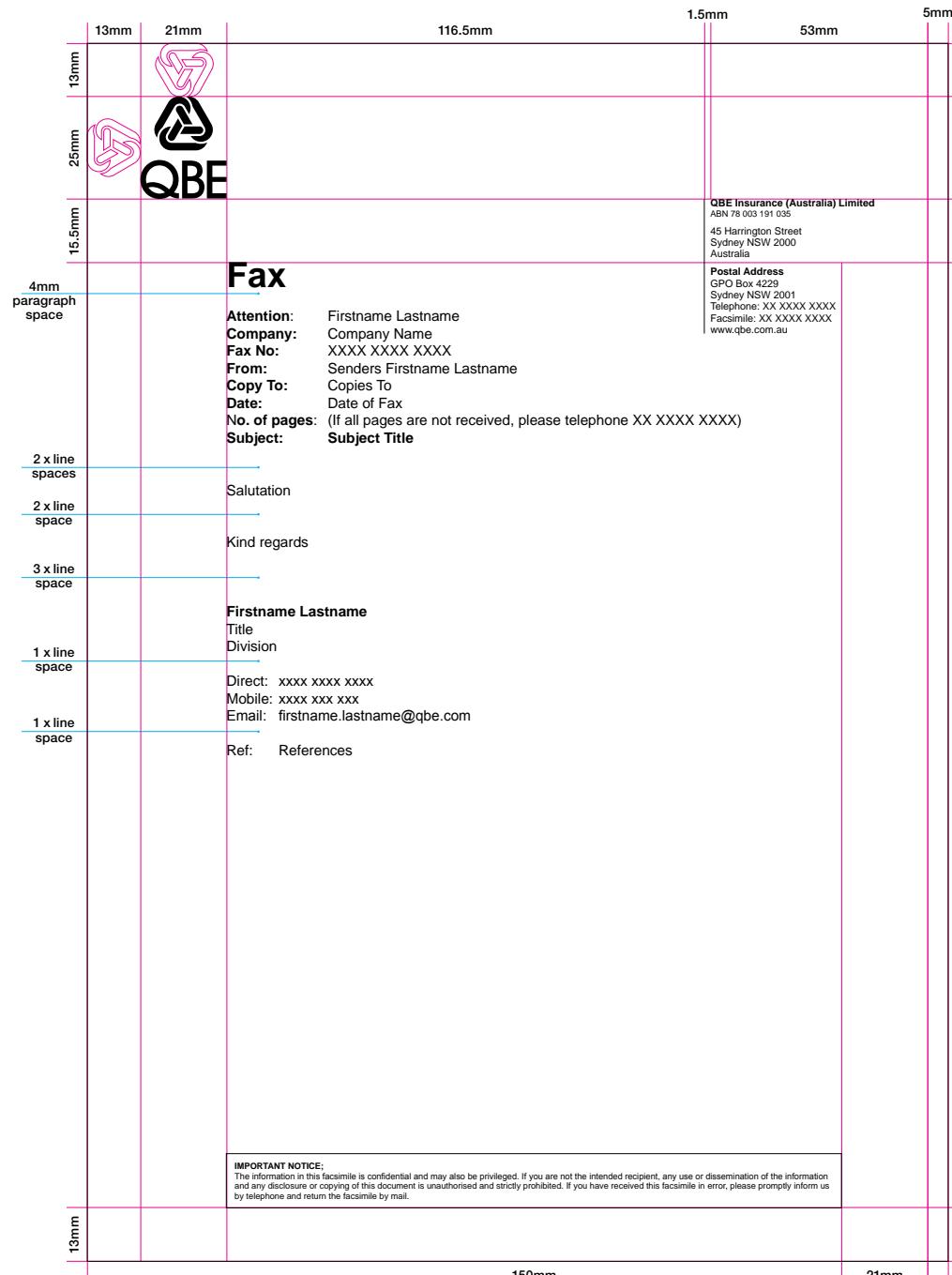
The heading is set in 24 Arial bold 24pt on 29pt leading and the letter text is set in Arial and Arial bold 10pt on 12pt leading with 3mm space after.

Disclaimer text

The disclaimer text is set in Arial and Arial bold black 6pt on 7pt leading.

Logo

The logo position is determined by the size of the links in the logo.



10.5 annotated style sheets with compliments slip

Colour

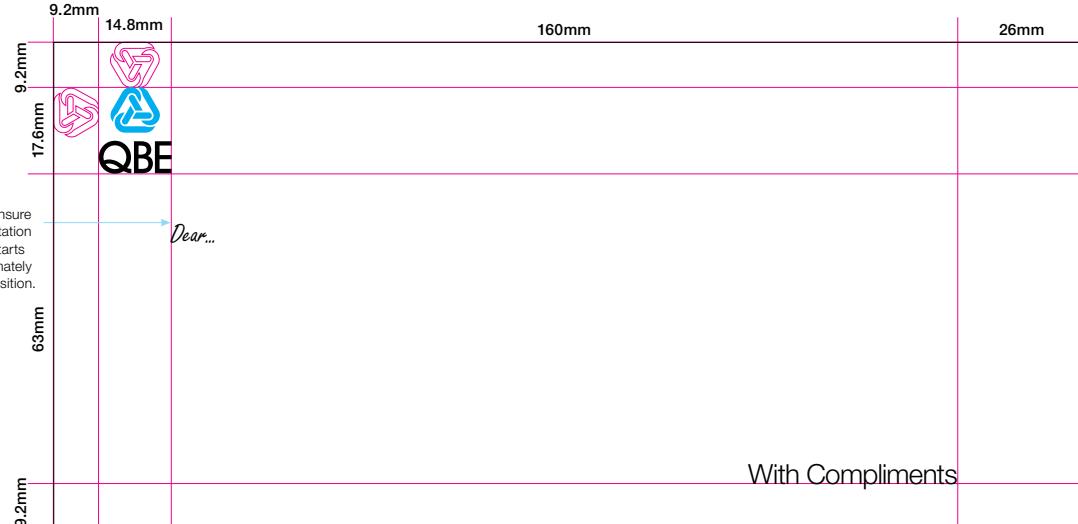
The QBE logo colours are Process Cyan and Black.

Font

The font for 'With Compliments' is Helvetica Neue light 16pt.

Logo

The logo position is determined by the size of the links in the logo.



10.6 annotated style sheets with compliments slip dual language

Colour

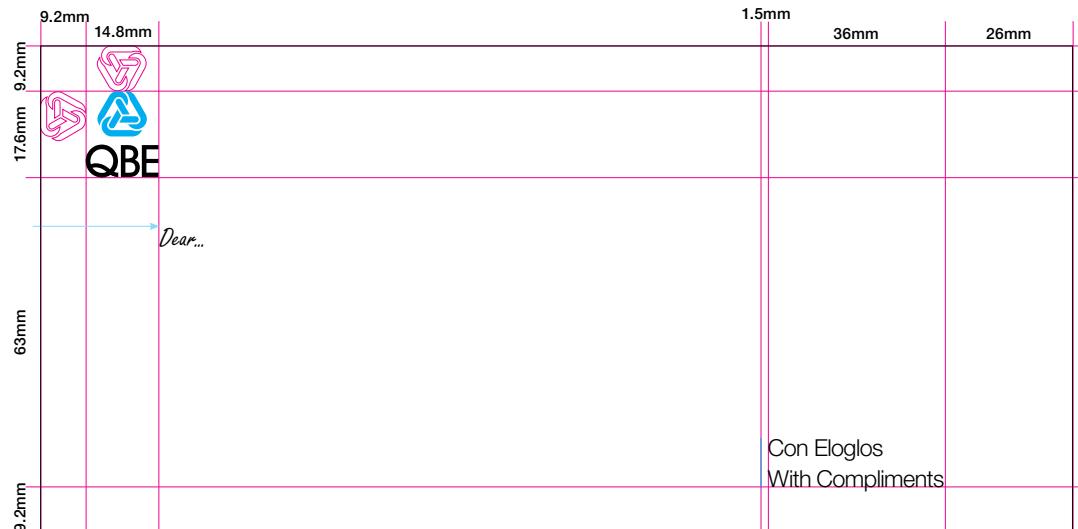
The QBE logo colours are Process Cyan and Black.

Font

The font for 'With Compliments' and second language is Helvetica Neue Light 13.5pt on 18pt leading.

Logo

The logo position is determined by the size of the links in the logo.



10.7 annotated style sheets business cards

Colour

The QBE logo colours are Process Cyan and Black.

Fonts

The font is Helvetica Neue.

The Firstname Lastname is set in 6.5pt bold on 8pt leading all capitals. Qualifications are set in 5pt light condensed and the Title and Division details are set in 7pt light condensed on 8pt leading.

The Region Identifier is set in 6.5pt bold on 8pt leading with initial capitals and the contact details are set in 7pt light condensed on 8pt leading.

Vertical line

The vertical line is 0.3pt and cyan.

"Name" in line with top of vertical rule build text from top

4.75 mm	10mm	19mm	10mm	3mm	48mm
10mm					FIRSTNAME LASTNAME Qualifications Title Division
22.5mm					QBE Australia Street name Street name Suburb State Postcode Telephone: XX XXXX XXXX Facsimile: XX XXXX XXXX Mobile: XXXX XXXX XXX Email: firstname.lastname@qbe.com Website: www.qbe.com.au
10mm					
4.75 mm					

"Website" in line with bottom of vertical rule, build text from bottom up to QBE Australia

4.75 mm	10mm	19mm	10mm	3mm	48mm
10mm					FIRSTNAME LASTNAME Qualifications Title Division
22.5mm					QBE European Operations Plantation Place 30 Fenchurch Street London EC3M 3BD Telephone: XXXX XXXX XXXX Direct Tel: XXXX XXXX XXXX Direct Fax: XXXX XXXX XXXX Lloyd's: XXXX XXXX XXXX Email: firstname.lastname@uk.qbe.com Website: www.qbeeurope.com
10mm					LLOYDS Underwriters
4.75 mm					

10.8 annotated style sheets business cards dual language

Colour

The QBE logo colours are Process Cyan and Black.

Font

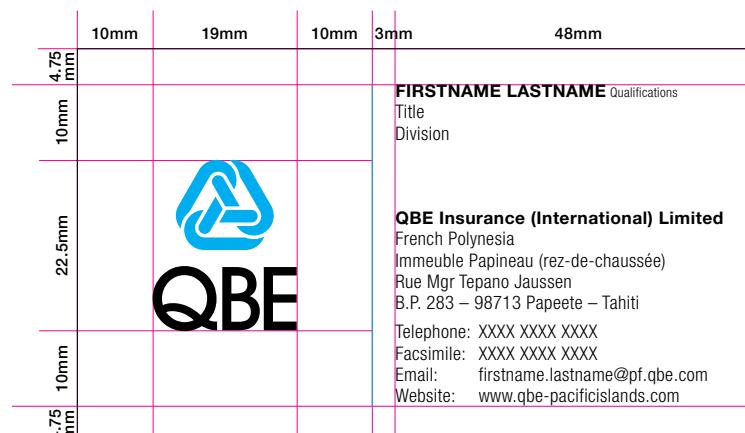
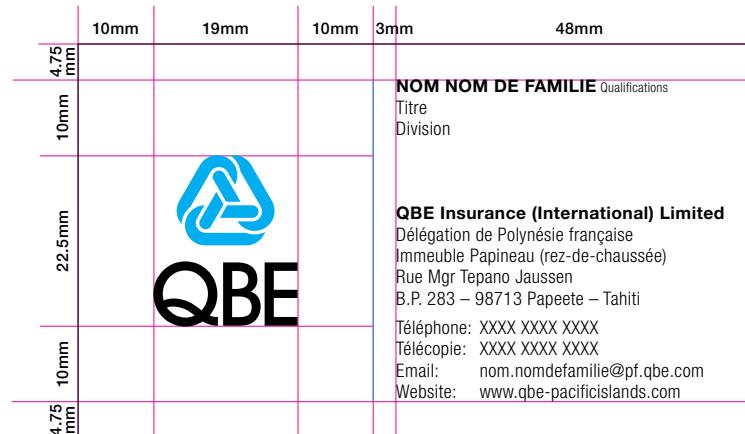
The font is Helvetica Neue

The Firstname Lastname is set in 6.5pt bold on 8pt leading all capitals. Qualifications are set in 5pt light condensed and the Title and Division details are set in 7pt light condensed on 8pt leading.

The Region Identifier is set in 6.5pt bold on 8pt leading with initial capitals and the contact details are set in 7pt light condensed on 8pt leading.

Vertical line

The vertical line is 0.3pt and cyan.



10.9 annotated style sheets large envelope

Colour

The QBE logo colours are Process Cyan and Black.

Font

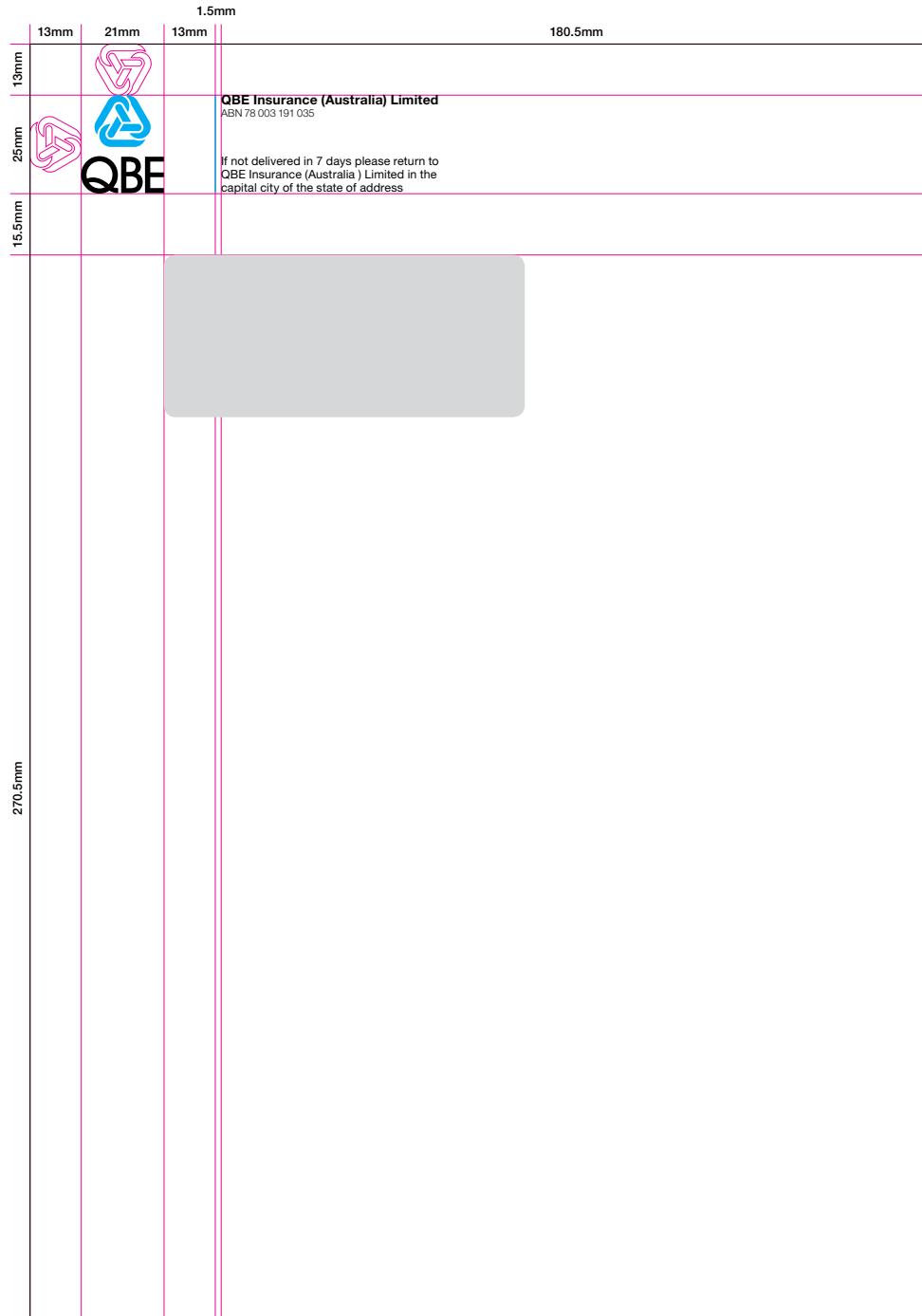
The font is Helvetica Neue.

The region identifier is in bold 9.5pt on 10.5pt leading. The ABN details are in light 7.5pt on 8.5pt leading. All other details are to be in roman 8.5pt on 9.5pt leading.

Logo

The logo position is determined by the size of the links in the logo.

* These specifications are the same for both window face or plain envelopes.



10.10 annotated style sheets small envelope

Colour

The QBE logo colours are Process Cyan and Black.

Font

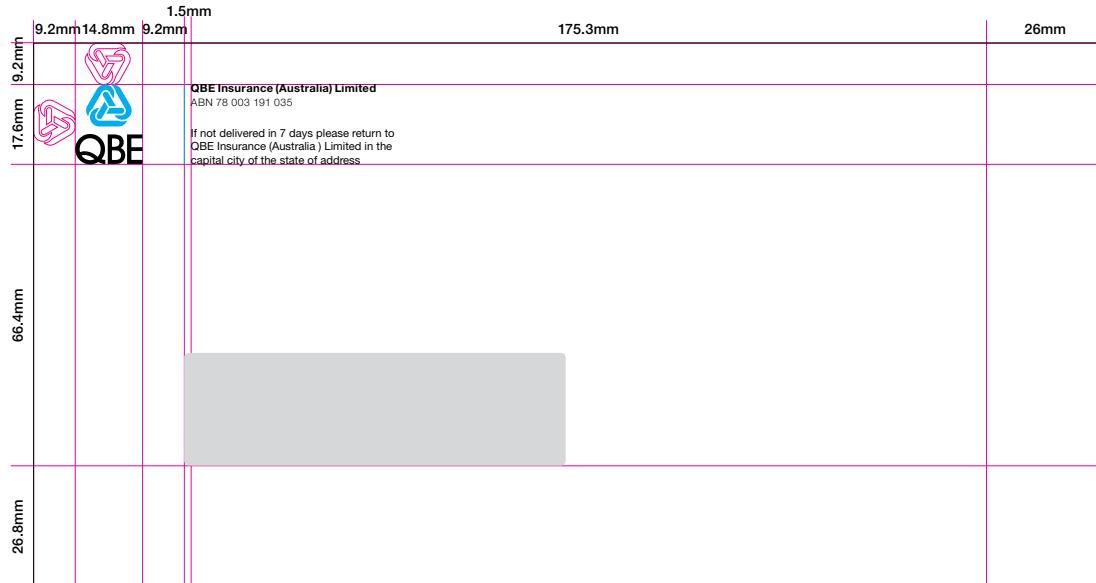
The font is Helvetica Neue.

The region identifier is in bold 7pt on 8.5pt leading.
The ABN details are in light 6.5pt on 8.5pt leading.
All other details are to be in roman 7pt on 8.5pt leading.

Logo

The logo position is determined by the size of the links in the logo.

* These specifications are the same for both window face or plain envelopes.



10.11 annotated style sheets envelope dual language

Colour

The QBE logo colours are Process Cyan and Black.

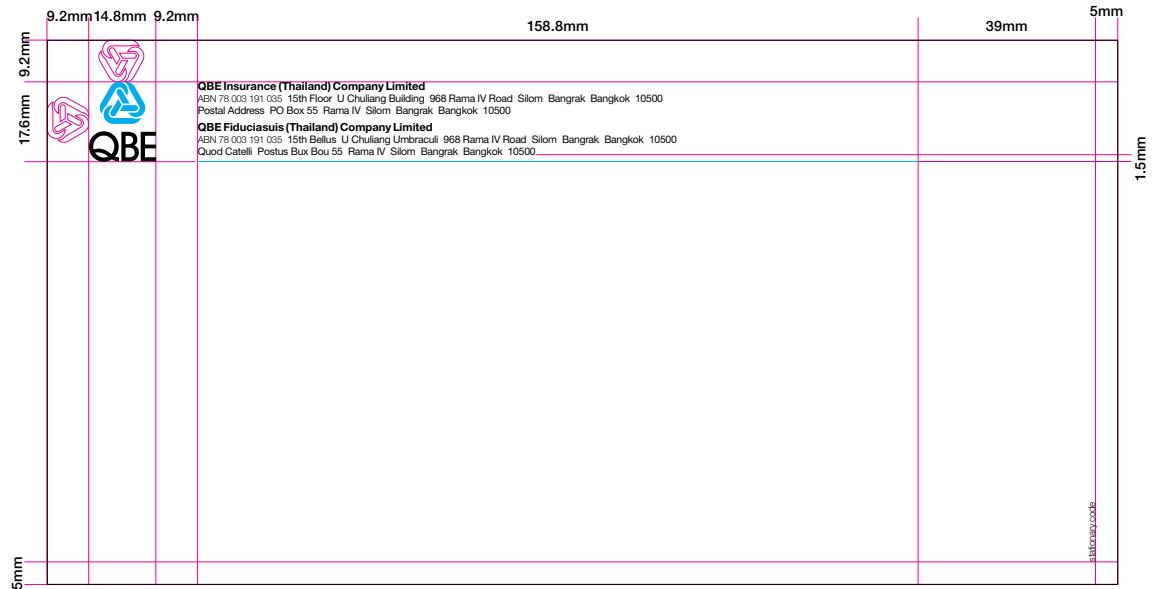
Font

The font is Helvetica Neue.

The region identifier is set in bold 7pt on 8.5pt leading. The ABN details are set in light 6pt. All other details are set in roman 6.5pt on 7.5pt leading.

Logo

The logo position is determined by the size of the links in the logo.



10.12 annotated style sheets generic corporate folder

Colour

The QBE logo colours are Process Cyan and Black.

Heading

The heading details are reversed out of the Process Cyan box.

Font

The font used in the heading is Helvetica Neue Bold 21.5pt.

Logo

The logo position is determined by the size of the links in the logo.

