

brand manual Insly storytelling

Client Insly

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How to use this document

The following document outlines the key principles and topics for communicating Insly brand and service to different stakeholders:

- internally to the team
- to existing clients and users
- to potential future clients and fans of Insly
- to the insurance industry in general.

The document underlines the core elements of Insly brand strategy and sets firm principles, guidelines and key talking points for the above-mentioned stakeholders. The purpose is to standardise the use of language and messaging, as well as to inspire the people responsible for communicating under Insly brand.

This document is intended for internal use for members of the management, marketing communication and product development teams. All, or parts of it, can be shared with external partners working on various communication applications of Insly (website, advertising, sales materials, etc.) with the consent of Insly management team.

The document consists of three parts:

1. **Storytelling narrative.** This section sets the creative context for all communication, no matter what the form or carrier is. Surfing is the keyword we are using to explain what we do.
2. **Tone of voice.** This section sets basic guidelines for creating any new content, in text, writing, speech or even when replying to phone calls or emails with clients. Everyone at Insly should read and follow it in their everyday communication.
3. **Talking points.** This section includes sample messages for the most valuable features and benefits that drive Insly brand forward. It is OK to iterate the existing talking points, as well as add new ones, because the business environment changes and new unique selling points are being constantly developed by Insly team.

1. Storytelling narrative

Empowering the insurance industry with software surfing superpowers

All companies and customers, including everyone in the complex world of insurance, are transitioning into a world dominated by software and software automation. Many believe that this wave of change is driven by a desire to drive down business costs, however, those riding the wave of software innovation, such as Insly, understand that its true value is revealed **when companies are empowered to innovate with software**, cutback around the obstacles, and solve their customers' problems.

Our platform is like a magical surfboard that empowers our partners to create new automated insurance products and data driven business workflows – **without incurring the costs or risks of software maintenance** that can hit like a closeout wave and wipeout! Our magic platform allows our partners to change, adjust, and constantly improve their automated insurance products – **without incurring the excessive costs, restrictions, and risks of enterprise and legacy software** that are like being caught in the crash zone.

Avoid the undertow and ride the wave

Consumers no longer evaluate the quality of their bank based on the marble and decor in the lobby of their local branch or the quality of their favorite shops based on their location. Companies are judged based on the quality of their mobile app, web shops, and customer experience in general. **All companies are becoming software companies.**

The software wave is inevitable and is now sweeping across the insurance industry. **The winners will** either learn how to surf or **use our magic platform** that supports them on the wave and helps them steer to the pocket and innovate with speed. The losers will get swamped and dragged down by the undertow.

Innovate to differentiate

Companies that can **innovate with software** are in a race where the winner takes all. They are able to navigate to the pockets, and win the innovation race. Riding the software wave with enterprise and legacy software is like being on a large water-logged raft which takes effort to move and is slow to innovate on. **Choosing Insly is choosing to surf vs float.**

Learning how to surf with the Insly Magic Platform

Our low/no-code software platform is more than a tool to improve efficiency. It lets our partners glide around obstacles and innovate with software -- but only after they have learned how to use it. We help our partners jump on the board, paddle through their first waves, and learn to convert one or two of their existing insurance products into automated software powered solutions **that follow their rules**. With our mentorship our partners learn to harness the true power of the low/no-code platform and begin building **innovative insurance products** that fill their customers' needs and allow them to **differentiate** themselves from their competitors.

Building and maintaining trust

It has taken us years of development and decades of experience to build a stable, reliable, compliant, and secure software platform that remains flexible and supports innovation -- yet our journey is not complete. **Our goal is to become the worlds' most trusted insurance innovation partner.** We update and improve our platform many times per day to:

1. Improve our tooling so our partners can innovate and solve the problems of the future.
2. Strengthen the core of our platform so that it can be depended upon **indefinitely**.

Our partners trust us to provide a stable extensible platform that continuously evolves and improves over time.

Maintaining partner trust is our top priority.

Winning the race

Our partners don't win because our platform has already solved every problem, they win because they have been empowered with a fully-customizable low/no-code innovation platform that takes away the overhead of software maintenance and allows them to innovate on and automate their core business.

We provide our partners with a well-stocked software surf shop that is constantly improving and a team of mentors that provide much more than advice on how to get on and paddle – **we are an impressive team of experienced insurance innovators** that **share our knowledge** with our partners and help them avoid the breaking software waves and thrive as insurance innovators.

Our partners win because we give them the ability to innovate at speed without the overhead of software maintenance.

We win when our partners win.

2. Tone of voice

Simple rules to help ensure a uniform and consistent communication style

Insly has partners, not customers

Because Insly aims to onboard and retain their customers for long periods of time, we prefer to call them partners. This choice avoids confusion when speaking about their customers and promotes an idea of sharing and the long-term stability of the Insly platform. Future communication about the availability of consultation services should also make use of this term **to promote a more friendly and trustworthy exchange.**

Keep the metaphors and analogies centered around surfing and water based activities

Communicating the value of software can be challenging because there are many technical and nuanced arguments that one needs to understand to appreciate its true value. Insly should center its communication around surfing and water based activities to **avoid the problem of mixing up too many different analogies to explain the same base idea.** Maintaining a consistent set of analogies will help non-technical people connect the dots between complex topics without diving deep into the details.

Surfing is fun yet skillful and by placing Insly partners on the magic board it casts them as the hero in control of their own fate. It conveys the feeling of winning and the base trust that every surfer places on their board to keep them above water.

This choice also leads into a whole set of very nice **illustrations/animations that can be combined to create a very recognizable brand.** Imagine the waves moving very slightly as you scroll down an otherwise dry sales page, or loading icons that are spinning surfboards, or fun catchy swag that attracts attention and draws people to your booth at conferences.

Empowerment and trust rather than disruption and market domination

All effort should be made to avoid placing Insly in a position of **power**. This includes the power to disrupt and dominate markets. Language that encourages trust, long-term partnerships, and mutually beneficial relationships works to lessen the worry that many potential customers have about utilizing cloud-based solutions -- vendor lock in and all the risks of being dependent on someone else.

Promote long term thinking rather than quick easy solutions.

Avoid presenting the value of the Insly platform as a **quick easy fix to a hard problem**. Addressing concerns about missing features is a choice about values. Insly values stability, trust, the customer experience, and impactful solutions rather than rapid development of short-term solutions. **All missing features can be portrayed as evidence of ruthlessly prioritizing more important things** and part of a longer-term plan to deliver the best possible customer experience. This strategy also neatly avoids the need to make promises about the pace of delivering new features and encourages a dialogue about adopting better back office workflows instead of one-off workarounds in the software to enable antiquated systems to continue functioning.

This choice means the language should **avoid urgency and always maintain a calm, consistent, and balanced tone**. This idea also translates well to verbal discussions about the company and platform because enterprise sales is a slow calm process that moves forward by building trust over time. Onboarding onto the platform can be described as a way of building up trust in the platform without needing to take the plunge.

3. Main talking points

This is an ordered list of the main talking points to promote Insly.

Elevator pitch

Insly is a low/no-code software platform that enables insurers, Managing General Agents (MGAs), brokers, and underwriters to sell and administer insurance products using question sets, rules, documents, and ratings that they define.

This flexible software platform includes omnichannel distribution, policy administration, accounting, reporting, claims, reinsurance, and finance tools that can be combined in custom ways and exposed through a graphical interface that can be tailored to delight both end customers and internal administrators.

Insly is a product development platform

Our platform moves well beyond automating existing insurance products. We have spent the past six years building tooling to speed up the development of new automated insurance products **by roughly 10 times**. Our partners have already implemented 100s of new fully-automated insurance products using this new tooling and are beating their competition to market.

Our partners win by delivering an exceptional customer experience

We empower our partners with tooling that lets them provide a delightful customer experience. By customizing the look and feel of their sites and streamlining customer communication with quick replies, professional quotes and friendly touch points, we have seen a steady increase in NPS scores, Gross Written Premium (GWP), and reduced customer churn. Our roadmap is driven by customer success and more improvements can be expected moving forward.

Fully integrated back office solutions help deliver customer value

By combining the needs of insurance, accounting, and administrative tasks into one platform, you avoid the often clunky and inefficient ways that businesses join backend systems together. This not only saves you time to focus on customer problems, but it also gives you a complete and clean view of your customer data. This makes it much easier to build AI/ML/data powered solutions such as custom pricing models or **automated customer interactions based on rules you define**. Over time we will provide more and more ways to help you leverage this data to solve problems and delight your customers.

Compliance without risks or overhead

Compliance should not be an afterthought; It should come by design. Our platform was designed from its core to follow all standard security practices and allow you to administer fully compliant business practices, such as GDPR, the Insurance Distribution Directive (IDD), and various country specific regulations. Many of our existing clients (e.g Lloyds coverholders) conduct business on every continent and must remain compliant as situations and rules change. Instead of waiting for your software provider to adjust its software to let you remain compliant, **we empower you to take control of your business systems and configuration so that you can remain compliant even when regulations change**.

Predictable costs support our partners' success

We provide a no-surprise transparent pricing model that has a combination of fixed fees and predictable usage fees. Transparent predictable pricing makes it easy to plan and forecast your platform costs as your business scales and succeeds. Our pricing model aims to reward both of us when your business succeeds to help ensure that our platform will continue to improve indefinitely.

Continuous improvement avoids the risks of version bumps

We deliver platform updates to you many times per day as small safe predictable improvements. With agile continuous development we

avoid the risks and stress of large stepchange version updates that can disrupt your business workflows. With cloud delivery, an improvement made for one customer is immediately available to all customers. Our partners value the continuous improvements that let them continuously improve their business workflows in small predictable ways.

Our experienced team provides best-practice advice

Our team has decades of experience in the insurance industry and have helped many insurance companies jump on the technology wave. We are happy to share our experience and best practice advice gained along this journey **because the success of our platform depends on the success of your business.**

During onboarding we listen to your needs and try to help you transition your business workflows so they can be automated. If you plan on implementing a new insurance product, our experts are available for consultation to provide best-practice advice.

Rapid onboarding puts you in the driver's seat fast

Nobody knows your business like you do and nobody has an insurance platform like ours. Within a few months of intense onsite expert-driven onboarding **we put you in the drivers' seat fast with the skills required to customize our platform to meet your needs** and take control as you navigate the technology wave. Our partners take comfort knowing they are building their business on top of a stable yet nimble platform.

Cloud software improves your business flexibility and efficiency

When COVID-19 hit and everybody was forced to work from home, our partners were able to carry on as usual and work without disruption. Companies that relied on on-premise software and/or manual processing were forced to vastly slow down or even halt their business activities.

This situation led to increased awareness about our platform and the benefit of cloud based solutions and gave some of our new partners the confidence to switch over to the Insly platform. It is clear that automation reduces manual labour, but the true value of our low/no-

code platform lets you pivot and adjust your automation strategies and workflows in times of crisis or upheaval.

Our goal is to become the world's most trusted insurance platform

Insly is not a technology startup and we are here to stay. Our fees cover the costs of maintaining and improving our platform yet we still have an innovative culture and are investing more to widen our network, expand our capabilities, and drive innovation and technology adoption across the entire insurance industry.

Partnering with us means joining a network of innovators who are creating the future together, sharing best practices, and building tools for problems that have yet to happen. They say that the future is already here, but not evenly distributed. Are you ready to partner with us and join the future?