ZURICH MOBILE APPS GUIDELINES

ZURICH®

Zurich Brand Aesthetic Guidelines 2013

01.05.2014

Table of contents

Introduction

With the fast development of the mobile area and the growing adoption of smartphones, user behavior and expectations for accessing information and services are evolving. The development of mobile websites and apps allows us to provide customers with the right information and easy-to-understand services anywhere at any time and across mobile platforms. In addition, the linkage of mobile services with smartphone device features provides a wide range of new possibilities to improve the way we communicate to our customers and design services. It also gives us the opportunity to put the customer back in the center of our attention.

The objective of these guidelines is to give anyone who is planning or developing a mobile application a clear understanding of the tools and processes available. Following the principles and milestones in these guidelines is mandatory for anyone publishing a mobile application.

Getting started

Zurich's mobile app development and publishing landscape

Zurich Group Marketing – Digital Brand Marketing Team – owns a developer and publishing account for each relevant mobile platform. It's mandatory that any Zurich mobile app is published via these centrally owned accounts as we want to appear in the mobile space as 'One Zurich'. These are the only official channels to publish apps.

iOS Developer Program
The iOS Developer Program allows us to develop and publish apps for iPhone, iPod Touch and iPad on the Apple App Store. The publication can be limited to certain territories and the app can be published for free or sold.

Any app that will appear in the App Store must be reviewed by Apple. This process usually takes up to five business days.

Name: Zurich Insurance Company Ltd
Owner: Digital Brand Marketing Team

iOS Enterprise Program
Similarly to the iOS Developer Program the Enterprise Program allows us to develop and pubish apps for iPhone, iPod Touch and iPad. However, apps signed with the Enterprise Program cannot be published in the App Store. Instead they can be disseminated via our own website, intranet, email or other electronic media. These apps are so-called 'in-house apps' and should only be available to internal employees. Apps published via this channel do not need to be reviewed by Apple.

Name: Zurich Vesircherungs-Gesellschaft AG
Owner: Digital Brand Marketing Team

Google Play Store
The Google Play Store is Google's equivalent to the Apple App Store. Android OS apps can be published there for a public audience.

Google also reviews the apps that are published but has a much shorter turn around than Apple – apps get approved within one day.

Name: Zurich Insurance Company Ltd
Owner: Digital Brand Marketing Team

App@Work (MobileIron)
App@Work is Zurich's internal app store that is available to all iOS users who have subscribed to MobileIron.

These apps are only available to internal users. Furthermore, App@Work can define which users/user groups can see an app in the store for better targeting.

Name: Zurich Insurance Company Ltd
Owner: Digital Brand Marketing Team

Upcoming accounts
The Digital Brand Marketing Team plans to open a publisher account for Blackberry and Windows in 2013. For more information please contact us.

Blackberry World
Blackberry's official app store.

Windows Store
Windows' official app store for apps that support Windows 8 (mobile but also desktop).

Zurich's mobile app development tools

In addition to the centralized publishing accounts, the Digital Brand Marketing Team also provides a set of tools that can be included in apps via a global license that is managed and paid for centrally. When submitting your app project you can request access to these resources.

Webtrends on Demand
Webtrends on Demand Mobile allows us to track how users use apps beyond the number of downloads and updates. It's becoming more and more important to gain a solid understanding of how users interact with our apps to further improve the Zurich brand experience. Therefore it is mandatory to include Webtrends analytics in every app that we publish.

You will automatically get the necessary information when submitting your app project.

For more information:
http://mobile.webtrends.com

Google Maps API
Since Apple removed Google Maps as the standard mapping app on iOS, using Google Maps on iOS devices now requires a separate license. Google Maps is still superior in its functionality to the official Apple mapping software, therefore we recommend using Google Maps.

Zurich has an API Key to connect to this service and you can request this when submitting your app project.

For more information:
https://developers.google.com/maps

Brightcove Video
Brightcove is Zurich's official video streaming platform. Brightcove also provides interfaces to the major mobile programming platforms. This allows easy and straightforward integration of video into your app.

You can request this service when submitting your app project.

For more information:
http://www.brightcove.com

Urban Airship
Urban Airship is a service that can be integrated in apps to send push notifications. Urban Airship works on all major mobile programming platforms. Push notifications are great for keeping users informed with timely and relevant content, whether your app is running in the background or inactive. Notifications can display a message, play a distinctive sound, or update a badge on your app icon.

You can request this service when submitting your app project.

For more information:
http://www.urbanairship.com

Building world-class apps

Building an app can be a very challenging endeavor, from refining a concept to add maximum value to users to selecting the right partner to the actual programming. The Digital Brand Marketing Team are here to support you with expert knowledge from app specialists and a holistic view gathered from other projects within Zurich. Please get in touch with us and we'll be happy to help.

Marc Liew
Group Marketing – Digital Brand Marketing Team

+41 44 625 31 85 (direct)
+41 78 646 36 62 (mobile)

marc.liew@zurich.com

Request support from the Digital Brand Marketing Team

Zurich Insurance Company Ltd
Mythenquai 2
8002 Zürich
Switzerland

digital@zurich.com

Choosing the right technology

Before starting the development of a mobile app you have to answer an important question about which technology approach you will use. All three options present advantages and disadvantages over the lifetime of the app. Therefore it's vital to analyze your needs and the customer experience you wish to provide.

Mobile websites
Sometimes the optimal customer experience can be provided with a simple webpage. HTML5 offers many features that can almost simulate the behavior of native apps. The biggest benefit is that the mobile website can be optimized for all devices by just making minor adjustments to the layout and design, reducing the cost for a cross-platform deployment.

Native apps
Native apps are programmed in the native language of the platform to which they are deployed. For example Objective-C for iOS, Java for Android, C++ or VBScript for Windows. The major benefit is that the app can optimally tap into the systems resources (speed and the various functions of the device such as its camera). The biggest shortcoming of this choice is that you need to rewrite the app completely for each platform.

Hybrid HTML5 apps
A hybrid HTML5 app is basically a mobile website that is package into a native app shell. The user couldn't tell the difference between a native app and a hybrid app.

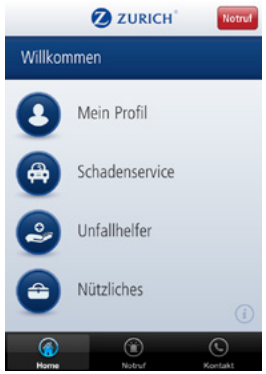
Another advantage is that the HTML5 code can easily be adapted to other devices and platforms, reducing the cost of development to bring your app live across multiple platforms (Android, iOS, etc.). The shortcomings of this method are the same as for mobile websites – lack of performance for resources-intensive tasks.

Top reasons for only offering a native application	Top reasons for only offering a web application	Top reasons for offering both native and web applications
Ability to build a superior user interface.	Ease and cost benefits of providing one single app interface accessible on multiple handset platforms.	To leverage the strength of both interfaces and offer differentiated product experiences.
Need to access device hardware capabilities e.g. accelerometer.	Direct control over own distribution, with no need to seek third party vendor approval.	Ability to develop both types of applications in a cost-efficient manner.
To leverage popular, established app store distribution channels.	Ability to build a superior user interface.	To maximise consumer touch points.
More suited to own technical expertise (e.g. C++/Objective C rather than HTML).	More suited to own technical expertise (e.g. C++/Objective C).	To try out both interfaces in order to see what works better.
Lack of Adobe Flash support.	More suited to own business or billing model.	Other: senior management requested native app, hybrid solution, moved toward web app for greater portability across platforms etc.
Other: better suited for enterprise, better response time with no network dependency, local storage etc.	Other: quicker go-to-market, better maintenance and technical support.	

source: GIA native vs. web app industry survey, February – March 2011

What's the purpose of the app?

One of the first questions that will arise is 'What is the app supposed to do?'. Are we trying to provide a new touch point for an existing process such as claims or policy management? Are we trying to promote the brand via thought leadership? Are we supporting a branding or sponsorship campaign? Depending on the answer, the focus of the app will be different.



Business solution apps
A typical example of a business support app is the Zurich HelpPoint claims service via mobile. When building such an app the focus should be on providing the best customer experience to fulfill just that single goal. Simplicity is key!

Campaign apps
A typical example of a campaign app is the Zurich Vitaparcours app that emerged out of the sponsorship of the Zurich Vitaparcours in Switzerland. This type of app focuses on providing functions to enhance a specific campaign or providing general information. Their life-cycle can be terminated at the end of the campaign.

Licences apps
Sometimes we buy a license for existing apps and make minor customizations to adapt it to our branding. These apps have the smallest requirements towards branding. However because of their weak branding possiblities they should generally be aimed primarily at internal users.

Please contact the Digital Brand Marketing Team for assistance.

Co-branded apps
In certain cases such as joint ventures or when providing a customer with a custom solution, we may develop a co-branded app. The applicability of these guidelines must be tested case by case.

Please contact the Digital Brand Marketing Team.

Public or internal audience

Depending on your audience the deployment strategy of your app will change. Apps that are not intended for external stakeholders should not be published in any app store. We do not want to confuse our customers and, for example, have them download an internal app that they need a login to use.

Internal audience
'Internal audience' is defined as anyone who has access to the intranet.

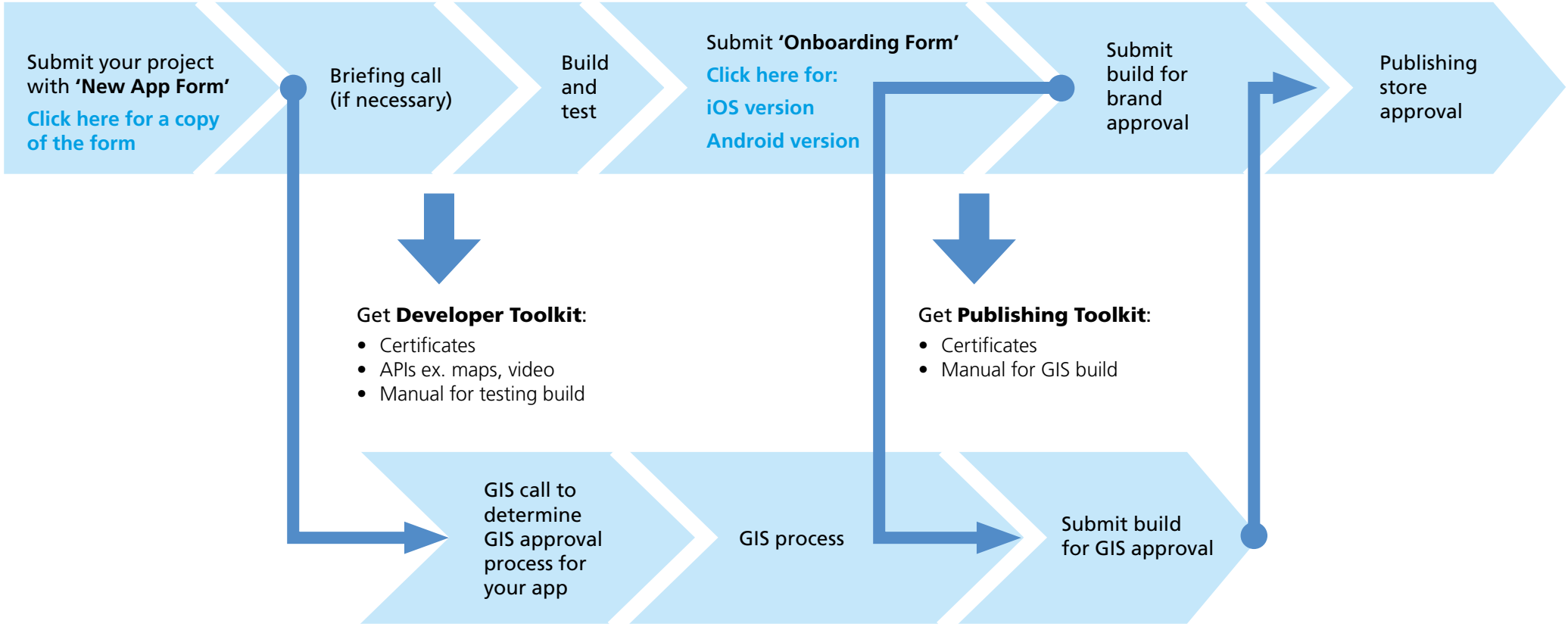
The internal audience can be targeted via the App@Work store that is available as part of MobileIron. There you can define the user groups that can access your app.

Alternatively an internal audience can be targeted using in-house deployment on iOS. In this case the app can be downloaded directly from a website or sent via email. However, it is not possible to update these apps automatically.

Public audience
The public audience is primarily targeted via the different app stores – for example, the App Store for Apple, the Play Store for Google, Blackberry World for Blackberry and Windows Store for Windows-based devices.

Apps published on these stores must go through a review process that can take up to one week depending on the platform.

The process to get your app live



Mandatory requirements

Process requirements

All apps must be signed off and published by the Digital Brand Marketing Team
All apps must be signed off and published centrally via the Digital Brand Marketing Team. The internet as well as the mobile knows no borders. Since we want to appear as 'One Zurich', all apps must be published centrally. This process guarantees the establishment of common best practices and consistent branding.

All apps must undergo GIS approval
Group Information Security requires that every app undergoes a 'coding verification'. It's important to involve GIS early in your project to define the approval process as this differs from app to app.

Design requirements

Webtrends analytics must be included
In order to track the usage of each app and to better understand how customers interact with our brand on mobile it is imperative and mandatory to include Webtrends analytics for every screen of the app.

Universal apps when targeting multiple device types
Sometimes an app will be, for example, available for iPad and iPhone. In that case the app must be developed as a universal app. This has to be taken into account when briefing the developers.

Naming convention

What's in a name? In short – everything. Does it convey how amazing your product is? Is it easy to pronounce? Does it accurately sum up what your app does? Someone will subconsciously consider these questions, and more, when browsing for an app. With such a vast choice of apps, yours can easily get overlooked.

Recognition also plays a big role in whether or not your app is picked up by a potential user. If someone can't tell what it does from its name, you'll be depending a lot on its icon to convey its purpose.

Store name

Should describe what the app does.

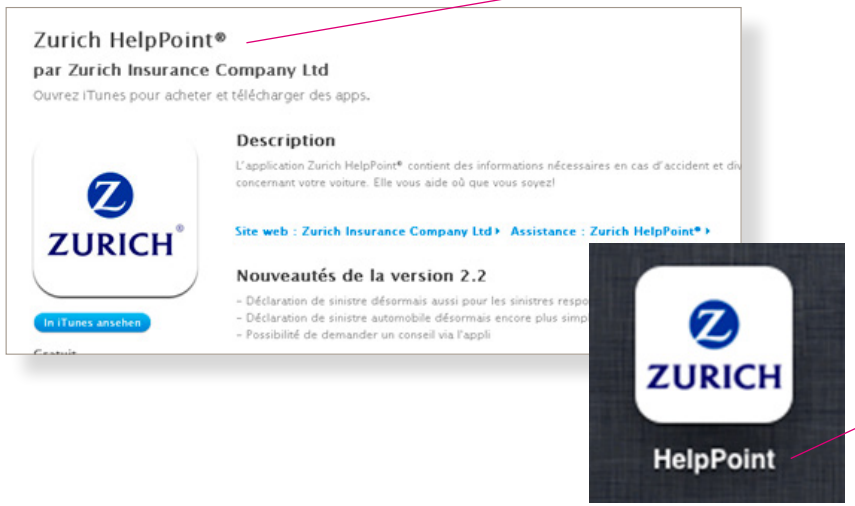
Must append 'Zurich' for business solution apps, optional for Marketing/Campaign apps.

The right name will reinforce the search optimization by actively supporting your keywords.

Screen name

Max 11 characters in iOS.

Example:
Store name: Zurich HelpPoint
Screen name: HelpPoint



General principles

- Keep it short (iOS max 11 characters).
- Check if someone is already using it.
- Make it relevant and easy to pronounce.

Legal considerations

1. Apps for smart phones and tablets are a volume business. Among other things this typically brings along that: (1) the IT companies that control the respective operating system (especially Apple for iOS and Google for Android) control the distribution of the apps, i.e. they can only be distributed through the official Apps Stores and not directly by the app developer; (2) the contractual terms are standardized: the terms between the App developer and App Store provider are standardized, but also the terms between the end user and the App Store provider. Neither of these agreements can be negotiated. For an App developer this especially means that it is typically not necessary to accompany the App with license or other contractual terms (even though this is technically typically possible) since the use of the App is fully covered by a detailed agreement between the App Store provider and the end user. This agreement also covers and protects the App developer. Nevertheless it should be checked with your local legal team in an individual case if further terms of the App developer should be added.

2. The insurance industry is a regulated industry. The insurance license of an insurance company generally only allows it to sell insurance and not to engage in any other business. Therefore, as a default rule, apps of an insurance company should be available for free and not against a fee.

3. Special rules (especially potentially a consent requirement) apply to apps that bring along that the developer/owner of the app processes personal data of the users. This is often the case when apps use geo location tools. Always check with Legal on the implications of apps that process personal data.

Here are some things we have learned

Tips

1. Get your mobile agency involved into the idea development process as soon as possible. In that way you can already avoid stumbling blocks and you can see what is actually possible.
2. The earlier your design agency gets in touch with your mobile agency the better. This will avoid developing a design that might not work for the OS or the platform you are developing for.
3. Decide for which OS you wish to develop for at an early stage of your project.
4. If your schedule allows it and you intend to develop for several OS's, we recommend that you develop your app for one OS first. Just start with the other one(s), once the functionalities are signed off. In that way you avoid to amend changes in every OS and save development costs. The OS you develop first, should be the one that is more important in your market.
5. Develop and design for the specific OS's.
   Click below for further information on your relevant operating system.

   iOS (Requires developer login (free)

   Android

   Windows
6. At the early stage of your app development rather work with wireframes instead of designed layout.
7. To show the structure and contents of your app it is not sufficient to just use spreadsheets without further descriptions. Detailed textual descriptions and images such as sketches, wireframes or screenshots are indispensable.
8. Get your local IT involved as early as possible. Doing so will avoid delays in your project.
9. Keep in mind that it is sometimes not so easy to change things in your app at a late stage in your project. Try to be clear in your app structure. And remember that every minute not spent on planning will cost you an extra hour of development.

Next steps

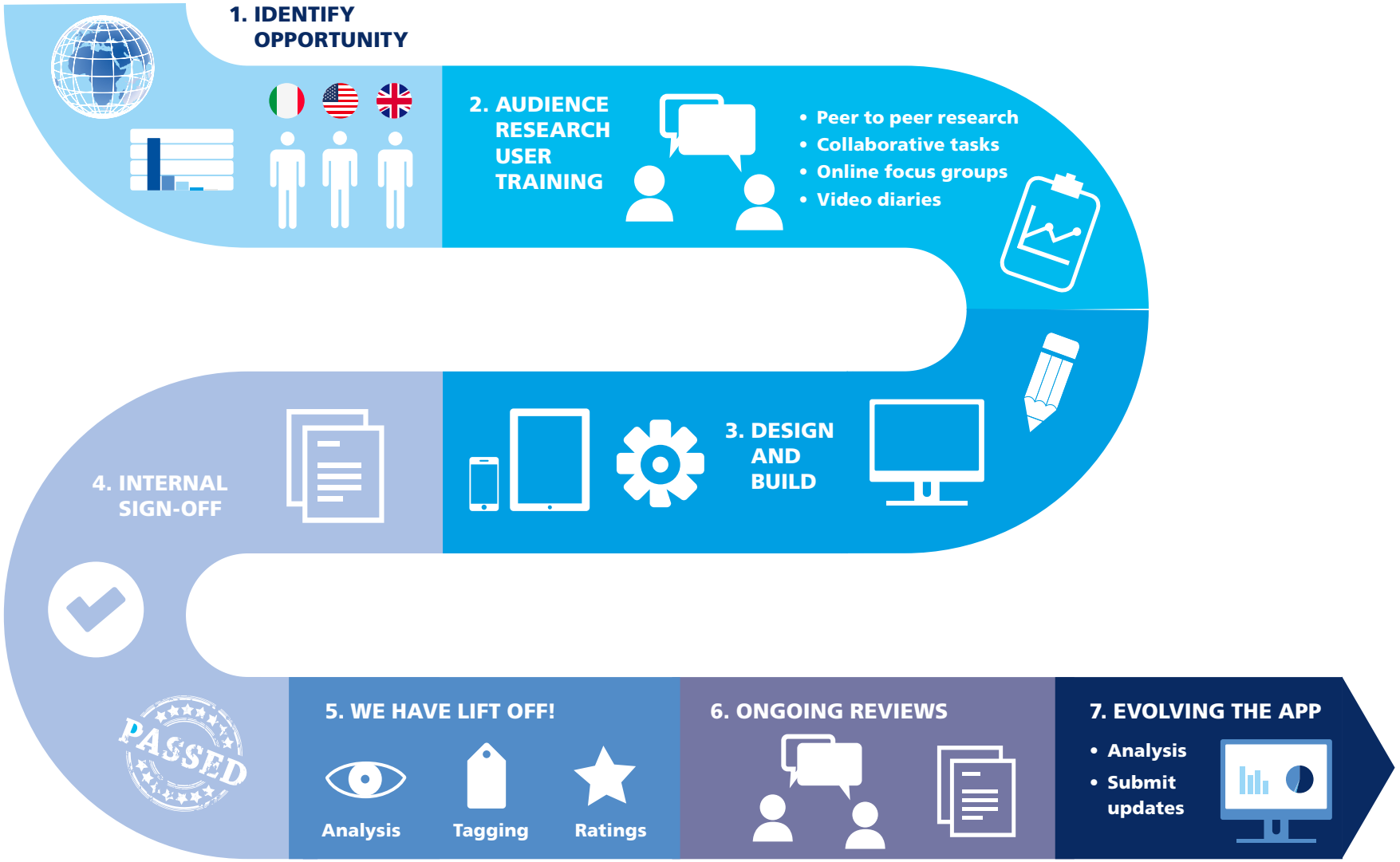
Once you've completed the idea generation phase and worked out and challenged your concept, you'll likely commission an agency to create your app.

We highly recommend that you engage a mobile solution provider as a specialized set of technical and design skills is necessary. Depending on the required integration level into the existing IT/ web environment, you'll also need to collaborate closely with your local IT team. If you're considering capturing, storing or transferring sensitive data, you'll need to engage with your local Legal and Compliance teams. Depending on the sensitivity of the data, you will also need approval from Group IT Security.

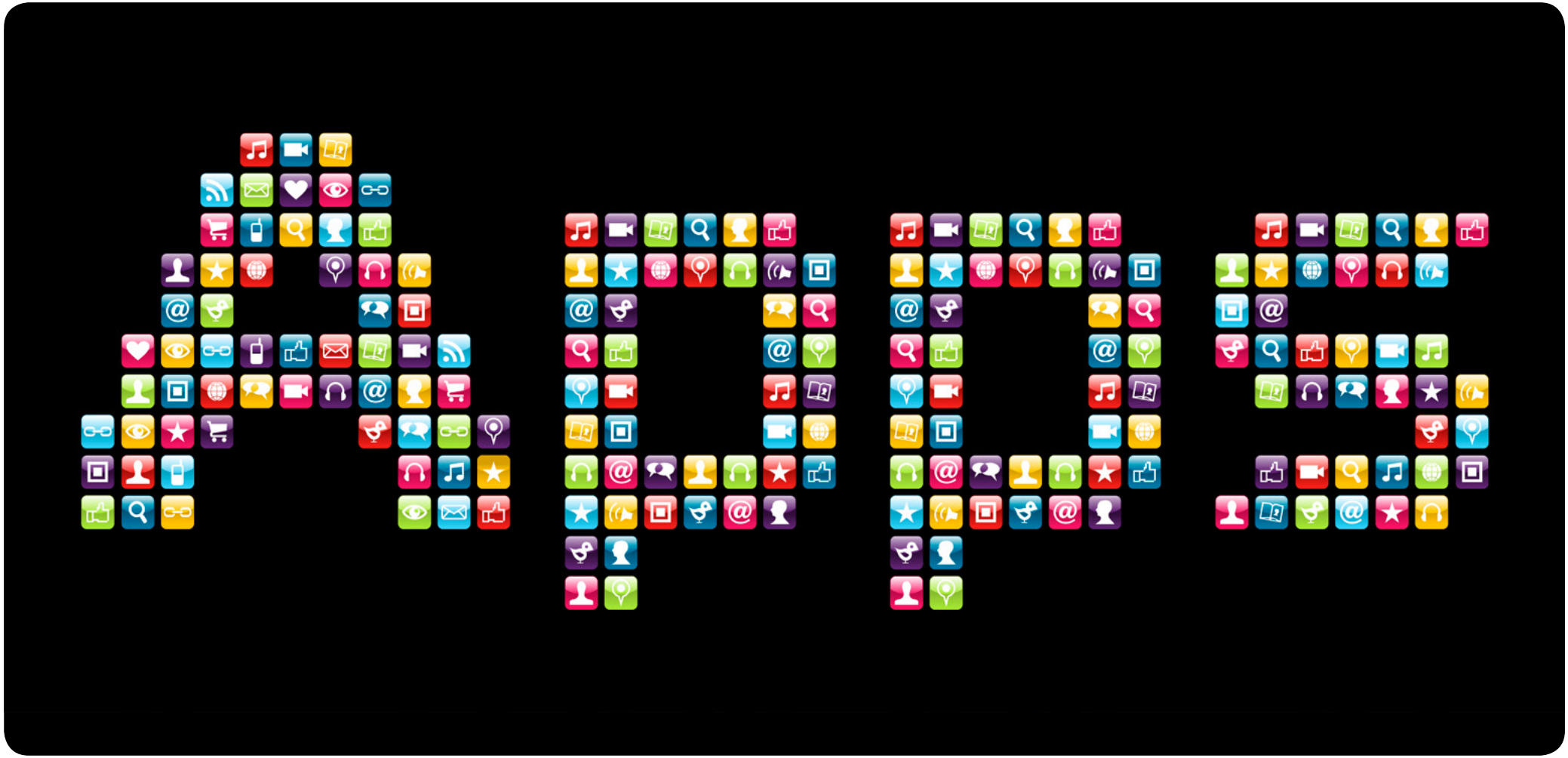
To help communication between everyone involved, it's a good idea to use the Mobile Service Briefing template. **Click here.**

App lifecycle

1. IDENTIFY OPPORTUNITY
2. AUDIENCE RESEARCH USER TRAINING
3. DESIGN AND BUILD
4. INTERNAL SIGN-OFF
5. WE HAVE LIFT OFF!
6. ONGOING REVIEWS
7. EVOLVING THE APP

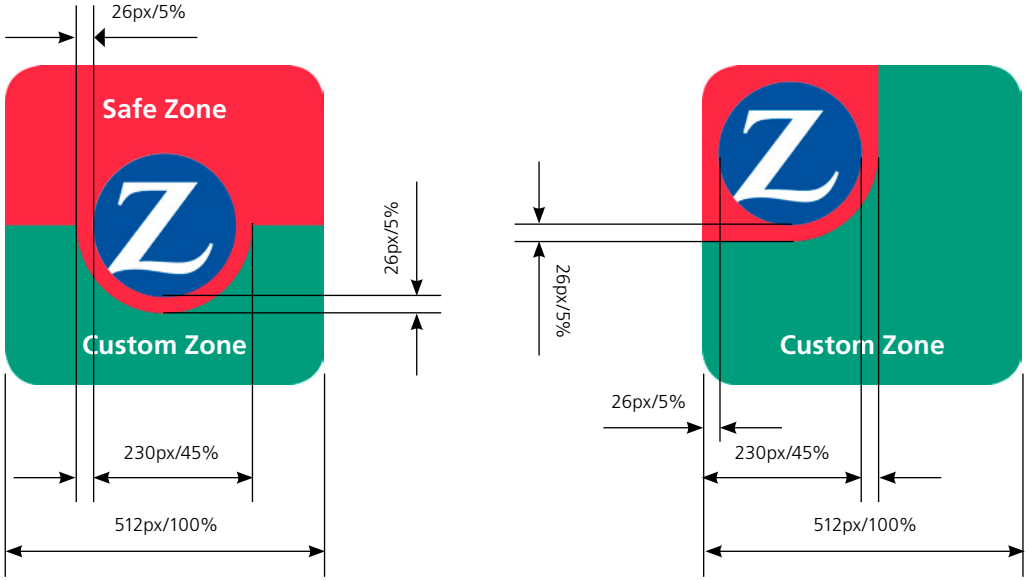


App design guidelines



Homescreen (iOS), Launcher (Android), icon design

The app icon is a very important element of every app. It's through this icon that customers will recognize the app and be given an idea of what the app does. iOS will automatically crop rounded corners and add the typical gloss effect if defined in the app properties.



Examples


eRide


eRide


Makler app

IMPORTANT

Icons have to be submitted:

- Without glow.
- Without rounded corners.
- Cannot contain any text element.
- Background color must be a blue or white-grey gradient.
- All icons must be approved by the Corporate Identity Team.

Please refer to the Digital Brand Marketing Team.

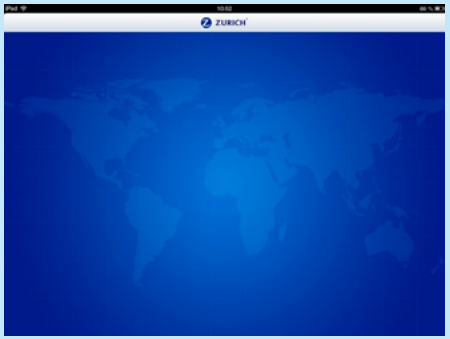
Icons that are made up only of the Zurich logo will no longer be accepted.

Launch image

Whilst iOS and Windows require every app to display a launch image, for Android it's not a desired behavior. Therefore the launch image in iOS and Windows should display:

- The UI of the application without any content to smooth out the transition between the launch and the actual app.
- An artwork that incorporates prominently the Zurich Logo if the app itself has a large variety of interfaces and you can't be sure which you will transition to.
- In rare cases of very complex applications with a long startup time, the launch image should smoothly transition to a similar screen that displays a progress bar or an activity indicator. However a mobile app is meant to be quick and long startup times are not recommended. Your developers should follow the common guidelines and best practices for each platform and thus postpone the loading after the initial app launch.

Example of zurich risk room (UI)



Startscreen Riskroom iOS

Startscreen Riskroom Android with loader

Example of zurich budgeter (artwork)

Splashscreen budgeter iOS

Default

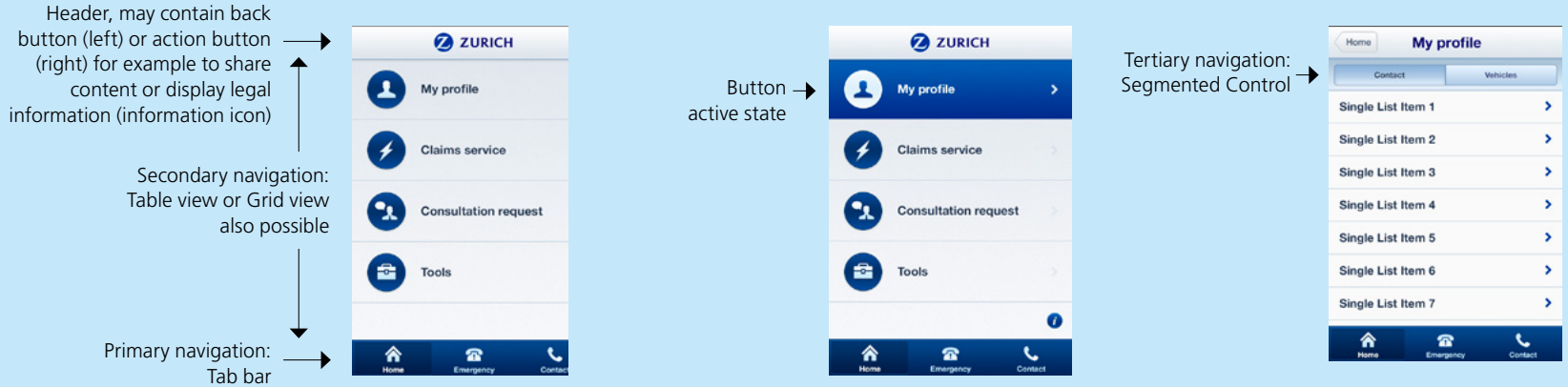
Example of zurich MIA (activity indicator)

MIA Startscreen with loader

Navigation

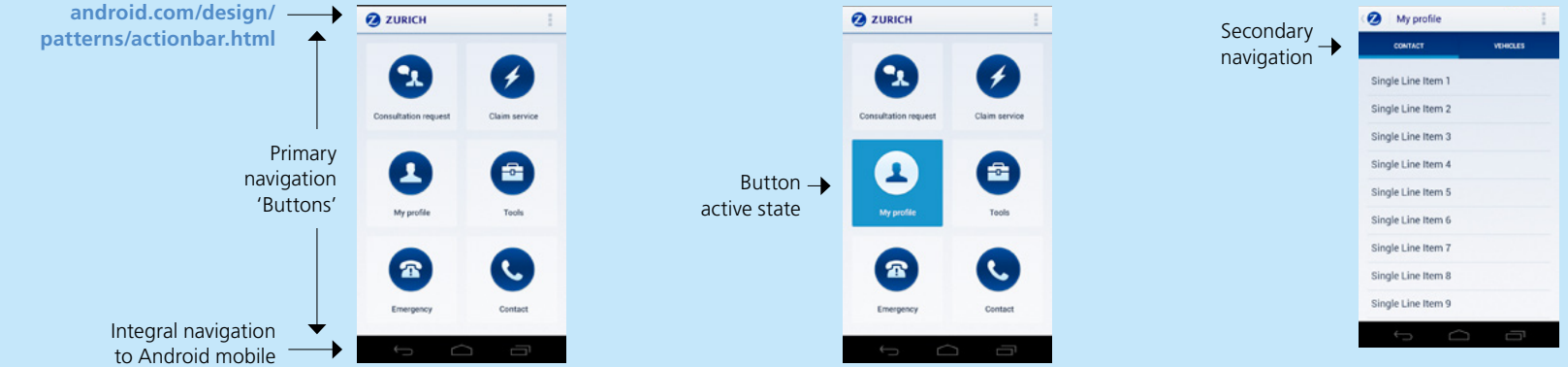
A consistent and intuitive navigation is key to building a great user experience – the user must know how to reach a certain section within the app and then find the path back to the start position. Beyond the here prescribed principles, it is absolutely recommended to use the integrated features and follow the user interface guidelines provided by each operating system.

iPhone iOS, examples of primary and secondary navigation



Android, examples of primary and secondary navigation

Please see http://developer.android.com/design/patterns/actionbar.html



Interaction

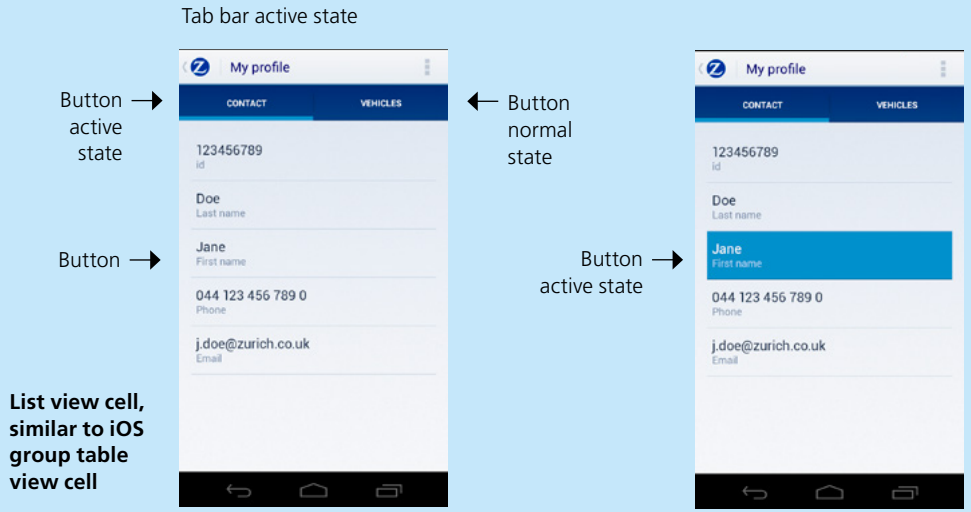
Help your app user by creating different states (see buttons section) as well as increasing the target area for small clickable elements. It is also good practice to use the default designs provided by each platform to which users are already accustomed.

Visual feedback confirms the user's action and contributes to the app's usability. Keep in mind that specific gestures may not be known or intuitive to use. Use gestures wisely and selectively and make sure to provide as much visual help as is necessary and useful.

Not all gestures are consistently used for the same controls and commands across different operating systems.

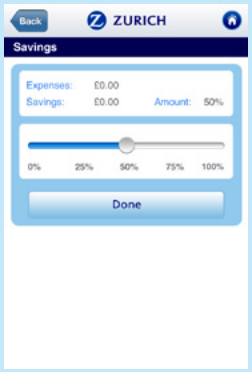
iPhone iOS, examples of interaction

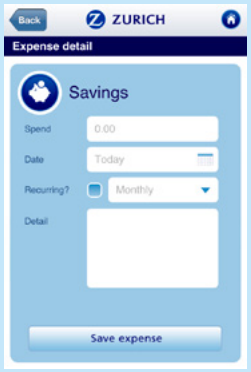
Android, examples of interaction

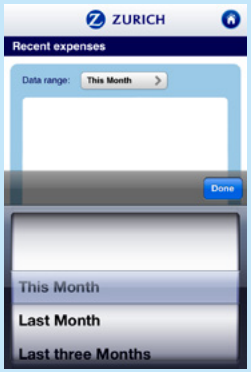


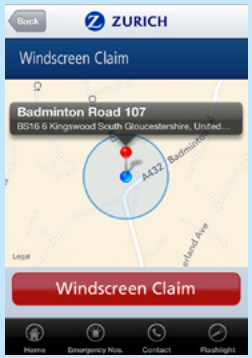
User input

Example of user interface elements – iPhone

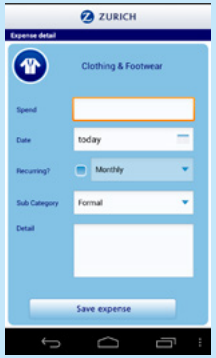


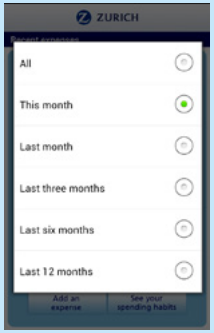


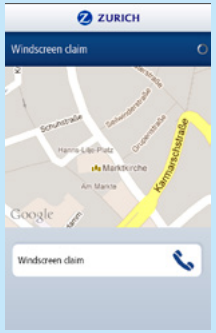




Example of user interface elements – Android







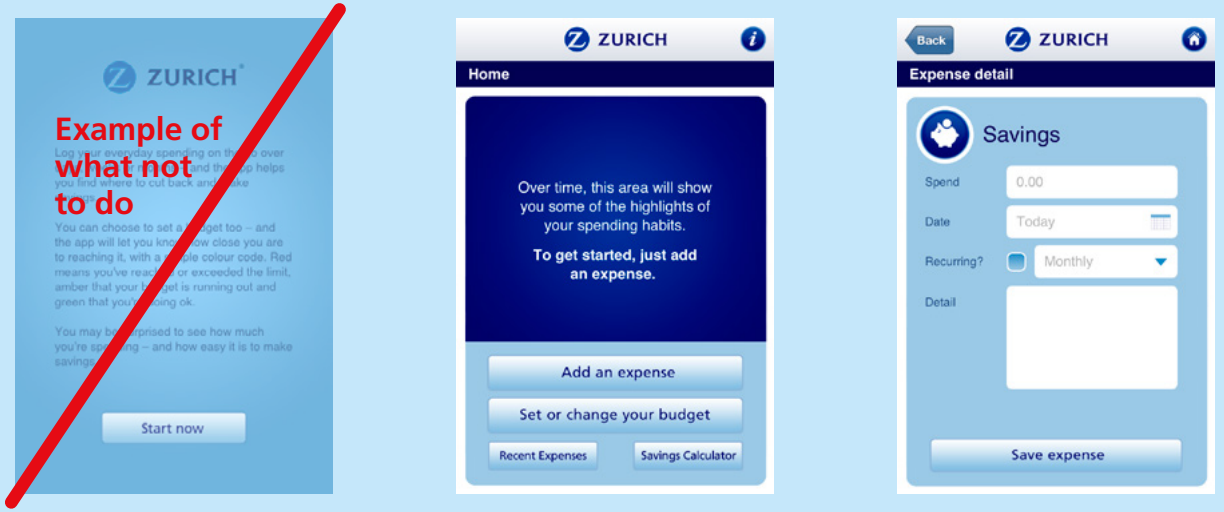
Background

Plain, single-colored backgrounds or simple gradients are preferable. Avoid patterns and pictures as they may distract from the important content and make it more difficult to read. Prefer higher contrast to improve visiblity.

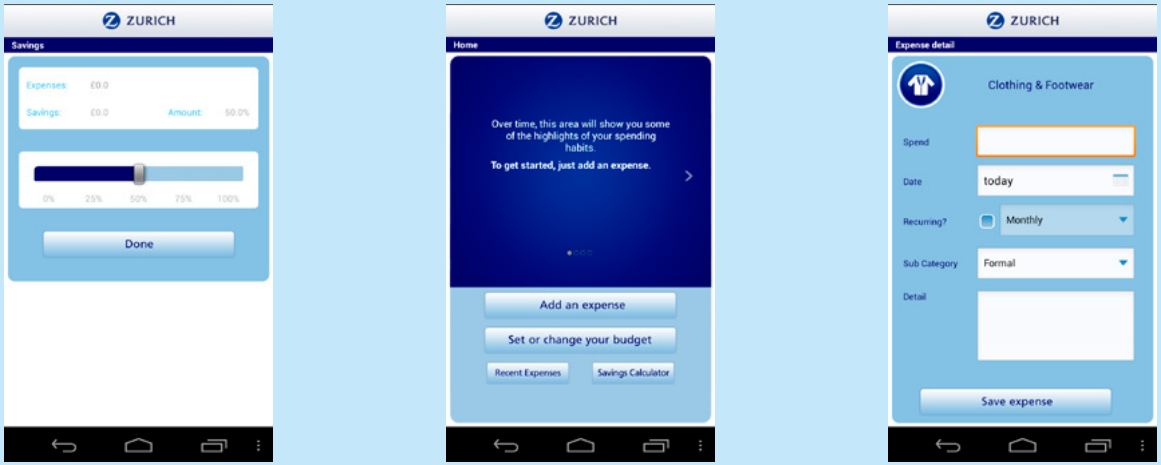
Example texture for background

Example striped background

iPhone iOS



Android



Headers

Header size: Use the operating system's specific height, only changing it if really necessary.

Header colors: white or a light grey gradient (iOS default). White top line, a gradient from #fefefe to #dfe4ec, a highlightline #e8ebf2 and a bottom line #7c98bf for iOS, the Android version features a more solid look with a softer gradient.

Zurich mark size: About 80% of the header height, the Zurich mark is only required on the home screen, subsequent screens should display the screen title.

Headline: The headline text should must not be too small and should have free space around it.

Headline colors: dark Zurich blue: #000066

Buttons: Put a back button on the left of the header, where required. If you need an 'Info' button for regulatory, other technical information, or an action button such as share or print, position it on the right of the home screen.

Android apps should have the action bar in the header.

iPhone iOS

1. Navigation bar for home

2. Navigation bar for section

This case should be avoided to improve simplicity in favor of for example a tertiary navigation. Please refer to the iOS Human Interface Guidelines.

Android

Action bar for home

Action bar for section

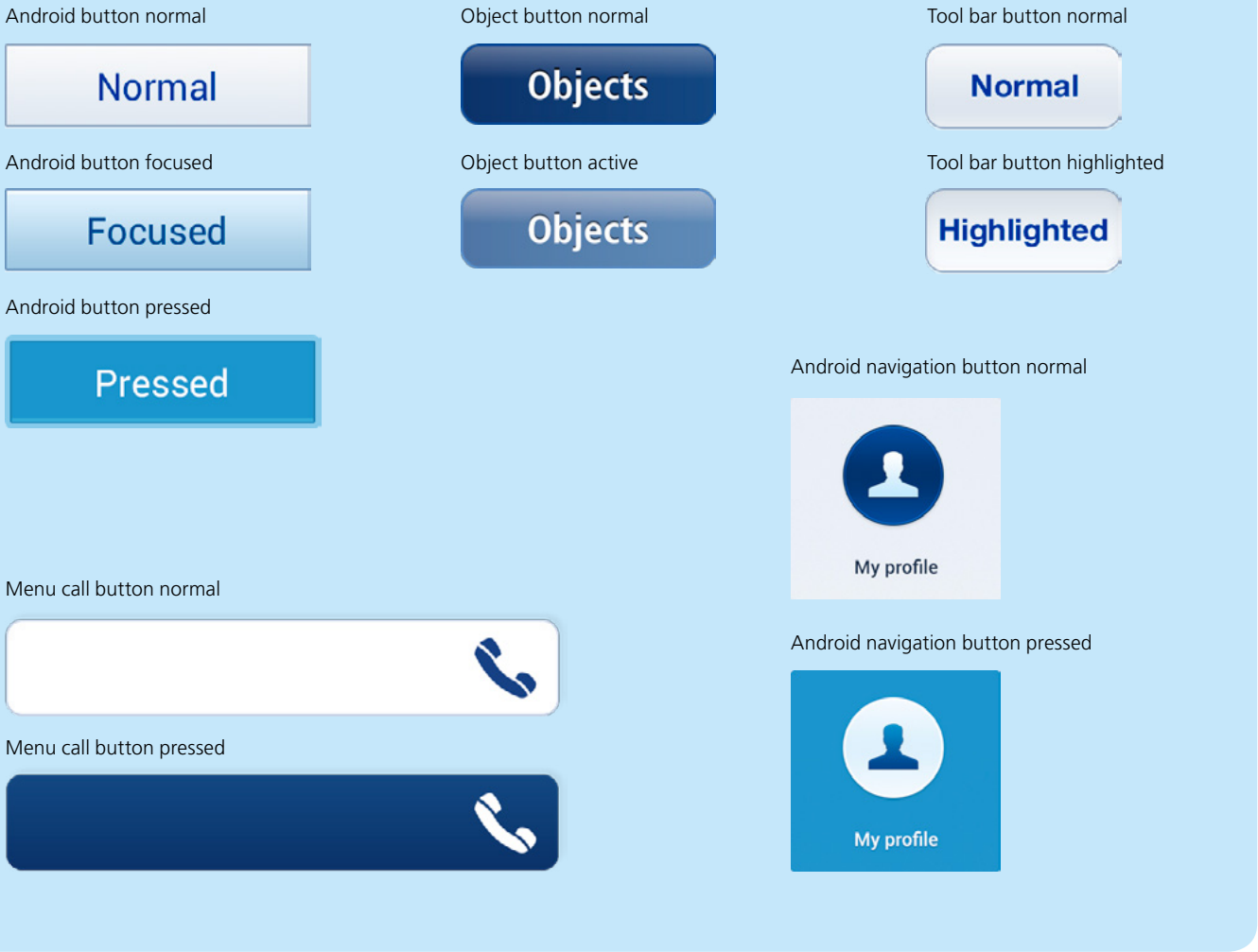
Buttons

Buttons play a key role in app navigation and allow the user to skip between screens and activate functions (buttons are not always technically buttons but can be table view cells). Before designing and placing buttons, think of the type of buttons needed for your app and consider the standards and usability recommendation of the respective operating system.

Buttons need to have two graphical states in order to visually express their state – normal/not touched vs. highlighted/touched. By using buttons of different size you can influence the prominence of an action.

Only use icons where appropriate and rely on the guidelines provided by the different OS vendors. Icons can help to explain a function, but they can also lead to a cluttered and difficult to use interface.

Non OS-specific buttons may be used for apps (or a section) that have an overall design that will be used for serveral OS versions, but in general this is not an ideal design solution.

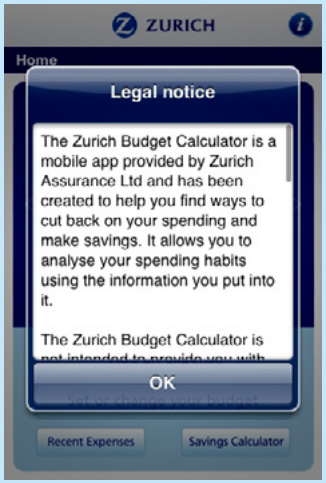


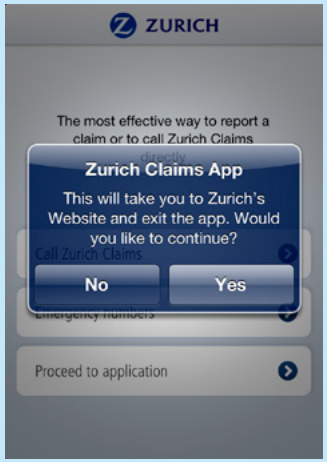
Message box

App messages usually appear when an app function requires the attention of the user. Examples include notifications, alerts, questions and error messages. Apply messages only when they add value to the user experience, app functionality or navigation. Ensure that the title, main copy and action buttons are meaningful, and concise.

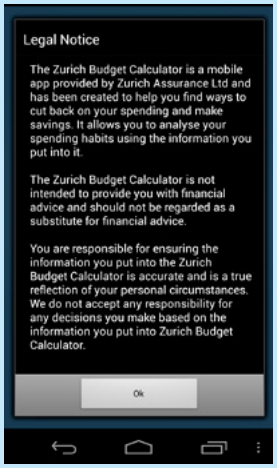
We recommend using each operating system's standard message boxes as they are recognized and accepted by users.

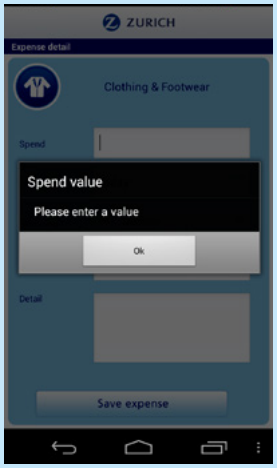
iPhone iOS





Android





Fonts and Typography

Since the font rendering qualities of Android are quite limited, we strongly suggest to rely on the default fonts provided by each OS. Which is Helvetica Neue for iOS and Roboto (or Droid Sans in older systems) on Android.

Always test your font sizes against a real device display for readability and try to avoid too small sizes.

iOS for example provides the following values in it's code:

12pt – Small System Font Size
14pt – System Font Size
17pt – Label Font Size (used for the basic table view lists)
18pt – button Font Size

Android uses quite similar values, but will need more.

Always try to follow the common typographic principles when working with text. A good reference on this topic is 'The Elements of Typographic Style' by Robert Bringhurst, but it boils down to 'Don't exaggerate.'

Colors

The colors for each systems will deviate. Try to use decent variations of the main brand colors for most parts of your interface. If you have to add an additional color, chose only one from the available secondary palette.

Try to integrate your colors with the target OS. iOS often uses soft gradients, while Android prefers flat colors in most of it's elements.

Always discuss your approach with Group Marketing and seek for a decent look that fits well into the catalogue of other Zurich Brand apps.

Here are some suggestions for each OS, including their proposed usage.

Colors iOS:

Toolbars: #fefefe (top) to #dee4ec (bottom) with #000067 (zurich dark blue) as text color

App-Background: #f4f7f9 with a very decent pattern or random noise

Tab-Bar: #2a4a8b to #0c2d5a with #cbe6fd as text color

Buttons: #f6f7f9 to #e5e9ef with #003399 (Zurich blue) as text color and #95a5bf as border

Tap Highlights: #1b5eb2 to #03308a with #ffffff as text color

Generic Text-color: #26334c

Colors Android:

Buttons: #e5e9ef with #003399 as text color and #95a5bf as border

Toolbars: #f4f6f8 to #eaedf2 with #000067 as text color

App-Background: #f4f7f9 with a very decent pattern or random noise

Tap Highlights: #4f90c8 with #ffffff as text color

Generic Text-color: #26334c

Other elements and considerations

1. **Icons:** Any icons you use within your app should follow the core guidelines, which you can view by clicking on the link below. The icon should not be completely independent from the app design elements (e.g. if the design in the app uses orange, the icon may have orange too but not something different like green). You must have all new icons approved by the Group Digital Brand Marketing Team.

2. **Links:** Try to avoid links that take the user out of the app – they can be confusing and distracting for users. If needed please add a message box with the cancel option that informs the user that he will now be exiting the app.

3. **Sharing:** Links to email, Facebook and Twitter enable users to share content from your app with their friends.

4. **Call to action:** Use the capabilities of the device to help users take the next step – for example, a button that dials our number on smartphones, or that links the user's email on a tablet.

5. **Popups:** Consider how much information you need to display. For small amounts of information popups are okay – consider other views if you need to display more information.

6. **Small modal views (especially for tablets):** In some cases it can be useful to implement smaller screen modal views to focus the attention of the user. Consider if there is still enough space for the content to show without omitting anything.

7. **Instructions and help:** Ideally your app should work without instructions, however if necessary keep them simple, clear and memorable. Focus on single features.

8. **Errors:** Make error messages relevant and simple and explain to users where the error is coming from.

9. **Touchscreen considerations:** Design touchable elements so that they look alike and can be identified as tap-able by the user – don't make buttons look like simple labels.

10. **Target size (touch):** Do not use targets that are too small, as they may be hard to discover and tap – use at least 1cm x 1cm.

11. **Crowding targets (touch):** Do not place targets too close to each other, as users can easily hit the wrong one.

12. **Padding:** Users expect padding in tabular views, however always use the complete field as target area.

13. **Gestures:** If using the swipe gesture to navigate forward or backward, it's essential to give users hints to discover that functionality. Show cues such as arrows to indicate the direction of navigation and view information on the position through breadcrumbs or pagination. Make sure that the page contains enough space safe for swiping. Avoid covering the page with carousels and other design features that interfere with gestures.