

Brand Guidelines



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Brand summary

A key tenant of our mission is to focus on the customer's needs in order to create the best insurance experience possible.

We do this through safeguarding every aspect of their world - from helping them ensure business continuity in the event their income becomes in peril, supporting them with funds to rebuild after a major loss, and providing peace of mind that valuable assets in their life are protected.



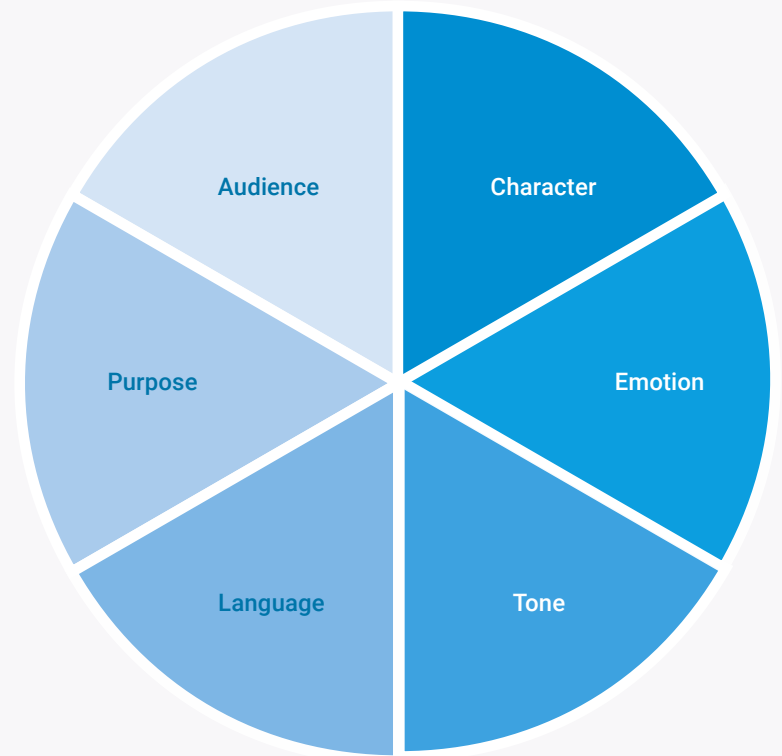
What is brand voice?

Brand voice is our company's personality in writing; the unique way we present ourselves to the world through words. It must run consistently through all communications (flyers, social media, website, blog posts, emails, advertisements, etc.).

Through an established and unchanging brand voice our audience can get to know and understand us.

What is brand voice?

A blend between how we speak to the world and how we want to be seen by the world



Brand voice - why is it important?

Research shows that people connect with brands on an emotional level—82% percent of purchasers choose a trusted brand over others.

To build trust with our audience, we need to speak their language first, provide proof to support our statements, be enthusiastic in our delivery, and be direct and clear in our approach.



How do brand voice & tone differ?

Brand voice vs brand tone

Brand voice and tone are interconnected with one another, but there's a distinct difference between them.

Brand voice = what is being said

Brand tone = how it is being said



What is Brand Personality?

Our Brand Personality articulates our mission to create the best insurance experience possible and incorporates the values that drive us. Put another way, our values are the essence of our brand personality.



Our brand voice guidelines

Because we value...	Our voice ss...	This means our communication is...	But not...
Focus	Responsive to Customer Needs	Conscientious, Effective	Selfish, Abstract
Honor	Trustworthy	Reliable, Prepared	Disorganized
Passion	Heartfelt, Friendly	Empowering, Enthusiastic, Enjoyable	Academic, Patronizing
Integrity	Honest, Sincere	Clean, Simple, Direct, Easy	Confusing

Our character	Description	Do	Don't
Focus	We speak to their goals and what is important to them	<ul style="list-style-type: none"> • Be aware of their needs • Be clear in our communications 	<ul style="list-style-type: none"> • Use phrases/industry terms they may not understand • Address issues unimportant to them
Honor	We are credible and we're proud to demonstrate it	<ul style="list-style-type: none"> • Provide proof • Send instructions • Use examples 	<ul style="list-style-type: none"> • Be afraid to ask for further details or explanations • Skip researching an answer • Forget to close the loop
Passion	We're passionate about creating the best insurance experience possible	<ul style="list-style-type: none"> • Use strong verbs • Show you're excited to help 	<ul style="list-style-type: none"> • Disagree • Over-educate
Integrity	We pride ourselves on being honest and forthright	<ul style="list-style-type: none"> • Stick to our word • Address mistakes • Prevent issues from reoccurring 	<ul style="list-style-type: none"> • Over-promise • Over-sell our capabilities

Brand voice examples

	Write like this...	Avoid this...	Why?
Because we are <i>FOCUSED</i> on our customers, we are <i>RESPONSIVE TO THEIR NEEDS</i>	You will reduce workplace injuries and therefore minimize lost work time...	We reduce claim frequency...	While claim frequency of Workers' Comp impacts ICW Group immediately (because we pay the claims), it is more impactful to customers farther into their future (when their ex-mod is affected). Our customers immediate need is productivity. They need employees uninjured, thriving, and productive. Highlighting their needs shows we are responsive to them.
Because we are <i>HONORABLE</i> , we are <i>TRUSTWORTHY</i> , <i>RELIABLE</i> , <i>PREPARED</i>	Here are easily-accessible links on this topic to provide all the information you may need...	A new regulation impacts you. Be on the look out...	We don't want to send customers on a hunt. Provide as many resources as possible so they have them at their finger tips. Also call out key points that impact their policy.
Because we have <i>PASSION</i> , we are <i>HEARTFELT</i> , <i>ENTHUSIASTIC</i> , <i>EMPOWERING</i>	Did you know...	We want you to know...	Instead of telling them what we think they should know, show them our excitement about our service and why they will be better off knowing.
Because we have <i>INTEGRITY</i> , we are <i>HONEST</i> , <i>CLEAN</i> , <i>SIMPLE</i> , <i>DIRECT</i>	You have access to...; You can get the help you need...; Help your injured workers, etc.	ICW Group provides...; We can help...; ICW Group wants you, etc.	Avoid talking about ourselves over the policyholder and the benefit to them. It's not all about us. Always try to write in the "you" voice. What you receive vs. what we provide.
	Write the pain point, such as: <i>The construction industry experiences the greatest number of fatal workplace injuries...</i> Then state the solution: <i>Safety OnDemand is here to help keep your employees safe.</i>	Avoid writing only about the service without addressing the pain.	Stating the pain point helps to position us as the solution to their problem in a simple and honest way and helps propel people to act.

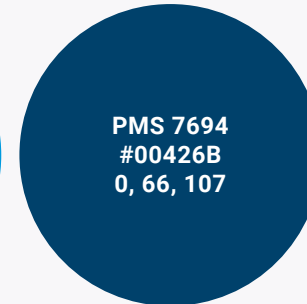
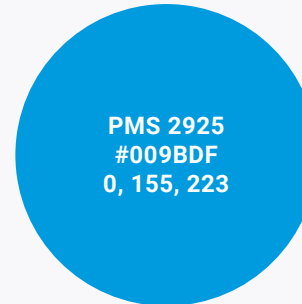
Color palette

The ICW Group color palette should be used across all print, web, and collateral media.

Emphasize the blues and grays for a more human, down-to-earth, peaceful appeal, while minimizing the orange and rust for use strictly as secondary colors.

NOTE: PMS7690 offers better contrast than PMS2925 when used on white (e.g.. a clickable text link on a web page).

Primary



Secondary



Default text color - avoid 'pure' black (#000000)



Primary Color When used for text on white



Logos

The ICW Group logo represents the company, its products, and services. It represents the company whenever people encounter any of our offerings, from trade show collateral to the web portal where payments are made.

There is brand lockup in the traditional sense where there is an icon and wordmark in this case. 'ICW Group' will never be displayed without 'Insurance Companies'.

For (minimum) spacing around the logo, use one of the top dots as reference.



Proper logo use

The ICW Group logo should only be displayed in the following four colors: PMS2925, PMS447, white, or black.

Other colors should not be used for the ICW Group logo, even on internal pieces.

Do not separate 'Insurance Companies' from the logo. 'ICW' cannot be separated from 'Group'.

Logo orientation must remain horizontal.

Correct



Incorrect



Improper logo usage

Contrast is important when placing any of the ICW Group logos on an image.

Please ensure that the logo is easily read but avoid using hard drop shadows.



✗ Not enough contrast - logo gets lost in mid-tones and visually busy area.



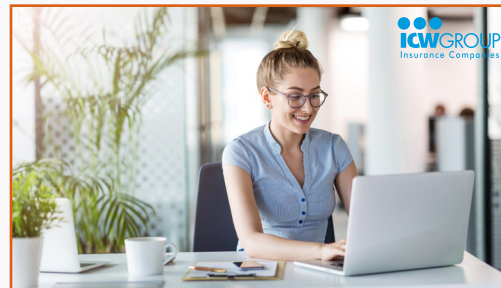
✗ Not enough contrast - logo gets lost in mid-tones and visually busy area.



✗ Avoid using hard drop shadows



✗ Avoid using hard drop shadows



✗ Not enough contrast - logo gets lost in mid-tones and visually busy area.



✗ Not enough contrast - logo gets lost in mid-tones and visually busy area.

Proper logo usage

Adding a subtle shadow or highlight to the image can help the logo stand out.

The operative word in this case is SUBTLE. In Photoshop, the gradient tool and the opacity slider will combine to help you make the logo stand out.

If you have any questions, please contact the Enterprise Marketing department.



👍 Slight highlight gradient added behind the logo for contrast and more of a natural feel - note that faces in focus are not obscured by the highlight.



👍 Slight shadow gradient added behind the logo for contrast and more of a natural feel - note that faces in focus are not obscured by the shadow.

Logos - products & services

ICW Group has a few entities within it that require their own logo. With the exception of our reinsurance group, all additional logos have the main ICW Group logo above it, separated by a thin, horizontal line.



Logos - value added services

Typeface for the logos is Roboto with 'OnDemand' *italicized*.

These logos follow the same colorways as the main logo.

HR *OnDemand*®

Safety *OnDemand*®

HR *OnDemand*®

Safety *OnDemand*®

Typography

The ICW Group primary font is Roboto and should be used across all print and collateral media. Whenever Roboto is not available, Calibri can be substituted.

Type should be displayed in sentence case. This emphasizes the human side of ICW Group - we're more approachable when we're not yelling.

Using all caps is reserved for specific cases where extra emphasis is needed.

Roboto

Aa Bb Cc Dd Ee Ff Gg Hh Ii
Jj Kk Ll Mm Nn Oo Pp Qq Rr
Ss Tt Uu Vv Ww Xx Yy Zz

1234567890£!@#\$%^&*()_+==[]{};'\"./: '|<>?

Light Aa Bb Cc Dd Ee 123

Light Italic Aa Bb Cc Dd Ee 123

Regular Aa Bb Cc Dd Ee 123

Italic Aa Bb Cc Dd Ee 123

Medium Aa Bb Cc Dd Ee 123

Medium Italic Aa Bb Cc Dd Ee 123

Bold Aa Bb Cc Dd Ee 123

Bold Italic Aa Bb Cc Dd Ee 123

Black Aa Bb Cc Dd Ee 123

Black Italic Aa Bb Cc Dd Ee 123

Typography in use

A more human-centric approach to typography means avoiding big, bold copy unless the situation calls for it.

As a general rule of thumb, as the headline grows larger in size, the font weight should go down in proportion. This ensures the weights appear more uniform as the weights appear to get heavier as font size increases due to the nature of scaling in general.

Exceptions can and should be made when appropriate, but copy and headlines follow sentence casing for the most part.

Heading

Font size: 90px
Line height: 100px
Font weight: light

Heading

Font size: 48px
Line height: 54px
Font weight: light

Subhead

Font size: 26px
Line height: 28px
Font weight: light

Subhead

Font size: 24px
Line height: 26px
Font weight: medium

Body copy web

Font size: 18px
Line height: 22px
Font weight: regular

Body copy (print)

Font size: 9pt
Line height: 11pt
Font weight: regular

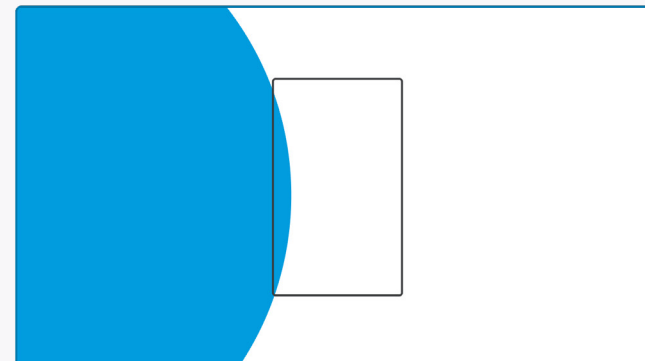
NOTE: This size is in points because this is for print.

Circle as a design element

The curve that we use extensively in our designs originates from the circle in the logo.

Note the radius of the curve and that it is much larger than where it is placed.

This is because ICW Group thinks about the 'big picture' and where our clients fit into that picture. Each of our product offerings are also a small part of a much larger entity and the exaggeratedly large curve is a visual representation of the circle design.

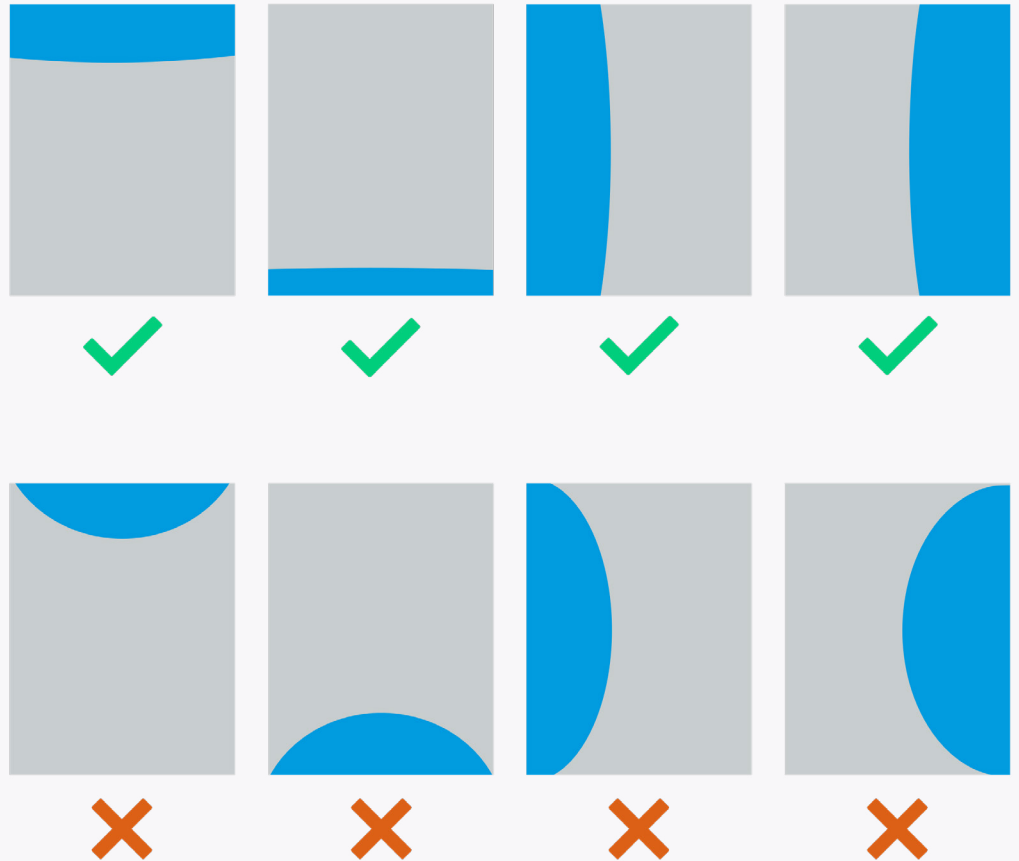


Using the curve

Use the curve element on documents as headers, footers, or to divide the page with text or an image used in the frame.

The radius of the curve is subtle... think along the lines of the curvature of the earth when viewed from a tall mountain peak.

Avoid curves that look like the whole circle could fit on the page in its entirety.

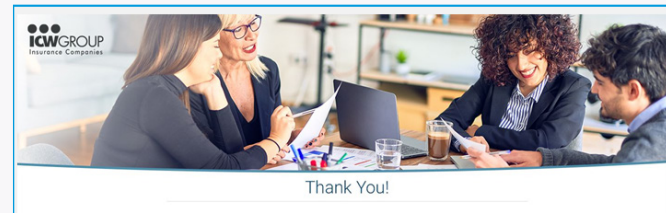


Curved element examples

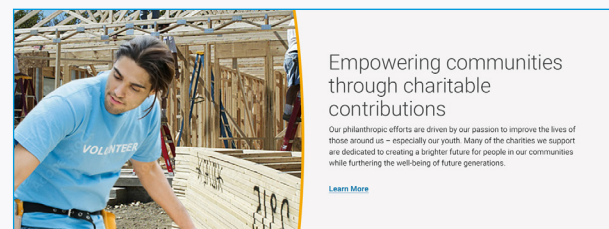
The curve can be used as the anchor in our branding that ties all of our marketing material together, no matter what the format or channel.



Social Media curve - layered opacity effect



Curve as an email header (image frame)



Curve as an image frame (website example)

Additional design elements

ICW Group's design language utilizes icons to communicate quickly and concisely with our audience. Icons should be easy to understand at a glance and leave no questions. We have a library of over 130 icons that is continuously expanding.

ICW Group buttons can be depicted as outlines or as solid buttons. Glyphs can also be used in the buttons.

Icon examples



Button examples

Partner with ICW Group >

Button with additional glyph

Request a quote

Outlined

Request a quote

Solid version

Social Media Icons



Photography

When possible, images should be sourced from Adobe's stock image library.

Images should be bright and overall have a positive feel. Images must feel authentic. Avoid using images that feel like stock photos - e.g. smiling subject in foreground, arms crossed, staring at the camera.

Subjects should be engaged with each other or involved in an activity.



Nomenclature Guidelines

Please use	Please DO NOT use
ICW Group Insurance Companies or ICW Group	ICW
Nurse Triage Hotline	Nurse Triage, NT (externally)
Safety <i>OnDemand</i> [®]	Safety OnDemand, Safety On Demand, RMRx or SOD (externally, okay internally)
HR <i>OnDemand</i> [®]	HR OnDemand, HR On Demand or HROD (externally, okay internally)
LeadGen <i>OnDemand</i> [™]	LGOD (externally)
Telemedicine or 'by Concentra' (use on a case-by-case basis)	Telemed
Power of 3 (please italicize in a sentence)	Power of Three
First Notice of Loss	FNOL (externally)
Workers' Compensation	Workers Compensation, Worker's Compensation, Workman's Comp
Work Comp Connect	Work Comp Blog
Agency Resource Center	ARC (externally, okay internally)
Policyholder Center	PC (externally), PHC (externally, okay internally)
Injured Workers Center	Injured Worker Center
myResource	My Resource, My resource, MyResource
PayPro	Paypro (externally, okay internally), paypro (externally, okay internally)
OnlinePay	Online Pay, online pay
Medical Provider Network	MPN (second reference only)
Commercial Package	Commercial Multi-Peril, CMP
Catastrophe Insurance	Earthquake Insurance, RIB
RIB, Risk Insurance Brokers	Catastrophe or Earthquake Insurance (these are two separate lines of business)
Ex-mod	ex-mod, X-mod, Xmod, exmod, emod
SIU, Special Investigations Unit	Special Investigation Unit (singular)

Company Boilerplate

Based in San Diego, ICW Group Insurance Companies is the largest privately held insurance company domiciled in California. Quoting more than \$3 billion annually, ICW Group represents a group of Workers' Compensation, Assumed Reinsurance and Catastrophe insurance carriers. ICW Group is recognized nationally as an industry leader in helping policyholders achieve fewer and less costly claims while elevating the trusted agents who advise them. More information is available on ICW Group's [Twitter](#), [LinkedIn](#) and [Facebook](#) pages.



Company Elevator Pitch

ICW Group is a nationwide, multi-line carrier rated “A” for Excellent by A.M. Best. We offer Workers’ Compensation, Catastrophe, Reinsurance, Surety, General Liability, Property, and Capital Assets insurance. We’ve distinguished ourselves by including money-saving services with each workers’ compensation policy and with proactive in-house claim and risk prevention services, which has helped us to garner multiple customer experience awards.





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