LLOYD'S

BRAND GUIDELINES

TOOLS TO HELP YOU USE OUR CORPORATE IDENTITY EFFECTIVELY

These guidelines are 100% practical. If you read them carefully, then apply them consistently, all the materials you produce will reflect and reinforce the distinctive essence of Lloyd's . . .

CONSTANT ORIGINALITY

Before we get down to business, let's just briefly remind ourselves why those two words encapsulate what makes Lloyd's different:

- **Constant** - evokes our long history and sense of tradition; our good faith and security; and our worldwide reputation for honouring our word.

- **Originality** - refers to our creativity in coming up with innovative solutions for risks; our willingness to do things differently; and the adaptability which has enabled Lloyd's to survive and prosper for over 300 years.

We hope you'll find everything you need to help you achieve your communication aims in the following pages. But if you do have any queries or concerns, please don't hesitate to contact Lloyd's Marketing team.

What are these guidelines for?
The key elements
Example collateral

WHAT ARE THESE GUIDELINES FOR?

They are to help us ensure that the way we present Lloyd's is always:

PROFESSIONAL

All the materials we produce must look as if they come from the world's leading specialist insurance market.

CONSISTENT

Whenever and wherever people come into contact with Lloyd's we want to create a clear and coherent impression.

DISTINCTIVELY LLOYD'S

For maximum impact, our communications should convey what makes Lloyd's unique.

Who are these guidelines for?
They are for anyone producing Lloyd's branded collateral.

Separate guidelines are available for:
- The Lloyd's market (managing agents)
- Lloyd's brokers
- Lloyd's coverholders
- Lloyd's service companies
- Lloyd's agencies around the world
- Projects sponsored or supported by Lloyd's
- Other stakeholders

For all master artworks and a helping hand, contact Lloyd's Marketing.

LLOYD'S

1. Brand mark

2. The Arms of Lloyd's

SANSA LLOYD'S

Vectora
Arial
Caslon

3. Typography

THE KEY ELEMENTS

Lloyd's visual identity has six key elements. When applied consistently and in the correct way, they will create a powerful and distinctive look for Lloyd's.

4. Imagery

5. Colour palette

SIMPLE, DIRECT & ENGAGING

6. Language

01
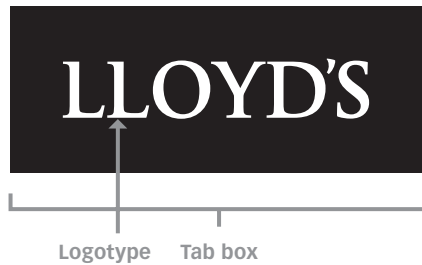
THE LLOYD'S BRAND MARK

# GETTING THE BRAND BASICS RIGHT.

1.0 OVERVIEW

In terms of ensuring clarity and consistency, nothing is more important than the correct use of our brand mark. Its two inseparable components - the logotype and the tab box in which it always appears - are the cornerstone of our identity; the solid foundation on which distinctive communications can be constructed.

LLOYD'S

Logotype   Tab box

Lloyd's brand mark (black tab)

LLOYD'S

Logotype   Tab box
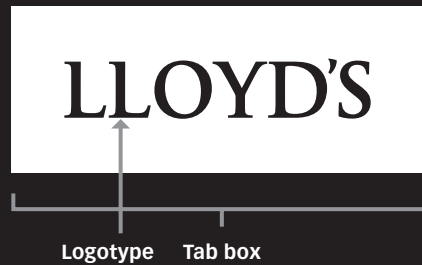
Lloyd's brand mark (white tab)

LLOYD'S

NEVER use the white tab on a white background: the contrasting tab box is part of the brand mark.

LLOYD'S

NEVER use the black tab on a black background: the contrasting tab box is part of the brand mark.

The Lloyd's brand mark

1.1 THE COMPONENTS

Logotype and tab box
The Lloyd's brand mark comprises two inseparable components: Lloyd's logotype and the tab box that contains it. **The box is part of the brand mark, so the logotype should never be seen without it.**

The Lloyd's logotype is not a typeface. It has been specially drawn and must never be recreated or typeset in an alternative font.

The relative sizes and positions of the logotype and the tab box are fixed and must not be altered.

Resizing the brand mark
Care should be taken when resizing the brand mark in Word to keep the proportions of the rectangle the same. Rather than dragging the corners click on the image – Format – Format picture – choose the "size" tab, ensure 'Lock aspect ratio' is checked and then change either the height or width and press "OK" when finished.

'Black tab' and 'white tab'
- **The black tab is for use on light backgrounds.**
- **The white tab is for use on dark backgrounds.**

Each of these has been specially drawn for positive and negative use and should never be interchanged. Always ensure that you use the appropriate original.

The Lloyd's brand mark only ever appears in black and white.

Master artworks are available from Lloyd's Marketing.

Bleed version (black)

Bleed version (white)

1.2 'BLEED' VERSION

The Lloyd's brand mark has the logotype visually centered within the tab box. This positioning should never be altered from the master artwork provided.

The 'bleed' version of the brand mark

A 'bleed' version (shown left) has been specially created for when the brand mark hangs from a trimmed edge. This is the most frequently used version of the Lloyd's brand mark.

You will notice that for the 'bleed' version only, the space above the logotype is a little more than below it. This is intentional. It is to allow for an application to be physically trimmed to the edge of the brand mark at the printers, so that the brand mark reaches the edge of the page exactly.

You will need to include a printer's 'bleed' area above the top edge of the page (usually between 3mm and 5mm).

1.3 PRIMARY POSITION

Primary position (locked to top edge) eg report cover

LLOYD'S

Primary position
Whenever possible lock the Lloyd's brand mark to the top edge of the application (see left).

For guidance on the consistent sizing and positioning across a range of page formats, see page 1.6.

Exception positioning
In cases where the Lloyd's brand mark cannot be locked to the top edge (eg in desktop printed items where the print margins might result in cropping of the top of the brand mark) you may use the position shown below as an 'exception', which allows the brand mark to appear in full. **In this case you will need to use the non-bleed version of the brand mark.**

! **Exception position ONLY eg desktop printed documents**

LLOYD'S

AGENDA

Meeting title	This is the meeting title		
Time and date	12:30pm on 19 June 2009		
Venue	Room 3		
From	Your name here (extn 1234)		
Attendees	Attendee 1	Department/Company	Job title
	Attendee 2	Department/Company	Job title
	Attendee 3	Department/Company	Job title
	Attendee 4	Department/Company	Job title
	Attendee 5	Department/Company	Job title
	Attendee 6	Department/Company	Job title
	Attendee 7	Department/Company	Job title
	Attendee 8	Department/Company	Job title

LLOYD'S

1.4 STANDARD AND SMALL VERSIONS

The measurement of the Lloyd's brand mark is always specified across its full horizontal width.

There are two size versions – 'standard' and 'small-use'. The 'small-use' version is always used below 25mm width.

Each of the size versions has been specially drawn and neither is interchangeable with the other.

Small use version
On occasion, the 'small-use' version may be the right choice for challenging production processes where you are unable to reproduce the 'standard' size version with the desired legibility (eg business cards).

Where this is the case, proofing stages will help to determine the most suitable version for optimum reproduction of the brand mark.

Lloyd's brand mark – Standard size

LLOYD'S

LLOYD'S

|←————————→|
25mm minimum

|←————————————————————→|
No maximum size restriction

Lloyd's brand mark – Small-use size

LLOYD'S

LLOYD'S

|←————————→|
less than 25mm

|←——→|
10mm minimum

The standard size mark would be used on an A5 application such as this.

See section 1.6 for sizing guides.

✓ **No distracting elements in clear space area**

✗ **Distracting elements in clear space area**

1.5 MINIMUM CLEAR SPACE

The Lloyd's brand mark is always surrounded by a minimum clear space area which must remain free from other elements (type and graphics).

The minimum clear space area is equal to half of the height of the 'tab box' in the brand mark. The clear space area is proportional at all sizes of brand mark.
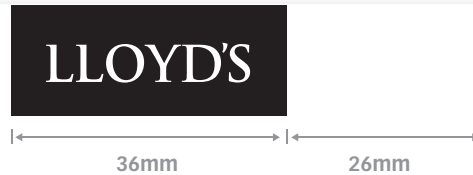
Placing the brand mark on imagery
Use the minimum clear space area as a guide to protect the brand mark from distracting elements.

This clear space area is a minimum and should be increased wherever possible.

Minimum clear space area

0.5x

0.5x

0.5x

0.5x

x = height of tab

LLOYD'S

36mm   26mm
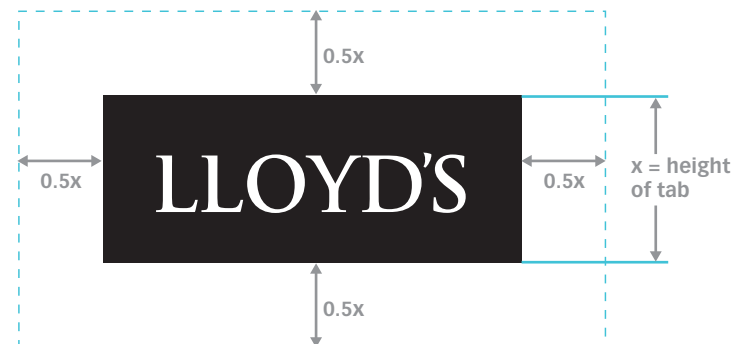
The Lloyd's brand mark
1.6 SIZING AND POSITIONING

Choosing the correct brand mark size
The size you choose depends on the size and format of the page. We have created a table of sizing and positioning for the principal 'A' paper sizes (see below).

Do not use the brand marks at any size other than those corresponding to the 'A' sizes shown.

If your format is not an 'A' size
If your page format is not one of those listed in the table below, you should work to the nearest size (eg one-third of A4 – 210mm x 99mm – would use the same size brand mark as A5).

Page size/format	Width of brand mark	Distance from right-hand edge	
		Portrait	Landscape
A6 – 148mm x 105mm	28mm	13mm	18.5mm
A5 – 210mm x 148mm	30mm	18.5mm	26mm
A4 – 297mm x 210mm	36mm	26mm	37mm
A3 – 420mm x 297mm	51mm	37mm	52.5mm
A2 – 594mm x 420mm	72mm	52.5mm	74mm
A1 – 840mm x 594mm	102mm	74mm	105mm

02

THE ARMS OF LLOYD'S

A CONSTANT REMINDER OF WHAT MAKES LLOYD'S UNIQUE.

2.0 OVERVIEW

Lloyd's is a modern 21st century institution, but our long history and rich sense of tradition remains a hugely valuable asset. Our coat of arms, used with the utmost care within our communications, is an attractive and highly effective visual device for linking past and present; a symbol of both change and continuity.

Since merchants first met to insure their ships at Edward Lloyd's coffee shop over 300 years ago, nearly every aspect of the way we do business has changed. But one constant is the bold confidence proclaimed by our motto, reflected in both our unique appetite for risk and our worldwide reputation for settling valid claims.

The Arms of Lloyd's

2.1 ROLE

Please request permission from Lloyd's Marketing before using The Arms of Lloyd's, and follow the guidelines below carefully:

- It acts as a hallmark, never as the main message. It's not a decorative graphic to be spattered at whim.

- It shouldn't appear in the same line of vision as the Lloyd's brand mark or headline type. The juxtaposition could be confusing and would clash visually.

- It only appears where there is sufficient space. It's never squeezed onto an application close to other graphics that would detract from it.

- Wherever possible it's accompanied by its description (see section 2.5). We want people to understand what it stands for.

- It is mostly used on back covers of publications and contracts of insurance.

The Arms should not be seen in the same line of vision as the brand mark

The Arms should not be used as a decorative element

**The Arms of Lloyd's
Primary (negative) version**

**The Arms of Lloyd's
Secondary (positive) version**

60% tint of black

30% tint of black

**The Arms of Lloyd's
Full-colour version**

2.2 POSITIVE AND NEGATIVE VERSIONS

Primary version
The primary version of The Arms of Lloyd's is the 'negative' version (shown left). It is lighter than the background it sits on. It appears in a 60% tint of black and should be used on a black background.

Secondary version
A secondary 'positive' version is available should you need to reproduce The Arms of Lloyd's against a light background. It is darker than the background it sits on. It uses a 30% tint of black.

Both versions have been specially drawn to work against dark or light backgrounds. They are not interchangeable with each other.

Full colour version
The full-colour version of The Arms of Lloyd's is only available for special requirements. This version is only for use with the approval of Lloyd's Marketing.

Lloyd's red

Lloyd's orange

Lloyd's yellow

Lloyd's green

Lloyd's light blue

Lloyd's dark blue

Lloyd's magenta

Lloyd's purple

2.3 COLOUR VERSIONS

When using The Arms of Lloyd's in the brand colours, the 'negative' version always appears in a predetermined percentage tint of the same colour as the background.
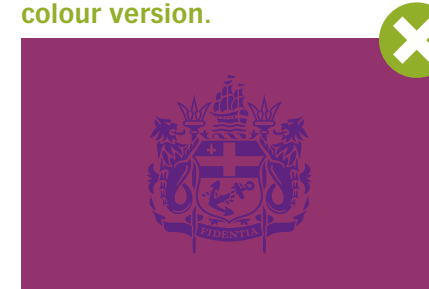
Never use the Arms of Lloyd's on the colours as a 'positive' colour version.

Using the correct tint of a brand colour
The table below shows which percentage value of tint to use for each colour.

Uncoated materials
The Arms of Lloyd's should not be used smaller than 25mm across on coloured backgrounds on uncoated materials as the ink may spread and distort the edges.

Lloyd's brand colour	Tint value of The Arms of Lloyd's
Lloyd's red	50%
Lloyd's orange	40%
Lloyd's yellow	30%
Lloyd's green	40%
Lloyd's light blue	50%
Lloyd's dark blue	50%
Lloyd's magenta	50%
Lloyd's purple	50%

2.4 STANDARD, SMALL OR BASIC

The Arms of Lloyd's – Standard size

25mm minimum

No maximum size restriction

The Arms of Lloyd's – Small-use size

25mm maximum

15mm minimum

Standard and small versions

There are two size versions, 'standard' and 'small-use'. All maximum and minimum guidelines are shown here.

The measurement is always specified across the full width (tail to tail), as shown left.

Each of these versions has been specially drawn and should never be interchanged.

Positive and negative versions of each size are supplied with the master artwork files.

Basic production version

An additional version of The Arms of Lloyd's has been specially created for 'basic production processes'. This is where production processes might struggle to reproduce the levels of detail present in the standard and small-use versions (eg embossing and debossing onto leather).

This version has been specially drawn with simplified detail.
It must only ever be used in cases where the other versions will not reproduce with full legibility and always subject to approval from Lloyd's Marketing.

Specially drawn version for BASIC PRODUCTION PROCESSES ONLY

The Arms of Lloyd's for use at sizes above A5

Since merchants first met to insure their ships at Edward Lloyd's coffee shop over 300 years ago, nearly every aspect of the way we do business has changed. But one constant is the bold confidence proclaimed by our motto, reflected in both our unique appetite for risk and our worldwide reputation for settling valid claims.

The Arms of Lloyd's for use at sizes of A5 and 1/3-A4

Since merchants first met to insure their ships at Edward Lloyd's coffee shop over 300 years ago, nearly every aspect of the way we do business has changed. But one constant is the bold confidence proclaimed by our motto, reflected in both our unique appetite for risk and our worldwide reputation for settling valid claims.

⌐ = edge extends further than this

2.5 EXPLANATORY COPY VERSIONS

These days most people cannot 'read' heraldry. So to help them understand The Arms of Lloyd's and to reinforce some key messages about Lloyd's you should use the version that incorporates explanatory copy.

The Arms of Lloyd's for use at sizes of A6 and below

Since merchants first met to insure their ships at Edward Lloyd's coffee shop over 300 years ago, nearly every aspect of the way we do business has changed. But one constant is the bold confidence proclaimed by our motto, reflected in both our unique appetite for risk and our worldwide reputation for settling valid claims.

The copy is approved and fixed in terms of content, size and positioning. Please don't alter it in any way. It is an image not live text and should never be recreated or typed.

The primary version is the 'negative' version shown here, where it appears in a 60% tint of black with white copy for use on a black background.

A secondary 'positive' version is available should you need to reproduce it against a light background.
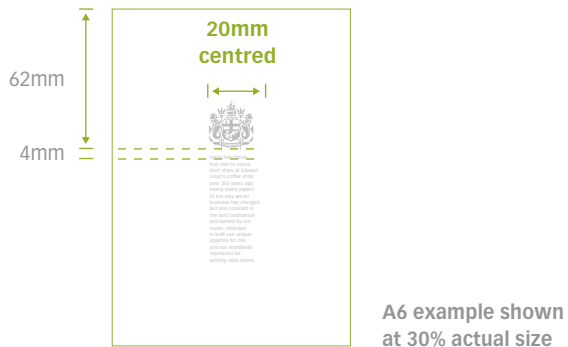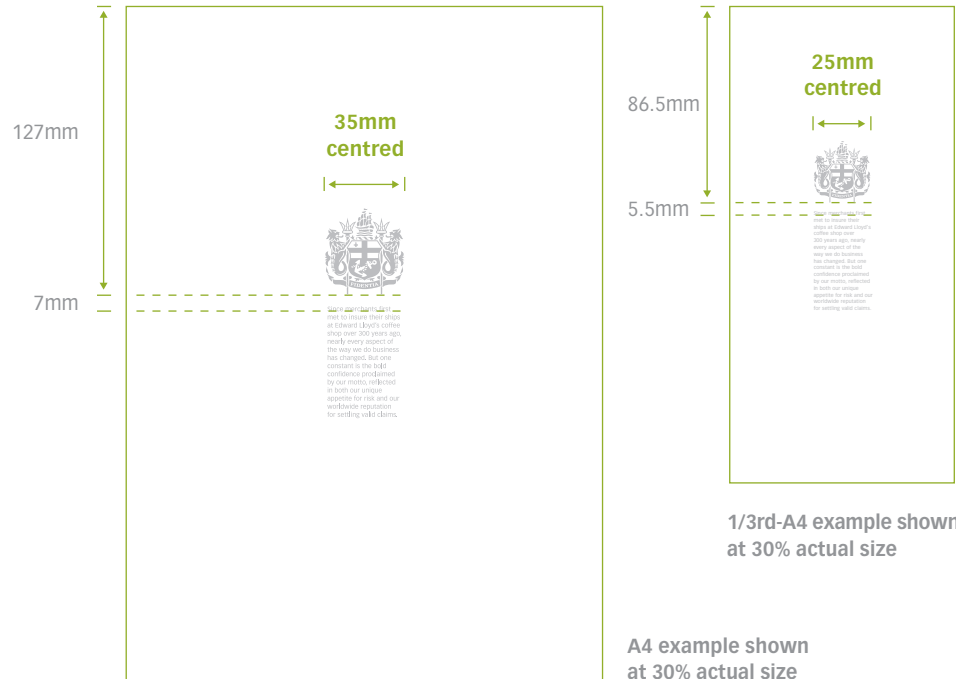
Both versions have been specially drawn to work against dark or light backgrounds. They are not interchangeable with each other.

Three size versions have been created (see left). Each has a different number of words per line so that the text does not become too small to read when scaled down to the slimmest column width. The version for use at A6 and below uses the small-use version of The Arms of Lloyd's. Always ensure the correct version is used for the size of page you are working with.

127mm

**35mm
centred**

|←→|

7mm

**A4 example shown
at 30% actual size**

86.5mm

**25mm
centred**

|←→|

5.5mm

**1/3rd-A4 example shown
at 30% actual size**

62mm

**20mm
centred**

|←→|

4mm

**A6 example shown
at 30% actual size**

The Arms of Lloyd's
2.6 SIZING AND POSITIONING

The Arms of Lloyd's is always consistently sized and positioned on a page.

As a general rule, irrespective of page size, it will always be horizontally centred on the page width.

The examples shown on this page are for key publication sizes. These positions are fixed and cannot be altered.

For guidance on additional page formats and sizes, please contact Lloyd's Marketing.

Inside back covers
The Arms of Lloyd's should appear with the approved copy on the inside back cover of a publication. Any credits or copyright information appearing on this page should be ranged left at the foot of the page.

Outside back covers
On the outside back cover The Arms of Lloyd's should be repeated in exactly the same position, but without the approved copy.

Generally, additional information should not appear on the outside back cover besides the address. Occasionally, in cases where space is restricted, additional text and The Arms of Lloyd's may appear together, subject to approval from Lloyd's Marketing.

Page size/format	Width of Arms of Lloyd's	Distance from top of page to bottom of Arms	
		portrait	landscape
A6 – 148mm x 105mm	20mm	62mm	43mm
1/3 A4 – 210mm x 99mm	25mm	86.5mm	62mm
A5 – 210 x 148mm	25mm	86.5mm	62mm
A4 – 297mm x 210mm	35mm	127mm	86.5mm

03

COLOUR
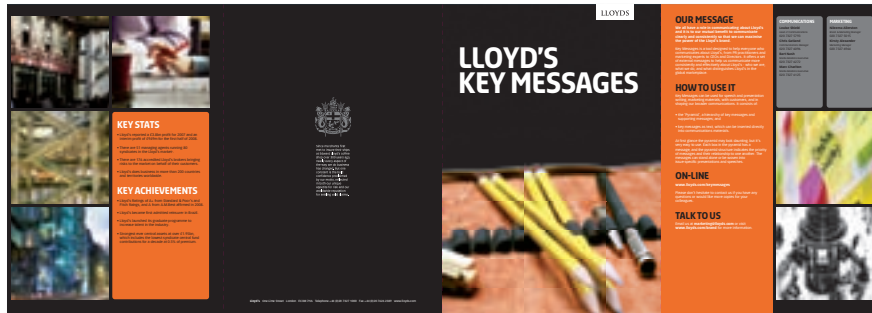
EIGHT COLOURS, ONE AIM, MAXIMUM IMPACT.

Colours

3.0 OVERVIEW

Colour can bring communications to life. Our bold and confident brand palette - consisting of eight shades in addition to black and white - ensures that Lloyd's communications will be as distinctive as they are impactful.
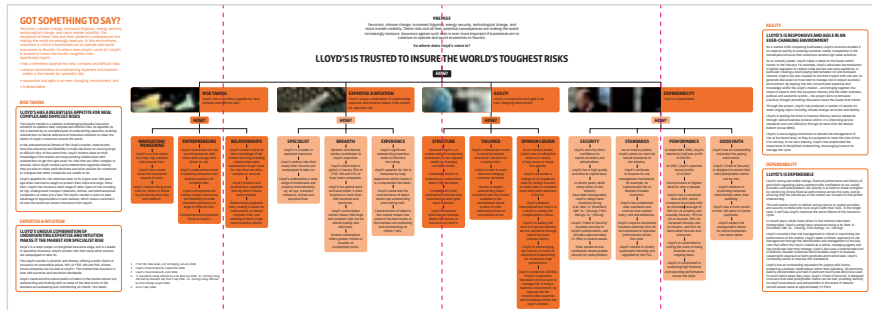
Outside

Inside

3.1 BLACK AND WHITE

Black and white are core to the Lloyd's brand and are on all Lloyd's branded applications.

Black
Black is the visual anchor colour and a foil to all the other colours, including white. Use areas of black wisely for emphasis and pace.

White
Within a publication there will always be a larger percentage of white than black. A white background will, in most cases, be better suited for optimum legibility and readability of small text and fine detail.

Lloyd's red	**Lloyd's orange**
Lloyd's yellow	**Lloyd's green**
Lloyd's light blue	**Lloyd's dark blue**
Lloyd's magenta	**Lloyd's purple**
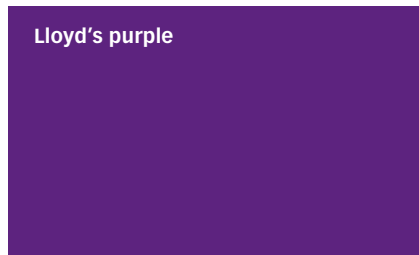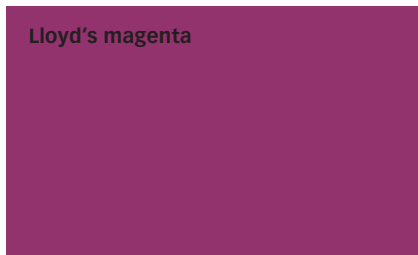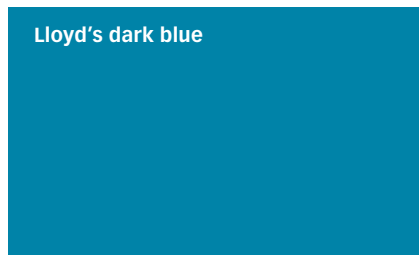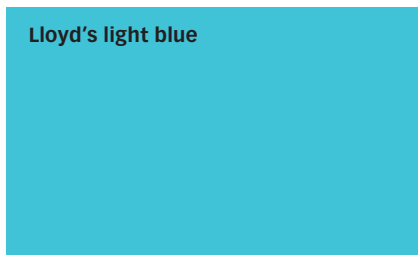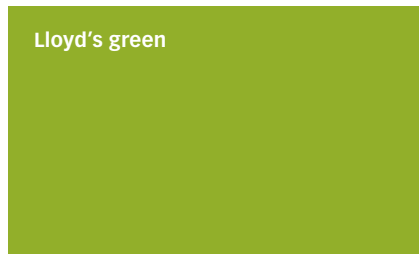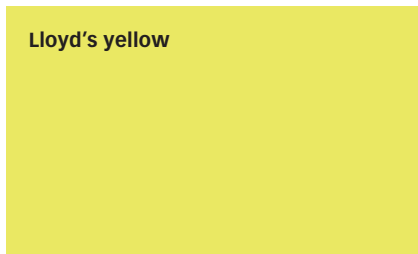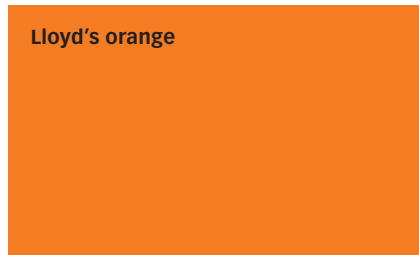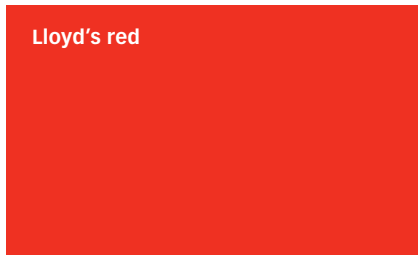
3.2 COLOUR PALETTE

Lloyd's colours

There are eight Lloyd's colours (shown left). One colour in combination with black and white, should lead on an application. General guidance in proportions is provided in the colour wheels on this page.

Do not use more than one colour on the same page unless you are working with graphs and charts.

Using colours together

Within an application, colours may switch in order to divide sections or topics of communication (as employed in this guidelines document). When using the colours in this way, there should always be a clear and simple logic for the changing of the colours within the application.

Use of tints

As a general rule, tints of the colours are to be avoided, but may be used for graphs and charts where colours are limited (eg single-colour printing).

Overall any publication should contain approximately these proportions of black, colour and white.
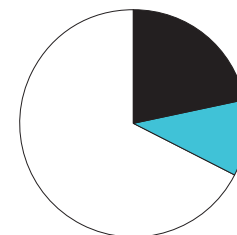
Do not allow several colours to be seen together on the same page.

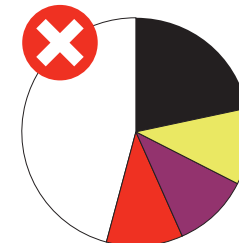| Lloyd's colour	Pantone® coated	Pantone® uncoated	Process colour (CMYK) coated	Process colour (CMYK) uncoated
	Pantone 1795C	Pantone 1795U	C0 M94 Y100 K0	C0 M94 Y100 K0
	Pantone 716C	Pantone 144U	C0 M63 Y99 K0	C0 M42 Y100 K0
	Pantone 610C	Pantone 610U	C8 M0 Y74 K2	C8 M0 Y74 K2
	Pantone 383C	Pantone 397U	C35 M0 Y100 K20	C35 M0 Y100 K20
	Pantone 637C	Pantone 637U	C64 M0 Y15 K0	C64 M0 Y15 K0
	Pantone 633C	Pantone 314U	C100 M0 Y10 K30	C100 M0 Y10 K30
	Pantone 682C	Pantone 676U	C25 M86 Y10 K28	C9 M100 Y12 K32
	Pantone 2613C	Pantone 526U	C74 M100 Y2 K12	C60 M100 Y0 K0
	Pantone Process Black C	Pantone Process Black U	C0 M0 Y0 K100	C0 M0 Y0 K100

3.3 COLOUR SPECIFICATIONS

Colour matching
The Pantone® references should be used to match for correct reproduction of the primary colours by a professional printer. These standards are included in the current edition of the 'Pantone® Colour Formula Guide 1000'.

Coated colour swatches should be the master colour reference for all colour matching. Uncoated colour references have been selected for more desirable colour reproduction on uncoated materials.

Process (CMYK) colour printing
Custom CMYK colour breakdowns have been selected to provide the best possible starting point for process colour reproduction. Where possible these values should be adjusted for the closest match to their respective Pantone® colour swatches.

On-screen colour
RGB and hexadecimal colour breakdowns have been selected for on-screen applications.

Warning!
This document has been printed digitally and therefore the colours on these pages may not be an accurate representation. Please use the Pantone® swatches at the back for colour matching.

Lloyd's colour	Screen RGB (0-255)	Screen hexadecimal
	R216 G31 B42	D8 1F 2A
	R255 G153 B0	FF 99 00
	R222 G204 B18	E0 DB 6E
	R158 G169 B 0	9E A9 00
	R110 G201 B224	6E C9 E0
	R0 G126 B163	00 7E A3
	R158 G71 B112	9E 47 70
	R99 G29 B118	63 1D 76
	R30 G30 B30	1E 1E 1E

3.4 COLOURS ON BLACK BACKGROUNDS

LIGHT BLUE CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type can be white or light blue. ✓

DARK BLUE SHOULD NOT BE USED ON BLACK ✗

MAGENTA CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type must be white. ✓

PURPLE SHOULD NOT BE USED ON BLACK ✗

YELLOW CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type can be white or yellow. ✓

GREEN CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type can be white or green. ✓

ORANGE CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type can be white or orange. ✓

RED CAN BE USED ON BLACK WITH WHITE FOR EMPHASIS

Small type must be white. ✓

On black backgrounds, use only one of the colours, adding in white to highlight emphasis where appropriate.

Small type
Fine detail in small type and key lines should be carefully considered for legibility when using a black background.

Only the lighter brand colours can be used for small type on black, eg in subheadings or for emphasis (see left). White should be used for main small body copy.

Large amounts of type reversed out of black can be tiring to read. Use type on black sparingly.

DIFFERENT COLOURS SHOULD NOT BE USED TOGETHER ✗

DIFFERENT COLOURS SHOULD NOT BE USED TOGETHER ✗

LIGHT BLUE CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or light blue.

DARK BLUE CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or dark blue.

MAGENTA CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or magenta.

PURPLE CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or purple.

YELLOW SHOULD NOT BE USED ON WHITE

GREEN CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or green.

ORANGE CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or orange.

RED CAN BE USED ON WHITE WITH BLACK FOR EMPHASIS
Small type can be black or red.

3.5 COLOURS ON WHITE BACKGROUNDS

On white backgrounds a single colour can be combined effectively with black for emphasis. More than one colour should not to be seen together.

Small type
Small coloured type can be used sparingly on white, eg in subheadings or for emphasis. **Black should be used for main body copy.**

DON'T USE MORE THAN ONE COLOUR TOGETHER WITHOUT PERMISSION FROM LLOYD'S MARKETING

DON'T USE MORE THAN ONE COLOUR TOGETHER WITHOUT PERMISSION FROM LLOYD'S MARKETING

**BLACK CAN
BE USED WITH
WHITE FOR EMPHASIS**

Small, black type can be used.
Small, white type can be used. ✔

**DON'T USE BLACK
ON DARK BLUE** ✖

ONLY USE WHITE
Small type must also be white. ✔

**BLACK CAN
BE USED WITH
WHITE FOR EMPHASIS**

Small type must be white. ✔

**DON'T USE BLACK
ON PURPLE** ✖

ONLY USE WHITE
Small type must also be white. ✔

**DON'T USE WHITE
ON YELLOW** ✖

ONLY USE BLACK
Small type must also be black. ✔

**BLACK CAN
BE USED WITH
WHITE FOR EMPHASIS**

Small, black type can be used.
Small, white type can be used. ✔

**BLACK CAN
BE USED WITH
WHITE FOR EMPHASIS**

Small, black type can be used.
Small, white type can be used. ✔

**BLACK CAN
BE USED WITH
WHITE FOR EMPHASIS**

Small, black type can be used.
Small, white type can be used. ✔

Colours
3.6 COLOURED BACKGROUNDS

Within an application, large solid areas of a single colour can be used.

On some colours **black can be combined effectively with white to highlight emphasis against the background.** This is not the case for all the colours (see left for rules).

Fine detail in small type and keylines should be carefully considered for legibility when using colour. Correct and incorrect examples are shown left.

**DON'T USE MORE
THAN ONE COLOUR
TOGETHER WITHOUT
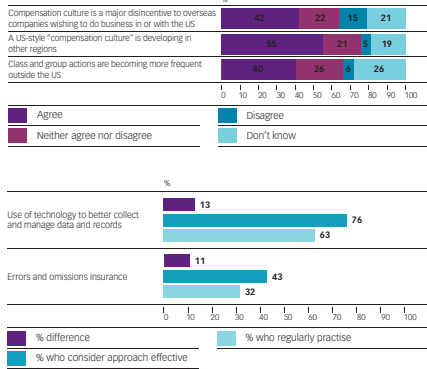PERMISSION FROM
LLOYD'S MARKETING** ✖

**DON'T USE MORE
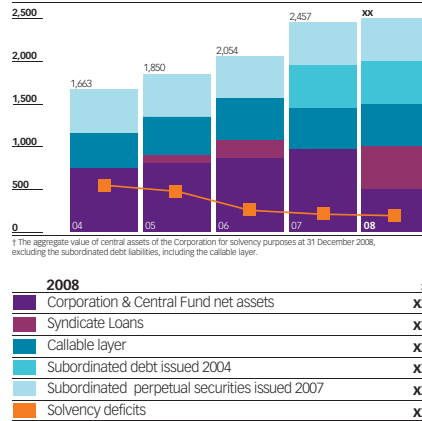THAN ONE COLOUR
TOGETHER WITHOUT
PERMISSION FROM
LLOYD'S MARKETING** ✖

3.7 COLOURS FOR GRAPHS

Graphs for office use created using the Lloyd's Chart Formatting Wizard in Excel

Compensation culture is a major disincentive to overseas companies wishing to do business in or with the US				
A US-style "compensation culture" is developing in other regions				
Class and group actions are becoming more frequent outside the US				

Agree — Disagree
Neither agree nor disagree — Don't know

Use of technology to better collect and manage data and records — 13 / 76 / 63

Errors and omissions insurance — 11 / 43 / 32

% difference — % who regularly practise — % who consider approach effective

Corporation & Central Fund net assets (£m)

† The aggregate value of central assets of the Corporation for solvency purposes at 31 December 2008, excluding the subordinated debt liabilities, including the callable layer.

2008	£
Corporation & Central Fund net assets	XX
Syndicate Loans	XX
Callable layer	XX
Subordinated debt issued 2004	XX
Subordinated perpetual securities issued 2007	XX
Solvency deficits	XX

Graphs for office use created using the Lloyd's Chart Formatting Wizard in Excel

Central assets to record levels

Good market performance and innovative financing have built central assets to record levels.

Performance continues to compare well to our peers

Sources i) Insurance Information Institute estimate, ii) Reinsurance Association of America, iii) Company data (8 European companies; 15 Bermudian companies)

Graphs for office use
If you are creating a graph for use in a report or Powerpoint® Presentation (see below) you can use the Lloyd's Excel Templates, see section 6.4. Brand colours are pre-loaded and can be accessed from the datasheet by using the Lloyd's menu and selecting 'Adjust Chart Colours'. The preferred order of colours for graphs is shown below.

Graphs for publications
If you are creating a graph for use in a publication the styles shown top left should be used. One or many of the brand colours may be used. These do not have to be in the order shown below. Tints can be used where necessary, eg in two colour printed applications. **Care should be taken to vary the tone of adjacent colours sufficiently that they don't visually merge together.**

Preferred order of colours for graphs for office use:
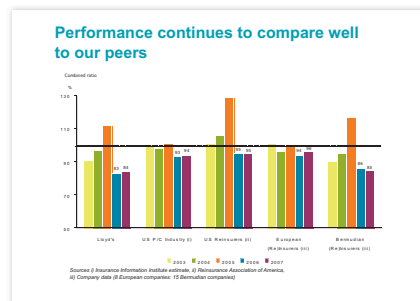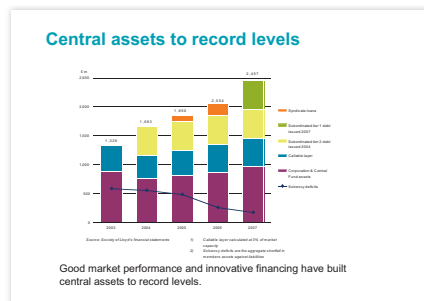
04

TYPOGRAPHY

A TYPEFACE THAT'S UNIQUELY LLOYD'S.

4.0 OVERVIEW

To help us communicate the unique character of Lloyd's, we've developed our own bespoke headline typeface (Sansa Lloyd's). But our three supporting typefaces, when used correctly, also play an important role in maintaining a consistent 'look and feel'.

ABCDEF GHIJKLM NOPQRS TUVWXY Z123456 7890

(.,:;'''"><!?¿¡@&*)[$¢€£¥]
%‰+-/÷=∧|‹‹¬±›› •…©®
™A>‹¼½¾†‡

Leading/line spacing is determined by the width of a letter 'I' in the same size as the copy

Sansa Lloyds should be used on a tracking of -25

Typography

4.1 HEADLINE TYPEFACE: SANSA LLOYD'S

Lloyd's headline typeface has been specially created to capture the distinctiveness of the brand.

Sansa Lloyd's is a 'headline font' of just capital letters. There are no lower case letters. This alphabet has been specially created to be typeset in the sizes and spacing for Lloyd's. It should never be distorted or modified in any way. It should only ever be used in Lloyd's brand colours or black.

Using Sansa Lloyd's
Sansa Lloyd's must only be used sparingly and effectively. Its role is to capture and convey headline messages to our audiences. **It should never be used as body text.**

Correct leading/line spacing

Font size	Leading/line spacing
14 pt	13 pt
18 pt	16 pt
21 pt	19 pt
24 pt	22 pt
36 pt	33 pt
48 pt	44 pt
60 pt	54 pt
72 pt	65 pt

Typesetting specification
Always typeset Sansa Lloyd's ranged left with close leading/visual line spacing and close character spacing (see the left and table below) and never use below 10pt in size.

To alter leading/line spacing in Word: highlight text, go to the Format menu and select Paragraph, then the value (eg '16pt' in the 'At:' box, ensuring line spacing is set to "exactly").

Never allow Sansa Lloyd's to be used at a size and/or colour which restricts the legibility of the message (see examples in sections 3.4 to 3.6).

Sourcing the Sansa Lloyd's typeface
You can obtain Sansa Lloyd's in a number of font formats by contacting Lloyd's Marketing.

Incorrect character and line spacing example

THIS EXAMPLE SHOWS INCORRECT CHARACTER AND LINE SPACING

Incorrect use of Sansa Lloyds as a text size

SANSA LLOYDS SHOULD NEVER BE USED AS BODY TEXT OR IN A SIZE OR COLOUR WHICH RESTRICTS LEGIBILITY (SEE COLOUR LEGIBILITY TABLES ON PAGES 3.4 TO 3.6)

4.2 PRIMARY TYPEFACE: VECTORA

For subheadings:

VECTORA 75 BOLD

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (.,:;'"><!?@&*)

For body copy:

VECTORA 45 LIGHT

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (.,:;'"><!?@&*)

VECTORA 55 ROMAN

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (.,:;'"><!?@&*)

For emphasis within body copy:

VECTORA 46 LIGHT ITALIC

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (.,:;íî><!?@&)*

VECTORA 56 ITALIC

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (.,:;íî><!?@&)*

Vectora should be typeset with a standard character and line spacing.

The space between these two lines is too wide.

Letterspacing and justification which results in wide or non-uniform word spacing should be avoided.

Never allow the Lloyd's brand typefaces to be distorted or modified in any way.

A primary brand typeface has been selected for use with all professionally designed applications (eg through external design and production agencies).

Using Vectora

Vectora may be used in a number of styles (see left). For body copy on a white or light background Vectora Light should be used. For body copy reversed out of black or a colour Vectora Roman should be used. In either case Italics of the same weight may be used for emphasis. Subheads may be specified in Vectora Bold.

Vectora Bold Italic, Black and Black Italic are not approved styles and should not be used.

Typesetting specification

As body text, Vectora should be typeset with a standard character and line spacing and should always offer maximum legibility to its audience. Letterspacing and justification which results in wide or non-uniform word spacing should be avoided.

Never allow the Lloyd's brand typefaces to be distorted or modified in any way and always take care to apply the type in appropriate sizes and colours (see examples in sections 3.4 to 3.6).

Sourcing the Vectora fonts

If you do not already have these standard cuts of Vectora you will need to buy them. They are available from **http://www.linotype.com**

38 Home-grown terrorism What does it mean for business?

5. Engage with the wider business community, government and society on the home-grown terrorism issue.
Jonathan Evans, MI5 Director General has highlighted the excellent interaction between the "private sector, government and law enforcement" for those engaged in the Critical National Infrastructure (CNI), but business beyond the CNI must engage proactively with government at local, regional and national level. Governments have done and are doing a great deal to mitigate home-grown terrorist risk; but they don't have all the answers, cannot do it all themselves and actively welcome the help of the business community, whether in terms of achieving a better understanding of specific local circumstances or developing innovative and effective technical solutions to mitigate particular threats.

Take a long-term strategic view and consider whether your investment decisions and employment policies can be used to help mitigate the threat. This could involve:

• **Helping to foster economic activity** in the deprived areas of the country where there are high concentrations of British Muslims.

• **Promoting diversity within the workplace** (remember that Muslim graduates find it much harder to get jobs than similarly -qualified non-Muslim counterparts), taking steps to ensure that Muslim employees' legitimate needs are catered for and that they are made to feel welcome and valued - such "smart HR" policies will not only help in the long-term, but in the short-term, it will also likely help mitigate the threat from within.

• **Taking great care to make sure that language in any formal documents or statements is used sensitively,** for example by avoiding references to "war on terror" or similar phrases which may resonate badly with Islamic communities.

• **Engaging in local community projects aimed at combating the Al-Qaeda message.** The Department of Communities and Local Government (DCLG) has begun to implement a national counter-radicalisation strategy which recognises the diversity of the UK's Islamic population and seeks to encourage local initiatives which take account of local differences. They are able and willing to provide the business community with advice on how to engage in such initiatives and with whom. And they will provide training courses to help business understand the complexities of the Islamic community.

Small sums of money, or pro-bono work, can make a big difference. A recent refugee from an extremist Islamic group wanted to publicise his experiences as a warning to other young Muslims of the dangers of radicalisation. Initially he struggled to raise the money for some basic office services, the cost of which could easily have been absorbed by all but the smallest businesses.

None of this will buy immunity from attack. But such activity can play an important role in shaping the environment and reducing the appeal of radical Islamist propaganda among Muslim communities.

Participate in key national debates on these issues. It is up for discussion whether, for example, strident calls for the UK's Muslim population to integrate with the mainstream of UK society serve any practical purpose, similarly whether more draconian terrorist legislation will necessarily enhance national security. An effective balance between security and civil liberties is not easy to strike at a time of high threat, but the UK experience in Northern Ireland and in other counter-terrorist campaigns suggests that resorting to illiberal measures can be counter-productive and can play to the terrorists' agenda. At the same time, there is arguably a need for an open debate about how Islam co-exists within secular Western societies - and there are indications that many within the UK's Muslim community would welcome such a debate.

Be aware of the global dimension of Islamist extremism. This is particularly relevant to companies with overseas operations including within the Islamic world. One way of looking at Islamist extremism is as a reaction to a process of globalisation widely perceived as having benefited the West to the detriment of Islamic societies. Companies operating overseas can help to lessen this impression by:

• **Recognising that globalisation** produces losers as well as winners, while bringing enormous benefits, it can have a dislocating effect on communities. Where possible companies should attempt to help mitigate some of this impact on the ground.

• **Displaying appropriate sensitivity to local cultures** and demonstrating a readiness to adapt.

• **Showing communities that companies can be responsible stakeholders** whose presence provides visible benefits for local communities.

ANNUAL LEAVE

With FLEX, you can vary the amount of Annual Leave you take during the year.

This may appeal for many reasons. For example, you may want to buy extra days for a special holiday. Conversely, if you rarely use all your annual entitlement, it may suit you to sell some days for extra cash or other benefits

Mandatory miniumum cover	FLEX options
20-25 days, depending on your standard package entitlement	• For those with a standard entitlement of less than 30 days: you can buy up to 5 days, up to a maximum of 30 days Annual Leave. • Anyone can sell up to 5 days.

STANDARD PACKAGE FOR YOUR LEVEL

• Directors and employees in levels 1-3 receive 30 days per year.

• Employees in level 4 receive 25 days per year increasing by 1 day for each year of service up to a maximum of 30 days after five years' service.

• The holiday year is 1 January – 31 December and service increments are earned based on the calendar year.

IMPORTANT INFORMATION

• You must agree your Annual Leave selection with your manager.

• Line managers monitor the full usage of Annual Leave by their teams.

• The holiday year is the calendar year. So, for example, in July 2007 (the start of the next FLEX year), you choose to buy or sell Annual Leave for calendar year 2007. The next choice you make will be in July 2008 (for calendar year 2008) and so on.

• Each day is valued at 1/261 of your standard base salary.

• You will not be able to amend your selection during the FLEX year.

• Under the FLEX plan, you will be expected to take the full number of days you have elected for Annual Leave and any untaken days will be lost. If, for business reasons, it is impossible for you to take all the days you chose to take then, with your Director/Head of Function approval, a suitable arrangement may be agreed (e.g. to carry forward or receive payment for some days), but this arrangement will be made outside the FLEX plan.

INCOME TAX AND NI IMPLICATIONS

The provision of Annual Leave itself is not a taxable benefit, nor is it subject to National Insurance Contributions. This means:

• If you buy more Annual Leave, you could pay less income tax and less National Insurance Contributions.

• If you sell Annual Leave, you could pay more tax and more National Insurance Contributions.

15

4.3 OFFICE USE TYPEFACE: ARIAL

For subheadings:
ARIAL BOLD
abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;íî><!?@&*)

For body copy:
ARIAL REGULAR
abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;íî><!?@&*)

For emphasis within body copy:
ARIAL REGULAR ITALIC
abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;íî><!?@&)*

Arial Bold subhead
Text should be set in Arial Regular, ranged left and with regular line spacing and character spacing. Avoid justified and/or letterspaced text. When emphasis is required *Arial Regular Italic may be used* – but never use Arial Bold Italic, Arial Black or Arial Narrow.

Allow a full linespace before subheads
Bold may also be used to emphasise table headings or aid legibility at smaller sizes or when reversing type out of a colour.

Many Lloyd's applications are created in an office environment and are shared between internal and external users. These users will not always have fonts such as Vectora on their computer systems.

Non-availability of fonts risks our messages being displayed and reflowed in random default typefaces.

To counter this risk, all office use applications are produced using the desktop standard Arial fonts in Regular, Regular Italic and Bold weights only.

Typical examples of these applications are presentations, word processing documents and spreadsheets which might be sent and shared with other parties.

If you are in any doubt about which fonts to use for a specific application, please contact Lloyd's Marketing.

Professionally designed and printed applications should always use Sansa Lloyd's and Vectora fonts and should never use Arial fonts without the express permission of Lloyd's Marketing.

LLOYD'S

Your department 19 June 2005

CIRCULAR NAME

Sample main heading

Main headings are 20pt Arial. Sub headings and introduction text are 10/14pt Arial Bold. This template is used for a specific subject or department. Content should be information/advice rather than promotional based.

Sample sub heading

This is an example of body content for the circular template. The body copy font is Arial 10pt (Normal style) whilst sub headings are 10pt bold (Sub heading style) and main headings are 20pt bold (Main heading style).

Ut ute magna conse te dio er ip eu faccummodo con vulla commodiam, sis nulluptat vent lum iustrud magna con utat. Duis non heniscin henibh endre ea faccumsan vel ipit in henismo loreetu mmoloboreet pratie volor ing enim iliqui el erciniam in ullutpatem iustrud exero del eugait luptatu msandipit vel digna feuis augait, quipit adiatum iustisi.

Sample sub heading

Lent ad tat, si eumsandre exercid uiscipis dolesto et lan ut aliquis modolor ipisis nonsequ ipsuscincil ea acidunt pratie magna faciduisl utpat irit vel duis alit iurem dolesti onulla facilit, quat ea am, quis ad tet, quamcommy nisl et lorem ilissectet la feugiat ilit, commodiam ing et diam, core minim duis nim ad tat, commodo duipsum sandit acilla aliquis essis er se tie min ut in ut autat, quissi bla consecte erostrud ea feugiam vercidunt nis am, sim eumsandit irit, quametuer irit nosto dolenisi blaorer aestiscin vel iliquis esed do con utat at nis ea feuis nonsequisi.

Im dipsum dolobor sum nulput eugue exer adit am, volorem zzrit alit ullaorp ercillum venibh exer sectet la alit, vercill aorerostie core velit loreet alisi.

Utat. Ulla feu feuis nis acillandreet nulluptatem vero do core magnit nullum quat. Duisim vullut autpat, si et irit iusci eummod min heniam eu feugiatissim quis dunt lorero conullu ptatie vel utatis nim del ea facidunt nonsend iamconsed tem quat ut la feugiam, senibh eumsandre min exeraesto corperit nim adiam quis ad eugiamet alit, verat utpatisim nullute venit landrerat lummy nit iliquat venim vel irillumsan ex eugait at.

Min ullutpat. Dui tem quat.

Na con ea feugiam, quametum accum ipsum vulla feuisl dolum delessed magna faciliquisim quis doloreraesto odipisi blandit luptat utet, vulluptat, qui blam veliqui euis at am, venis aute veliquam.

Your name here Your details here

AGENDA

LLOYD'S

Meeting title	This is the meeting title		
Time and date	12:30pm on 19 June 2009		
Venue	Room 3		
From	Your name here (extn 1234)		
Attendees	Attendee 1	Department/Company	Job title
	Attendee 2	Department/Company	Job title
	Attendee 3	Department/Company	Job title
	Attendee 4	Department/Company	Job title
	Attendee 5	Department/Company	Job title
CC	CC 1	Department/Company	Job title
	CC 2	Department/Company	Job title
	CC 3	Department/Company	Job title
	CC 4	Department/Company	Job title
	CC 5	Department/Company	Job title

Sample heading

1   This template has been designed to cover all the key information for attendees.

2   Body copy for an agenda is 11/14pt Arial

3   Ut ute magna conse te dio er ip eu faccummodo con vulla commodiam, sis nulluptat vent lum iustrud magna con utat. Duis non heniscin henibh endre ea faccumsan vel ipit in henismo loreetu mmoloboreet pratie volor ing enim iliqui el erciniam in ullutpatem iustrud exero del eugait luptatu msandipit vel digna feuis augait, quipit adiatum iustisi

4   Lent ad tat, si eumsandre exercid uiscipis dolesto et lan ut aliquis modolor ipisis nonsequ ipsuscincil ea acidunt pratie magna faciduisl utpat irit vel duis alit iurem dolesti onulla facilit, quat ea am, quis ad tet, quamcommy nisl et lorem ilissectet la feugiat ilit, commodiam ing et diam, core minim duis nim ad tat, commodo duipsum sandit acilla aliquis essis er se tie min ut in ut autat, quissi bla consecte erostrud ea feugiam vercidunt nis am, sim eumsandit irit, quametuer irit nosto dolenisi blaorer aestiscin.

Enclosures

Contact us: marketing@lloyds.com

For subheadings:

CASLON BOLD

**abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;'"><!?@&*)**

For body copy:

CASLON REGULAR

abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;'"><!?@&*)

For emphasis within body copy:

CASLON ITALIC

*abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ
1234567890 (.,:;íî><!?@&*)*

Caslon should be typeset with a standard character and line spacing.

The space between these two lines is too wide.

Letterspacing and justification which results in wide or non-uniform word spacing should be avoided.

Never allow the Lloyd's brand typefaces to be distorted or modified in any way.

4.4 EDITORIAL TYPEFACE: CASLON

Caslon is not a primary typeface for Lloyd's. It should only ever be used for editorial applications such as Market magazine, in conjunction with Sansa Lloyd's and Vectora. Caslon should only be used in professionally designed publications, it is not for internal use.

Using Caslon
Caslon may be used in a number of styles (see left). For body copy and general text content, Caslon Regular (along with the respective Italics) should be used. Subheads may be specified in Caslon Bold.

No other weights or styles of Caslon should be used.

Typesetting specification
As body text, Caslon should be typeset with a standard character and line spacing and should always offer maximum legibility to its audience. Letterspacing and justification which results in wide or non-uniform word spacing should be avoided.

Never allow the Lloyd's brand typefaces to be distorted or modified in any way and always take care to apply the type in appropriate sizes and colours. Never combine more than one Lloyd's font in a sentence or headline.

Sourcing the Caslon fonts
If you do not already have these standard cuts of Caslon you will need to buy them. They are available from
http://www.linotype.com

LIABILITY

DIRECTORS IN THE DOCK

As the fallout from the economic downturn continues, financial and professional services executives are more concerned than ever about the prospect of litigation. Is a liability culture now strangling innovation and entrepreneurship? Andrew Cave investigates

> **"** European businesses need to plan and prepare for the prospect of greater litigation **"**

Directors in the dock
01

CLIMATE CHANGE

ARCTIC ANSWERS?

Insurers look to the Arctic for answers

Pen Hadlow, Arctic Explorer

> **"** When exactly the Arctic will become "ice-free" is a much debated question, with suggested timescales ranging from in five years' time to the end of this century. **"**

Arctic answers?
06

05

IMAGERY

WORTH A THOUSAND WORDS? IT DEPENDS ON THE PICTURE.

Imagery

5.0 OVERVIEW

Powerful imagery can enable Lloyd's communications to make a far more direct and emotive connection with our audiences. But finding and choosing the right images is a lot more subjective - and therefore harder - than using our brand mark or corporate colours correctly.

Imagery
5.1 PRINCIPLES

Lloyd's imagery is:

- Real, un-posed, direct
- Confident and engaging
- Not manipulated or contrived
- One image is preferred to many
- Black and white or colour images can be used
- Has a strong focal point

Our imagery must consistently reflect the Lloyd's idea and personality: constant originality, confidence and flair. Any image that looks mediocre through subject or crop is not appropriate.

Before selecting a picture ask yourself these questions:

- Does the image deliver the message?
- Is it the best image I can find for the subject?
- How can I use this image to the best effect?
- Should it be in black and white or in colour?
- Should it be large or small?
- Have I used the most powerful crop?

Where to find great images
Powerful imagery comes from good photographers and illustrators. You can source good images from commercial image banks (eg Getty images or istockphoto), from recommended photographers/illustrators or from the growing Lloyd's image library.

Commissioning a photographer/illustrator is no different to a copywriter, architect or film maker; make sure they specialise in the subject you want covered. You must check with Lloyd's marketing team before commissioning a photographer.

A good photographer/illustrator takes a brief and invests time into planning the shot and interpreting that brief to the best effect.

Do not attempt to take your own photographs for Lloyd's publications unless you have permission from Lloyd's Marketing.

Natural pose, not looking at camera

Imagery

5.2 PORTRAITS

The list of criteria below will help as a reminder of what to look for when choosing an image:

- Real people
- Capturing a moment in time
- Natural and spontaneous
- With depth and perspective
- Consider the crop
- Avoid clichés and stereotypes

Natural pose, simple background

This image is too posed and remote

Short depth of field, subject only in focus

Situation has been unrealistically staged

5.3 GROUPS OF PEOPLE

The same principles apply when photographing more than one person:

- Real people
- Consider how they relate
- Capture a moment in time
- Keep it natural and spontaneous
- With depth and perspective
- Consider the crop
- Avoid clichés

Another way to approach a group is to take a set of shots in groups of one, two or three and place them together in a dynamic layout. This way you can ensure everyone looks good.

Unstaged natural pose

Don't let the location dominate

People are engaged in activity

Avoid placing the group in a line

Imagery
5.4 EVENTS

A wide range of activities are captured under 'events', from charity functions to conferences. However, the criteria remains the same when selecting or commissioning a specific image:

- Important to capture the spirit of the event
- Needs to look well populated

- People should be engaged with the event
- Keep image simple
- Natural and spontaneous
- With depth and perspective

If there is an identity/name for the event, capture it in context (eg on an exhibition panel or ticket).

Includes event branding

Poor composition

Delegates look engaged in conversation

Too posed and unnatural

5.5 RISK INSURED

When choosing an image, make sure it:

- Is about real life
- Delivers impact
- Captures a moment in time
- Engages the viewer
- Tells a story

Steer away from the ordinary and expected.

Although disasters may be more immediate and dramatic, it is also worth considering the major advances and events that Lloyd's has enabled. These make powerful stories and can use dramatic images.

It is important to be sensitive to the content of an image depicting a disaster. It is not appropriate to exploit an individual's suffering.

Lloyd's enables scientific advances

Images of suffering should not be used

Looks real not posed

No clear focal point

5.6 THE LLOYD'S BUILDING

The Lloyd's building is an iconic landmark, make sure the imagery reflects its stature.

When selecting an image:

- Look for the most dramatic angle to show both form and function.
- Do not distort or manipulate.
- Make sure there are no distracting elements.

Interesting architectural details

There is no focal point

Distinctive recognisable features

Lloyd's building not prominent enough

5.7 AROUND LLOYD'S

Behind the iconic glass lifts, steel ducts and striking atrium, Lloyd's is one of the world's most dynamic and unique organisations.

It is important to show that Lloyd's is a living, breathing workplace, full of life and activity.

Images of both the modern and traditional sides of the organisation can be used to give a rounded viewpoint.

Where possible people should be present in the shots. They should be engaged in activity and not posed for the camera.

Images should include distinctive features of Lloyd's so that it is obvious they are not stock shots.

Recognisable architectural features

The image has been distorted

Distinctively Lloyd's

This could be anywhere

Expertise and Intuition

Staged, unnatural shot

Global business under attack

Overly stylised and cliched image

Shots from around Lloyd's can be used

Manipulated images can be ambiguous
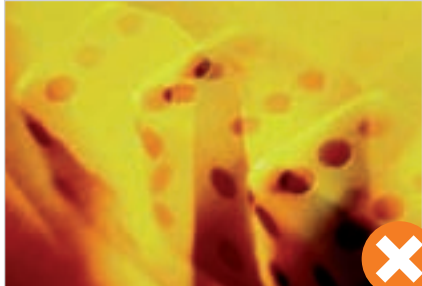
5.8 METAPHORS - THE PRINCIPLES

Visual metaphors can be used to represent abstract ideas. However, this is an area where clichés abound, so take care. Avoid using overly staged, stylised or manipulated stock photographs.

Business in treacherous waters

Showing a business man is unnecessary

Strength illustrated using the building

Staged and lacks subtlety

Imagery

5.9 ILLUSTRATION

Sometimes it may be appropriate to use an illustration rather than a photograph.

Illustrations for Lloyd's should:

• Look simple and modern
• Have a clear message
• Communicate effectively

Illustrations should not look weak or whimsical as this would contradict our key messages.

NEVER use an illustration without permission and guidance from Lloyd's Marketing.

Bold graphic stlye

Cartoons

Modern and simple

Clipart

06

APPLICATIONS & SUB-BRANDS

PUTTING IT ALL TOGETHER. PROFESSIONALLY, CONSISTENTLY, DISTINCTIVELY.

Applications and sub-brands

6.0 OVERVIEW

So now you've been introduced to all the components of our visual identity. To produce powerful communications that capture the distinctive essence of Lloyd's, all you need to do is apply the guidelines correctly, consistently and creatively. We hope the examples in the following section will help you.

6.1 PUBLICATIONS

The examples on this page show how the basic elements are applied across different publications.

Each cover, page or spread brings together combinations of type, colour, tone of voice and imagery. The overall impression is one of recognisable consistency for the Lloyd's brand.

Letterhead (210 x 297mm) – London
Stock:Conqueror CX22 brilliant white smooth 120gsm

LLOYD'S

Lloyd's One Lime Street London EC3M 7HA Telephone +44 (0)20 7327 1000 Fax +44 (0)20 7327 5229 www.lloyds.com
Lloyd's is authorised under the Financial Services and Markets Act 2000

The examples on this page show how
the basic elements are applied across
Lloyd's pre-printed stationery materials.

LLOYD'S

FIRSTNAME LASTNAME
My Title
My Department

Lloyd's One Lime Street London EC3M 7HA
Telephone +44 (0)20 7327 0000 Fax +44 (0)20 7327 0000
Direct line +44 (0)20 7327 0000
Email firstname.lastname@lloyds.com www.lloyds.com

Business card (90 x 55mm) – London
Stock: Conqueror wove brilliant white 350gsm

Compliment slip (210 x 99mm) – London
Stock: Conqueror CX22 brilliant white smooth 120gsm

LLOYD'S

Lloyd's One Lime Street London EC3M 7HA Telephone +44 (0)20 7327 1000 Fax +44 (0)20 7327 5229 www.lloyds.com
Lloyd's is authorised under the Financial Services and Markets Act 2000
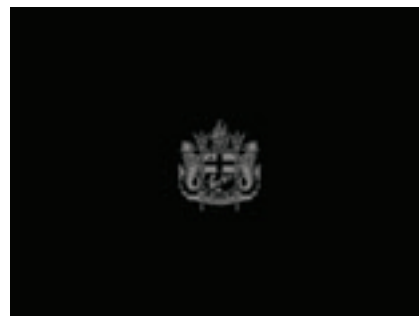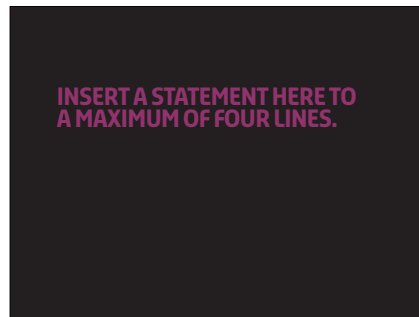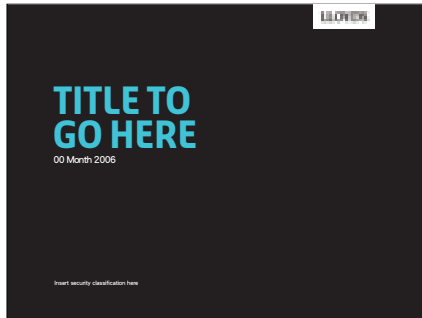
6.3 POWERPOINT® PRESENTATIONS

PowerPoint® presentations are a highly visible manifestation of the Lloyd's brand. As such, it is vital that they are visually consistent in how they use the basic elements of our identity.

To aid the process of creating consistent presentations, a comprehensive template has been made available. This template includes a number of typical examples (some of which are shown on this page).

Always respect the presentation template designs when creating presentations. Try not to place too many words onto a single slide and also avoid the use of low-quality or inappropriate images or illustrations.

Most importantly, never adapt the approved presentations to form a modified style.

When printing black slides in the office ensure you select the option to automatically convert to white to save ink.
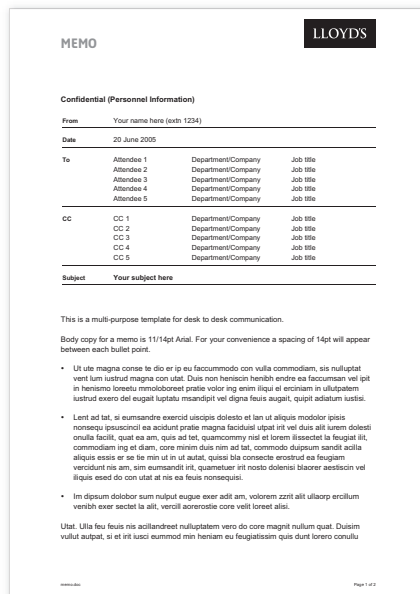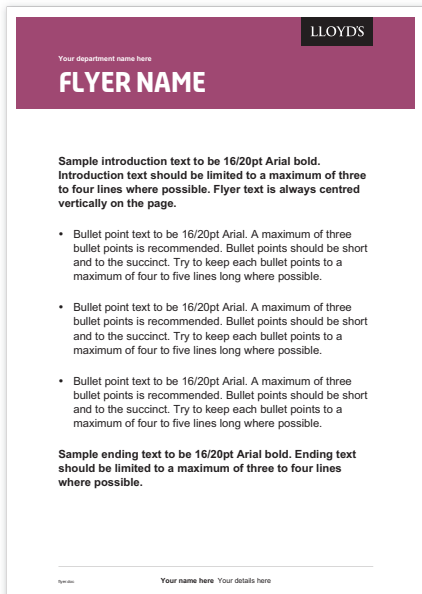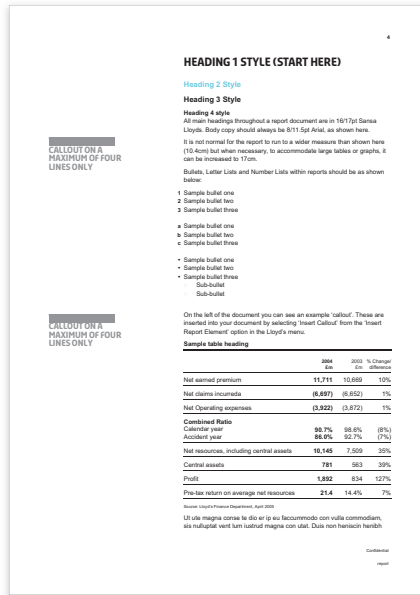
6.4 WORD AND EXCEL TEMPLATES

Word templates

Word templates
To aid the process of creating consistent Word documents, comprehensive templates have been made available. They include a number of typical examples (some of which are shown on this page).

Always respect the template designs when creating Word documents. Most importantly, never adapt the approved presentations to form a modified style.

Excel templates
Lloyd's Excel templates are accessible through the 'Lloyd's' menu located just to the left of 'Help' on the menu bar in Excel. There is a portrait and a landscape template that contain a Lloyd's brand mark (logo). In addition, they contain a chart formatting wizard and a range of sample charts available to ease the process of generating charts.

Sample charts created using the Lloyd's Chart Formatting Wizard in Excel
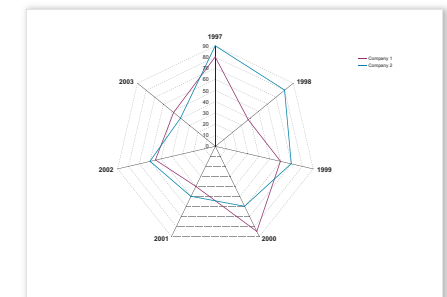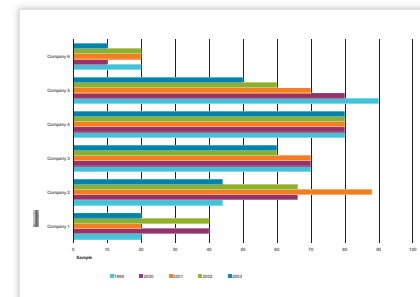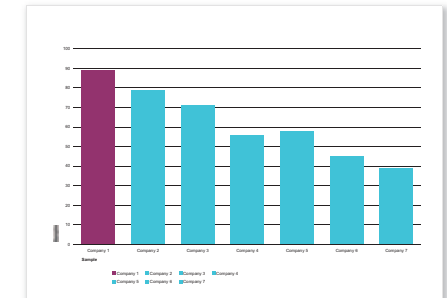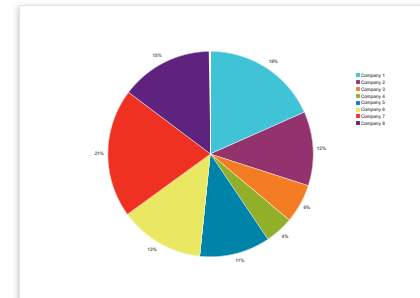
Generic applications:

In black on white

In white on black

In black on Lloyd's yellow

In Lloyd's yellow on black

Topic specific applications (topic colour):

In colour on white

In colour on black

In black on colour

In white on colour

Applications and sub-brands
6.5 LLOYD'S 360 RISK INSIGHT

The Lloyd's 360 Risk Insight brand mark can be used in yellow for generic applications, or in a topic colour where appropriate. Topic colours are Lloyd's brand colours which have been assigned to a certain subject matter. Contact Lloyd's marketing for further information.

Colour or black and white?
It is preferable to use the brand mark in or on a Lloyd's colour where possible, as these are more distinctive than black and white.

Legibility on images
When using the brand mark on an image always ensure that the whole circle and all the letters can be seen/read clearly and easily.

Never use in Lloyd's yellow on white

On images:

In Lloyd's yellow on an image

In black on an image

In colour on an image

In white on an image

Lloyd's 360 Risk Insight logo:
STANDARD VERSION

LLOYD'S
360°
RISK
INSIGHT

No maximum size restriction

LLOYD'S
360°
RISK
INSIGHT

20mm minimum

Lloyd's 360 Risk Insight logo:
SMALL USE VERSION

LLOYD'S
360° RISK INSIGHT

20mm maximum

Lloyd's 360 Risk Insight logo:
EXTRA SMALL DIGITAL USE ONLY VERSION

LLOYD'S
360° RISK INSIGHT

This portion of the logo may be removed for use on animated digital banners, but must be shown in full on the final frame.

Applications and sub-brands
LLOYD'S 360 RISK INSIGHT

Standard and small use versions
The standard Lloyd's 360 Risk Insight logo should not be used at less than 20mm diameter, because the text will become too small to read. For clarity at smaller sizes an alternative small use version is supplied. This version is only for use when strictly necessary and should never be used at more than 20mm diameter.

Extra small digital use only version
For moving digital applications such as web banners it may sometimes be necessary to use the logo at extra small size and space may not be available to include the words 'risk insight' outside the circle. In these cases only the extra small digital use version may be used without the words 'risk insight' attached, until the final frame at which point the logo must be seen in full. This version of the logo should never be used in any other circumstances without permission from Lloyd's marketing.

Positioning the logo
The layouts below should be used as a guide when positioning the logo.

Report cover

Press ad

GREY
MATTERS.

SPEND TIME WITH
YOUR COMMUNITY

An introduction to Lloyd's Community Programme
in East London
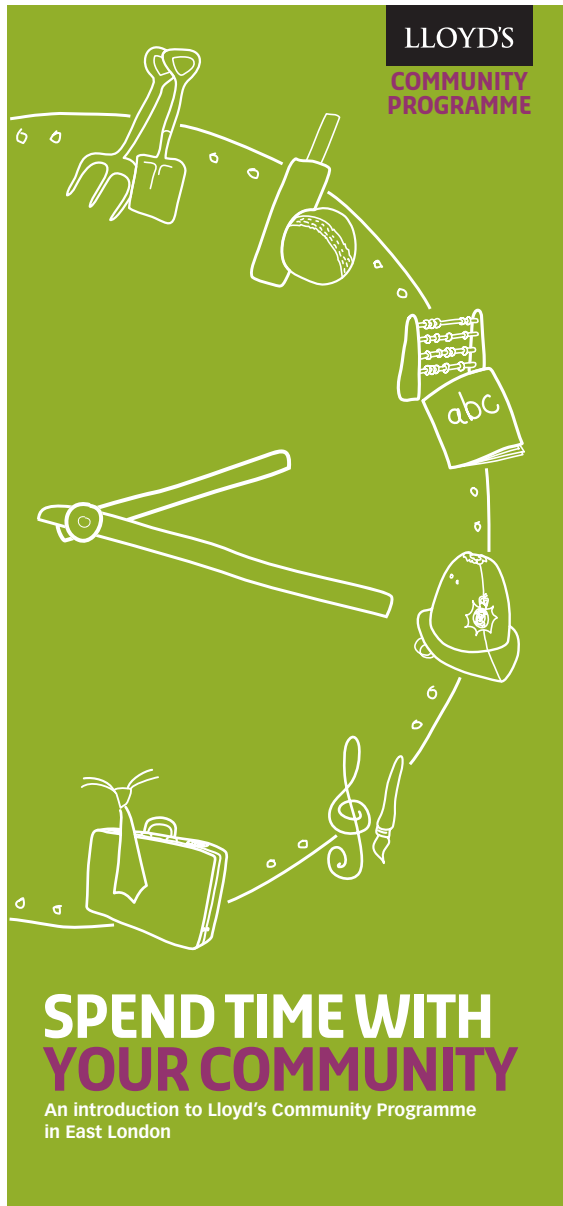
6.6 LLOYD'S COMMUNITY PROGRAMME

The Lloyd's Community Programme brand mark is always used in conjunction with the Lloyd's brand mark as shown.

It can be used on and in any of the brand colour backgrounds, as long as the letters are clearly legible.

Because of the unique nature of this Lloyd's subbrand it is acceptable to use more than one brand colour per page.

This is an exception to the rule and only applies to Lloyd's Community Programme applications.

Clear space
It is important not to place distracting elements too near the Lloyd's Community Programme brand mark. An area half the height of the Lloyd's brand mark should be kept clear all around, see below. For additional guidance see section 1.5.

Minimum clear space area

0.5x

0.5x

0.5x

x = height of tab

0.5x

Contact us: marketing@lloyds.com

Lloyd's Patriotic Fund
Although nothing can repay the sacrifices made by current and ex-Service personnel, throughout the year Lloyd's Patriotic Fund can and does provide meaningful support to them and their families in times of crisis. For example, we made a major donation earlier this year to provide accommodation for families visiting seriously injured service personnel being treated at Selly Oak Hospital and at the Headley Court Defence Medical Rehabilitation Centre.

If you would like to know more about Lloyd's Patriotic Fund, and how its grants are making a difference to people's lives, visit
www.lloyds.com/lloydspatrioticfund

Lloyd's Patriotic Fund
One Lime Street London EC3M 7HA

6.7 LLOYD'S PATRIOTIC FUND

The Lloyd's Patriotic Fund brand mark is, whenever possible, used in conjunction with the Lloyd's brand mark as shown left.

The size and position of the brand mark is determined by the size and position of the Lloyd's brand mark. See section 1.6.

Clear space

It is important not to place distracting elements too near the Lloyd's Patriotic Fund brand mark. An area half the height of the Lloyd's brand mark should be kept clear all around, see below. For additional guidance see section 1.5.

Logo on white:
Minimum clear space area

Logo on black:

LLOYD'S
EXCHANGE

LLOYD'S EXCHANGE
PILOT BOARDING PACK

6.8 LLOYD'S EXCHANGE

The Lloyd's Exchange is a simple messaging exchange that will provide the ability for the Lloyd's market to electronically exchange standard ACORD information, allowing participants to connect with one another using only one connection and enforcing one standard.

The Lloyd's Exchange brand mark features the word 'Exchange', in Sansa Lloyd's, beneath the Lloyd's brand mark, as shown.

Monotone applications
For monotone applications,

'Exchange' should be black on a white background.

Colour applications
For colour applications, 'Exchange' is Lloyd's dark blue on a white background or white on a Lloyd's dark blue background.

Clear space
It is important not to place distracting elements too near the Lloyd's Exchange brand mark. An area half the height of the Lloyd's brand mark should be kept clear all around, see below. For additional guidance see section 1.5.

Minimum clear space area

0.5x

0.5x LLOYD'S 0.5x   x = height of tab

EXCHANGE

0.5x
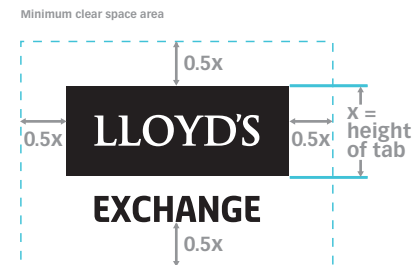
LLOYD'S

LLOYD'S
360°
RISK
INSIGHT
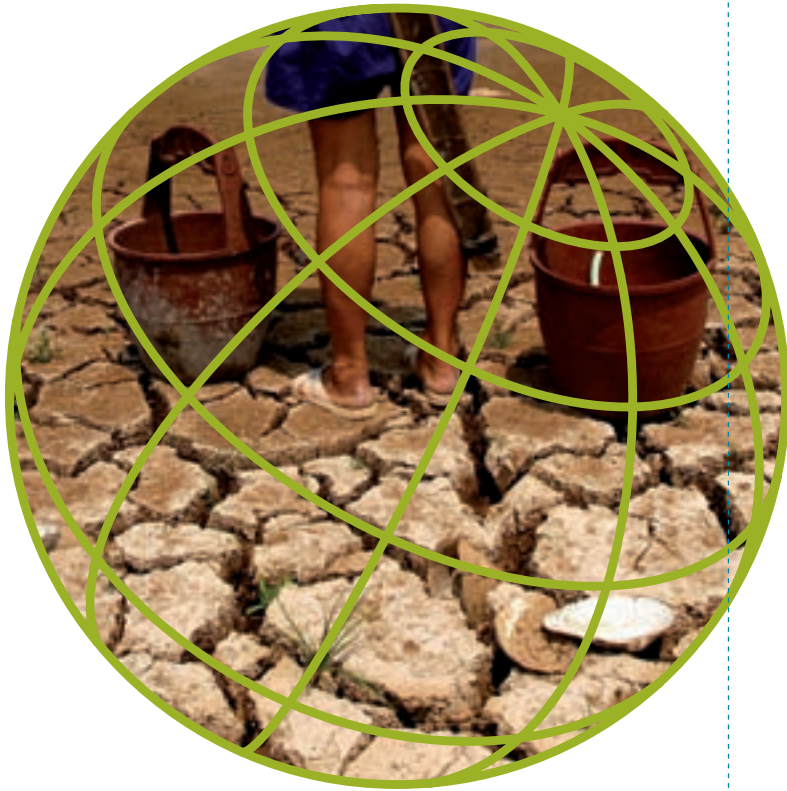
**CLIMATE CHANGE
AND SECURITY:
RISKS AND
OPPORTUNITIES
FOR BUSINESS**

IISS

Applications and sub-brands

6.9 EXTERNAL SUBSIDIARY BRAND MARKS

External (non-Lloyd's) subsidiary brand marks, such as the IISS brand mark shown left, are sometimes used on the same page as the Lloyd's brand mark. When this happens the subsidiary brand mark should be positioned either below the Lloyd's brand mark at the bottom of the application, or in the top left hand corner of the page.

Before using a subsidiary brand mark consider these points:

- Should the brand mark be more or less prominent than the Lloyd's brand mark?
- Have I left enough space between the two brand marks?
- Can I line the subsidiary brand mark up with the Lloyd's brand mark in some way?

LLOYD'S
THE WORLD'S LEADING
INSURANCE MARKET

LLOYD'S
360°
RISK
INSIGHT

**GLOBAL RECESSION:
THE MAGNIFYING
GLASS FOR POLITICAL
INSTABILITY**

Control Risks

Contact us: marketing@lloyds.com

07

LLOYD'S LANGUAGE GUIDELINES

MAKING EVERY WORD COUNT.

7.0 OVERVIEW

When people talk about brands, they often give the impression that communicating what they stand for is mostly to do with visual things such as brand marks, corporate colours and fonts.

But we believe that the strongest brands are those that also use words in a way that conveys their distinctive essence. And our entire brand communication system has been developed on that basis: that the visual and the verbal should work hand in hand to communicate, coherently and compellingly, what makes Lloyd's different.

These guidelines are intended to help you find the right words.

Importantly, this doesn't just apply to high profile marketing communications, such as advertising or corporate literature. Every word we use in our communications with the outside world – every email, every letter, every report or brief – can make a difference to the way Lloyd's is perceived.

So please do take the time to read the following guidelines carefully. And be sure to refer to them regularly when you're writing anything that represents Lloyd's.

7.1 BUSINESS COMMUNICATION BASICS

This first section of our language guidelines has nothing specifically to do with Lloyd's. Here we look briefly at some important general principles of effective business communication. Why? Because, unless we get the basics right, we have no chance of succeeding in our attempts to do something much harder: using words in a way that communicates the distinctive essence of Lloyd's.

The two fundamentals
In order to communicate effectively, it's essential to:
• Understand your audience.
• Be clear about your objective.

This may sound too obvious to be worth stating; but it's incredible how often in business communication these fundamental principles are ignored.

So let's very briefly look at why this matters.

If you don't understand your audience… it's impossible to write in a way that reflects their point of view; you'll be overly focused on what you want them to know, rather than thinking about what they may be interested to learn; you risk boring them by telling them what they already know, or confusing them by using language they don't understand.

If you're not clear about your objective… it's impossible to know what you need to say, and how you need to say it in order to get the result you want; knowing, for example, that your objective is simply to make your audience aware of an issue will enable you to gauge the amount of information they will need (far less than if your objective was to make a sale).

THE SIX BASIC PRINCIPLES OF GOOD BUSINESS COMMUNICATION

1 Use everyday language
We'll come back to this in Section 2, so we'll keep it brief here. But it's always better to use the simple everyday term – the word or phrase that an intelligent, articulate person would use in conversation – than a longer word with the same meaning.

better	**NOT**	*superior*
try	**NOT**	*endeavour*
use	**NOT**	*utilise*
enough	**NOT**	*sufficient*
extra	**NOT**	*additional*
more than	**NOT**	*in excess of*

And beware of unnecessary words:
cuts **NOT** *cutbacks*
sold **NOT** *sold off*
this time **NOT** *this time around*

2 Keep it personal
Good writing sets out to create a relationship and a rapport with the reader. One of the most important ways it does this is by addressing the reader directly and personally, using the first person (I or we) whenever possible, and even more important addressing the reader as "you".

If you need help, you can always contact us.
NOT
XYZ invites clients in need of help to contact them.

For the same reason, it's always better to express things actively than passively:

We've decided to change the terms of the policy.
NOT
A decision has been taken that the terms of the policy should be changed.

3 Be engaging
Here, we're talking about going further than keeping it personal; we're talking about the critical importance of making your readers feel that you understand their point of view, and are addressing their interests and priorities.

Achieving this is largely to do with content; continually asking the question, as you write, is this piece of information relevant/interesting to this audience?

But it also makes a big difference to how you write. Engaging writers are constantly bringing their reader into the "conversation", using phrases like the following…
Perhaps you have found…
As you may be aware…
…which might lead you to conclude…

In particular, questions can play an important part in being engaging.

Why?

Because, in effect, they can give the reader a voice, turning a monologue into a dialogue.

What does that mean?

That when you use questions in a piece of writing, they can serve to represent the reader's point of view

- asking for clarification of a point, for example, or even expressing scepticism about a claim you've made:

How does that work in practice?

But can such an approach genuinely make a difference?

4 Assume intelligence
There's no easier way to alienate readers than by patronising them, or by writing in a way that insults their intelligence.

However little knowledge your audience may have of the subject in question, always assume that you are addressing intelligent individuals. Above all, avoid writing in a way that sounds as if you're trying to impress people, with empty claims and hollow-marketing speak:

We're 110% dedicated to client service . . .

Undisputed leaders in . . .

Unswervingly committed to the pursuit of excellence . . .

This doesn't mean that making bold statements on behalf of Lloyd's

is always wrong. For example, we often refer in communications to our "unrivalled reputation" for paying valid claims - because we believe that Lloyd's does have such a reputation, and that most informed and independent observers would agree.

Ask yourself whether what you are saying about Lloyd's can be supported by facts, or would be widely accepted as true by others. If not, don't say it.

5 Make it easy
These days, everyone has too much to do and too little time. So, whatever you're writing, you should always assume that your readers are busy, and have other things they could or should be doing.

It follows that you should do everything you can to make it easy for them to get what they need out of what they are reading.

A few tips on how to do this:
- Don't be afraid to use bullet points, where appropriate.
- Numbering things can help your reader, too.
- Remember dense thickets of type can look daunting; so break up your paragraphs.

- In your introductory paragraph, aim to give your readers a sense of the whole story you have to tell.
- Get your key points across early - never bury a strong argument or claim on page 7, because busy readers may never get that far.
- Use section headings to signpost what follows, and break up long sections of textwith sub-heads.

6 Less is more
Following on from point 5 above, never tell your audience more than they need (or may be interested) to know.

This is particularly important when you're editing what you've written. Go through, sentence by sentence, asking yourself: is this relevant from the reader's point of view? And, if so, do they need to know it now (or could it wait until a later stage in our business relationship)?

If the answer to either of these question is no, cut, cut, cut.

NB For a more detailed introduction to the basics of good writing for a business audience, see The Economist magazine's style guide at http://www.economist.com/research/StyleGuide/

7.2 THE LANGUAGE OF LLOYD'S

So far, everything you've read applies across the board to business communication, and would be equally relevant whether you were writing on behalf of Lloyd's or Lloyds TSB.

But in this section, we turn our attention to how we can use words to help us convey the distinctive essence of Lloyd's. It isn't easy; but the good news is, our brand idea, brand personality and brand values can all point us in the right direction…

OUR BRAND IDEA: CONSTANT ORIGINALITY
Remember, our brand idea is not a slogan or strapline, but the essence of what makes Lloyd's different – and the thought that underpins everything we do. So how should it influence what we write in our business communications?

Content matters
The key point here is that Lloyd's constant originality is just as much demonstrated by what we say as how we say it.

The innovation, creative thinking and adaptability which are all encapsulated in our brand idea are far more likely to come alive for your audience if you can provide specific examples, relevant to them.

Don't claim that Lloyd's is innovative or creative; tell your audience something that will make them reach that conclusion for themselves – for example, that Lloyd's underwriters were responsible for creating new areas of insurance, from burglary through space to cyber-space.

Similarly, if you want to communicate the security that is implied by the word "constant" in our brand idea, avoid sweeping generalisations. Instead, refer to the fact that Lloyd's security ratings have been upgraded in recent years, while other insurers' have moved in the opposite direction; or mention Lloyd's Chain of Security, and the £1.9 billion in central assets that guarantees we will continue to settle every valid claim.

For help with finding relevant content that will help you present a compelling case for what makes Lloyd's different, see www.lloyds.com/keymessages

Sounding "constantly original"
All the basics of business communication in section 1 are very relevant here.

Dull, lifeless, jargon-laden, over-long, self-important corporate prose will never create an impression of constant originality in the minds of your audience.

Nothing, for example, sucks the energy and vigour out of writing more effectively than using passive verbs rather than active ones:

The working group agreed unanimously that Lloyd's should undertake a research programme.
NOT
It was agreed unanimously that a research programme should be undertaken.

Keeping our language fresh
In particular, we need to avoid tired jargon and business clichés.

Why is this important? Because a cliché is a phrase that was once fresh, but which has now, irretrievably, gone stale; and stale language communicates the precise opposite of constant originality. A few examples of what we mean:

Thinking outside the box
Tailored solutions
The pursuit of excellence
Window of opportunity
Going the extra mile
The bottom line is…

A word of warning
Writing in a way that is true to our brand idea is not about trying self-consciously to sound constantly original, by using idiosyncratic language or supposedly clever puns or wordplay.

At Lloyd's, we communicate constant originality by fresh, energetic writing, with not a single word wasted.

OUR BRAND PERSONALITY: CONFIDENCE AND FLAIR
How should our brand personality be brought alive in the words we use? There are three key elements involved. To communicate Lloyd's confidence and flair, our language should be:
• Assertive, but not arrogant
• Calm, straightforward, matter of fact
• Understated

Let's look briefly at each of these in turn…

Assertive, but not arrogant
After more than three centuries, and as the world's leading insurer of specialist risks, we know what we're talking about. We're perfectly happy to express an opinion, or to challenge the conventional wisdom. And when we do, we don't mince our words.

We believe there's a better option.
OR
At Lloyd's, we take a different view.

Or this, from a recent speech by our Chairman:

We must avoid knee-jerk responses, and ensure that the cost of the action we take is balanced by long-term benefit.

We're equally assertive when we're simply describing what Lloyd's is, and how we do business:

Lloyd's is the world's leading specialist insurance market. Nowhere is there such a concentration of specialist underwriting and broking expertise. That's why Lloyd's is trusted to insure the world's toughest risks.

These are bold and forthright claims; but we can make them with confidence because we know they can be fully substantiated. But being confidently assertive is not be confused with being arrogant:

Having resolved similar issues on many previous occasions, we were able to . . .
NOT

Having resolved similar issues for hundreds if not thousands of clients over the years, it presented no problem for Lloyd's. . .

Or with being dogmatically over-assertive:

Over the years, we've learned that in such situations it's usually best to. . .
NOT
In such situations, our experience proves beyond doubt that the only effective approach is to . . .

Calm, straightforward, matter of fact
Nothing communicates confidence more effectively than a calm, reassuring manner. (Think how an airline pilot warns us that things might be about to get a little bumpy…)

In talking about our business, and especially about risks, we should always sound calm and unflustered. And this, very largely, means steering clear of any openly emotive language.

At Lloyd's we insure many of the world's toughest risks.
NOT
The tougher the risk, the bigger the buzz we get from finding the right solution.

Understated
Today, as our international scope of our business continues to widen, Lloyd's is a truly global brand. But our British roots can still be detected in our preference for a confidently understated tone in all our communications.

This can be achieved in two main ways:

First, by avoiding exaggeration and hollow-sounding claims. When you have a strong argument to put forward, use hard facts to support it:

93% of FTSE-100 companies have policies with Lloyd's.
NOT
The vast majority of Britain's top companies depend on Lloyd's.

Even though the second version is factually true, it still runs the risk of sounding like marketing hype.

Second, sounding understated can sometimes be achieved by deliberately under-claiming:

Not many insurers would have been equal to the task.
NOT
No other insurer on earth would have

been able or willing to rise the challenge.

As above, the second version might literally be true: Lloyd's ability to provide a solution may well be unique; but, in the absence of hard facts, making a slightly lesser claim may sound more convincing – and more confident.

OUR FOUR BRAND VALUES
Finally, let's look briefly at how our four brand values may influence the way we write.

Two preliminary points to make here:
- No item of communication is likely to reflect all four brand values; so it's important to be aware which is most relevant to the task in hand.
- While the language you use should reflect one or more of our brand values, it's probably even more important that nothing you write should contradict any of them.

Appetite for risk
This is best communicated by specific instances, rather than reckless sounding claims. The more extreme the risk, the more important it is to be calm, matter of fact and understated in the way we talk about it:

To maintain Lloyd's pioneering position as insurers of new, unusual and complex risks, our Emerging Risk team is currently focusing on bio-terrorism, hurricanes and climate change, and nanotechnology . . .

NOT

The horror of an attack on a major city by bio-terrorists; the devastation and human misery caused by a major hurricane; the exciting-yet-unexplored potential of nanotechnology: just some of the risks which our unflappable teams are currently working around the clock to counter-act . . .

Expertise and intuition

The same applies here: tell your audience something Lloyd's has done that demonstrates these qualities. But tone is important, too. In order to convey a sense of our expertise and intuition, we need to sound warm and human, but not chummy or sloppy; professional, but not pompous or self-important:

In the modern world, risk takes many and varied forms.

NOT

Let's face it, the world we live in these days is a pretty dangerous place.

AND NOT

"In a world beset by perils as diverse in kind as they are potentially devastating in their impact upon humanity . . . "

Agility

The unique structure of Lloyd's makes us quick on our feet. Direct, energetic writing helps to communicate this. Short sentences help.

NOT

Far less effective in this regard, it is fair to generalise (albeit with a note of caution, since generalisations are by their nature far from universally true), is the kind of writing where the target reader – the individual whose interests are, supposedly, of paramount importance to good writers – is expected to unravel long and convoluted thought processes, in order to make head or tail of what you are saying.

Dependability

Lloyd's is trusted because for over 300 years, we have delivered on our promises. Nothing you write will destroy this reputation; but any attempt to mislead your reader, or obscure your true meaning, may damage it.

Arrogance, over-claiming and anything that smacks of marketing hype will all dent Lloyd's dependability. Hyperbole can hurt us. It's always better to under-promise and over-deliver:

While some insurers might have spent a long time disputing the terms of a very complex policy, Lloyd's settled the claim fast - and, as a result, the company was able to resume operations within a month.

NOT

At Lloyd's, unlike some we could mention, we recognise that time is of the essence; so, instead of wasting weeks or even months haggling over petty details, we settled the claim on the spot - and our client was back in business in next to no time.

7.3 EXAMPLES

To help you with your writing, this part of the guidelines contains a few specific examples of good and not-so-good Lloyd's language.

As we said earlier, every word we use in our communications can make a difference to the way Lloyd's is perceived. But, realistically, some types of communication matter more than others.

At the bottom end of the scale, there is the kind of straightforward, 'functional' business communication that we all produce every day: for example, a quick email arranging a meeting or asking for a piece of information. Here, as always, the business basics apply. But it would clearly be unreasonable to spend hours deliberating over every word.

At the other extreme, there is high profile marketing communication – advertising, corporate literature, and so on – where the Lloyd's brand is in the shop window and every detail, down to the last comma, must be right.

While not intended to be exhaustive, the following examples will give you a sense of 'right and wrong' at a number of different levels.

Level 1: everyday business communication

In internal communications, one of the most common mistakes is to write in a pompous and impersonal manner, presumably intended to make the communication sound more 'official' and important:

❌

In order to optimise human resource utilisation and client service, decision has been taken at Board level that, henceforward and until further notice, all requests from personnel pertaining to annual leave must be submitted in excess of three calendar months prior to the proposed leave period, unless special circumstances can be shown to exist that necessitate the submission of a later request, which should be accompanied by a covering explanation of what these may be.

Try this instead:

✅

When booking annual leave, please let us know three months in advance, so that we can make sure client service won't be affected. If there's a good reason why you need to book leave at shorter notice, please explain this in a covering note.

Level 2: business documents, reports etc

In writing functional business documents, your main aim is, of course, to convey information clearly and concisely. But bear in mind our brand values. Expertise and intuition don't sound dull; and agility is unlikely to be conveyed by long, rambling sentences...

❌

The Franchisor must take positive action to implement a diversity policy that will not only reduce the financial and loss to reputation risks imparted through poor people management and non compliance with employment legislation, but also help Lloyd's achieve the cultural change necessary to enhance business performance and strengthen our cross border working.

This is much better:

✅

Taking positive steps to implement a diversity policy is not just necessary to comply with employment legislation. It will also play an important part in helping Lloyd's to strengthen cross-border working, and to improve our business performance generally.

Level 3: writing for specialist audiences

The aim when writing for audiences who understand how the Lloyd's market works, is to convey information clearly, while sounding energetic and engaged. Stilted, over-formal language doesn't help…

❌

In the 12 months ended 31 December 2007, the global marine market was subject to a significantly increased rate of major hull losses, which threatened to, and ultimately did, touch levels previously experienced during the 1980s, a decade in which the consequence of an ageing bulk carrier fleet was that structural failure occurred on a scale hitherto unimaginable. During the course of approximately the last five to ten years, Lloyd's syndicates have demonstrated considered foresight in their rigorous exercise of caution in relation to this market, most especially in dealings pertaining to blue water fleets, a sub-category of this sector in which the loss of a single vessel can have the most grievous impact. As a direct consequence of this wholly justifiable caution, Lloyd's syndicates have, in a number of such instances, been able

to avoid onerous losses, while many others have been less fortunate.

This, from our Annual Report, is a big improvement:

✅

In 2007, the global marine market saw major hull losses at levels not experienced since the 1980s, when there were structural failures among the ageing bulk carrier fleet. In recent years, Lloyd's syndicates have exercised caution in this market, particularly in relation to blue water fleets, where the impact of a single loss can be severe. The benefit of this caution has been that Lloyd's syndicates have been able to avoid several of these losses.

Level 4: writing for a general audience

The important thing here is to assume the reader knows little or nothing about Lloyd's and use every opportunity to relate the text back to things they do know about.

Here's how not to do it:

❌

Specific risk profiles are, of course, more likely to show a high degree

of correlation with certain sectors than others. Looking at the Casualty sector within the Lloyd's market, for example, which last year achieved an accident year combined ratio of 101.8%, as compared to 96.3% the previous year, we see that professional indemnity looms ever larger, particularly in the US.*

And now here's a much better attempt to bring our business alive for non-specialist readers, taken from The Times 100 case study on Lloyd's:

✅

All business activity involves risks of various kinds. Particular risks may be more significant for one type of business than another. Owners of chemical plants, for example, are especially careful to avoid fires. Banks do their best to check out the honesty of all job applicants. Organisers of 5-day cricket matches choose seasons, times and venues that are unlikely to suffer poor weather.

Level 5: 100% brand

This is very top tier: advertising and marketing literature where the main aim is to convey the essence of the Lloyd's brand. But it is very easy to

slip into breathless PR-speak, full of meaningless claims etc:

❌

As the world's leading specialist insurance market, Lloyd's is 'simply the best" when it comes to pioneering innovative new types of cover, and responding to challenges that would leave the competition floundering. Oil rigs and bridges . . . terrorist attacks and cyber-crime . . . supertankers and sporting superstars . . . whatever the risk, Lloyd's is your first port of call, the only name you need to know. For proof, look no further than our client list: an incredible 90% of FTSE 100 companies and an even more amazing 93% of Dow Jones businesses come to us for the insurance they need to maintain their market leadership. Oh yes, and did we mention that Lloyd's now protects in over 200 countries and territories worldwide?

Also from our Annual Report, this is a little more restrained, a lot shorter, and a great deal better:

✅

As the world's leading specialist insurance market, we are often the first to insure new, unusual and complex risks. From oil rigs, man-made

structures and major sporting events, to new areas such as cyber-liability and terrorism, Lloyd's conducts business in over 200 countries and territories worldwide. Our clients include 90% of FTSE 100 companies and 93% of Dow Jones companies.*

7.4 THE NUTS AND BOLTS

Strong brands are consistent in the way they present themselves to the world. Consistently good writing is an important element of that.

To help ensure consistency of style in all our written communications, please make use of the following guidelines.

If a particular point of style or grammar is not covered in these guidelines you should refer to the Economist Style Guide. The latest print edition is available in Brand Strategy, or you can look at the Economist's online guide at www.economist.com/research/StyleGuide

General points
- Remove all double spacing at the start of sentences (except in formal letter writing where this is still standard business practice).
- Use British spelling (specialise, centre) unless writing for a US audience **only** (specialize, center).
- Be wary of using too many British idioms and cultural references. Often we are writing for an international audience and there is a lot of scope for confusion.
- All companies and organisations are singular, eg "XIS handles claims". Since XIS is a company, not a person, use 'which' and not 'who'.
- In most cases, after a person's full name has been given, use their surname only from then on.
- Email and web addresses: no full stop at the end unless immediately followed by the start of a new sentence. You do not need to use the http:// in a web address.
- Use italics for the titles of publications (an article in The Times) and lawsuits. Use roman (non-italic) type for the names of ships, aircraft, films, works of art etc. Do not use quote marks.

Lloyd's name
We call ourselves simply Lloyd's wherever possible. Remember that we are the original Lloyd's dating back three centuries and a qualifier is not needed. Use of the old-style name Lloyd's of London is allowed (for first mention only) if the context really demands it, but such instances should be rare.

Depending on the context, the terms market and Corporation can also be used to denote different aspects of Lloyd's.

Lloyd's is singular and the apostrophe does not change in the possessive, eg Lloyd's results.

Upper/lower case
As a rule of thumb, avoid capital letters unless absolutely necessary.

Use lower case for market, underwriter, syndicate, broker, managing agent, members' agent, franchisee, franchisor, bulletins.

Use upper case for the Corporation of Lloyd's, and for department titles and specific job titles: Chief Executive, Director of Finance and Operations, Legal Services Department.

Points of the compass: mainly use upper case: the West Midlands, the South of France, East Anglia, the North Pole, the Middle East. If the reference is to a vaguer geographic area, use lower case: the southern half of Italy. Combinations of compass directions are hyphenated: North-East England.

Seasons, use upper case when referring to specific dates: we will publish in Summer 2006. Otherwise use lower case: snow is more likely in the winter.

Abbreviations and acronyms
Where a company name, organisation etc is well known to your audience by its abbreviation or acronym, it may be used at all times, eg the FSA, the LMA, ITV.

If the company or organisation is less well-known, the name should be quoted in full in the first instance (and there is no need to put the abbreviation or acronym in brackets). Use the abbreviation or acronym thereafter.

The exact use of lower and upper case letters in an abbreviation or acronym should follow the organisation's own preferred use (we would not expect others to mis-spell our own name). The Alternative Investment Market of the London Stock Exchange is called AIM not Aim, whereas the Institute of Directors is the IoD, not the IOD. A simple check on the organisation's website is usually all that's needed. Avoid long lists of abbreviations if these are likely to look messy.

Avoid using ltd, plc, inc etc unless really necessary.

Don't abbreviate commonly used words (eg Monday, not Mon; hours, not hrs).

Don't add full stops to initials, eg US not U.S. (One important exception is A.M. Best, where the full stops are an integral part of their brand name.)

PUNCTUATION

Quotations

Open a quote with a colon not a comma. Nick Prettejohn says: "The problem is…"

Use the current tense when you want to present the quote as real-time or to give it immediacy. This is most common in newsletters and magazines. Eg Richard Johnson, ABC's Development Director, explains: "When teams are racing over a season…"

If the context clearly dictates that the quote was said in the past, use the past tense. Eg at the press conference, David Jones said: "We were over the moon." (Note that for a quote after a colon, the quote itself starts with a capital letter and the full stop goes inside the end quotes.)

Use double quotation marks for direct quotes, and for partial quotes that are clearly attributable. Julian James remarked that the Lloyd's market is "going from strength to strength". (Note that for these partial quotes, the quote starts with a lower case letter and the full stop goes outside the end quotes.)

Use single quotation marks for a quote within a quote, or to highlight 'sayings' or unfamiliar words:

The Chairman commented: "Despite the fact Lloyd's has recently been described as 'the most important insurance market on earth' in The Economist, we must guard against complacency."

If you need to edit a quote to make it easier to read or more grammatical, put any words that you add in square brackets. And show where any words have been cut from the quote.

For example, the original verbatim quote might have read:

"We are delighted that despite difficult trading conditions over there, our business has held up well very well indeed, enabling us to end this period with you know, a real edge, a significant competitive advantage."

To make this easier for the reader, it might be edited as follows:

"We are delighted that despite difficult trading conditions [in North America], our business has held up very well indeed, enabling us to end this period with . . . a significant competitive advantage."

Apostrophes

Use apostrophes as follows:
- Singular possessive: the market's reaction
- Plural possessive: the brokers' challenges
- Irregular plural possessive: the children's insurance
- Contractions: we've, you'd, I'll, it's, won't, etc
- Reminder: always use 'its' unless you mean 'it is' or 'it has' in which case use 'it's'

When using a possessive apostrophe where the word ends in 's', don't add another 's',eg Jones'.

Hyphens and dashes

There is no firm rule to help you decide which words are run together, hyphenated or left separate.

For example, antibiotic is correct, but so is anti-aircraft. There's half-baked and halfway. Or Europhile and Euro zone. General secretary and director-general.

The best way to decide is to look at a dictionary.

Otherwise, as a general rule, try running the words together first of all and if they look right use them. So precondition rather than pre-condition. Realign and not re-align.

If not, try using them as two separate words. Thus air force is better than air-force. Otherwise use a hyphen.

There are some specifics. Hyphens are sometimes needed to make the sense clear. So 're-present' (meaning to present again) is very different from 'represent'. And sometimes the hyphen is needed to make the pronunciation clear. So coordinate does not need a hyphen but co-operate does.

Compound adjectives are normally hyphenated, so long-term growth, or multi-faceted business. (But note, growth in the long term.)

Use dashes to break up copy – just like this – when a comma isn't enough.

Ampersand (&)

Don't use the ampersand unless it's part of a name like Standard & Poor's, or an abbreviated way of writing a title, such as Finance, Risk Management & Operations.

Bullet points

There are many ways to display bullet point lists, and inevitably one style will suit one type of list and another will suit another style. To keep rules to a minimum, we have two main styles that can be used – just bear in mind that occasionally you may need to adapt a style slightly to keep things looking consistent.

Both of these rules apply whether the list has a line of introduction ("The risks covered include: …") or is a simple list sitting under a title heading.

1. Where the bulleted items are complete sentences or long phrases. Each bullet starts upper case and ends in a full stop.

   For example:

   The key drivers behind the new capital-setting regime are:
   - *To strengthen Lloyd's position as the marketplace of choice.*
   - *To compare favourably with capitalisation regimes offered by our competitors.*
   - *To support Lloyd's objectives to develop central assets by 2008.*

2. Where the bulleted items are short. Each bullet starts uppercase but there is no full stop at the end.

   For example:

   Our brand values
   - *Risk appetite*
   - *Expertise and intuition*
   - *Flexibility*
   - *Dependability*

As you will see overleaf, where we talk about numbers, a list may sometimes consist of both long and short items. Use your discretion here. If the list is mainly longer phrases or sentences (as is the case overleaf), use a full stop after each item - including the shorter ones, for the sake of a consistent appearance.

Similarly, if the list is mainly composed of short items, don't use full stops - even after longer phrases or complete sentences.

Other points about bullets
- Avoid using exclamation marks – the words should say it all.
- When using "eg" do not uses full stops and do not follow with a comma.
- Use commas, not semi-colons to separate short items on a list. Semi-colons may be appropriate where the items in the list are lengthy.

NUMBERS

General
- One to ten in words.
- 11 upwards in figures.
- Likewise first, second, third up to tenth, then 11th, 12th etc. Do not use superscript, ie 11th, not 11th.
- Decimal numbers should always appear as figures, eg 4.5.
- Use commas in large numbers, eg 210,000.
- Million and billion are abbreviated in currencies, eg £2m, £36bn.
- Trillion can be used (and abbreviated to eg £3trn) but it is usually clearer to use, say £3,000 billion.
- BUT for other things use in full, eg three billion TV viewers, 1.5 million claims. Don't break numbers like these across two lines.
- Between £7bn and £8bn.
- If a figure appears at the beginning of a sentence, change the number to a word.
- Hyphenate fractions, eg two-thirds

- For stock prices, use decimals, not fractions.
- Spell out fractions (unless they are attached to a whole number).
- A man in his 20s not twenties.

Percentages
- 4%, 55%
- Only write out as 'per cent' when the figure appears at the beginning of a sentence in words
- Note that a fall from 4% to 2% is a drop of two percentage points or of 50%, but not of 2%
- Write percentage not %age

Times and dates
- Time of the day, use the 24-hour clock (18.30, not 6.30pm)
- Date format - day month year, eg 18 October 2001. Never use 1st, 2nd, 23rd etc in dates
- Do not break a date across two lines
- From 1990 to 1995 or 1990-1995 (not 1990-95)
- Between 1990 and 1995
- Use 1960s (no apostrophe) not sixties or '60s
- 20th century

Telephone numbers
Phone numbers must follow a standard layout and include all digits that are dialled. Include the

international code and parenthesise any digits that do not have to be dialled when calling from abroad:

- London numbers:
  +44 (0)20 7786 4600
- Regional numbers:
  +44 (0)1494 532044
- Mobile numbers:
  +44 (0)7789 342987
- US: +1 212 555-1212
- US: remember to use the word Cell rather than Mobile phone

Currencies

There is no one rule as to which currency figures should be reported in. Many figures in our industry are calculated primarily in $ or € as well as £. The problems of translating these on a consistent basis is frequently insurmountable (do you use an average exchange rate or a spot rate, how do you compare on year on another, and so on), as well as adding considerably to the editorial process.

The best that we can say is:

- Try to be consistent throughout your document or article.
- Bear in mind your principal audience – which currency would they usually expect?
- The problems of translating one currency into another.

- At times, a translated figure in brackets after the primary figure will be appropriate. Do this too much, however, and the piece of writing will become unreadable.
- If any translation from one currency to another is done, always quote the relevant exchange rate somewhere within the piece.

Currency symbols

Pound sterling		£
US dollar		$

(Note: no need to use US$ unless other dollar currencies are prominent in the piece.)

Euro		€
Australia	Australian dollar	A$
Brazil	Real	R
Canada	Canadian dollar	C$
China	Yuan renminbi	yuan Rmb
Hong Kong	Hong Kong dollar	HK$
India	Indian rupee	Rs
Japan	Yen	¥
New Zealand	New Zealand dollar	NZ$
Russia	Rouble	Rb
South Africa	Rand	R
Switzerland	Swiss franc	Swfr
Turkey	Turkish lira	TL

Set the figure close to the currency symbol, eg A$3m, not A$ 3m.

The correct plural of euro is euros.

COUNTRIES AND CITIES

General
Keep up-to-date with regions where names have changed, or are likely to change, eg Bombay to Mumbai. Use English names, eg Munich not München; Rome not Roma. Use ö,ü,ø, ô etc where appropriate.

The US
Inhabitants of the USA are US citizens. Americans live in North America, which includes Canada.

Use US instead of America, USA or the United States.

The UK
The UK includes Northern Ireland, Britain does not.

Use 'Britain' not 'Great Britain'.

WHICH WORD TO USE?

Which and that
This is the house that Jack built, or This house, which Jack built, is falling down. A useful way to remember is which informs, that defines. Another way is to remember which is normally preceded by a comma.

Who and whom
Who usually goes with the subject of a sentence, whom with the object. Thus this is the man who can win the most support from MPs and this is the man whom most MPs can support.

Continuous and continual
Continuous describes something uninterrupted. Continual allows a break. If your neighbours play loud music every night, it is a continual nuisance, not a continuous one.

Assure, ensure and insure
To assure is to give confidence to something, or to make safe. To ensure is to make something certain. To insure is what we do most of the time at Lloyd's: to protect against loss.

Licence and license
License is the verb, so you license something or are licensed to do

something. What you are granted, the licence itself, is the noun.

Practice and practise
Again practise is a verb, practice is a noun.

While/whilst and among/amongst
While and among are preferred to the old-fashioned whilst and amongst.

Adviser and advisor
Preference is for adviser.

Discreet and discrete
Discreet means circumspect or prudent. Discrete means separate or distinct.

Proceed and precede
To proceed is to go forward or carry on. To precede is to go before or introduce something.

MISCELLANEOUS SPELLINGS

A
adviser (not advisor)
A.M. Best
B
back end (n). Hyphenate when used as an adjective: back-end support.

C
D
dot-com
E
e-commerce
e-business
eg (not e.g.)
email (not e-mail and only Email if at the start of a sentence)
F
front end (n). Hyphenate when used as an adjective: front-end solution
FTSE (not FT-SE)
G
H
helpdesk
helpline
high tech (not hi-tech)
homepage
I
ie (not i.e.)
internet (n). As a medium, like television or radio, this does not require a capital letter
intranet
inreon
J
JavaScript
judgement (unless used in a legal context)
K
L
Lloyds TSB (the bank)
log on (v). Hyphenate when used as a

noun or adjective: account log-on
log off (v). Hyphenate when used as a noun or an adjective: log-off screen
long term. Hyphenate when used as an adjective: long-term strategy
M
Moody's
N
O
offline
online
on screen
P
policyholder
policy document
pop-up window
print out (v)
printout (n)
pull down (v). Hyphenate when used as a noun or adjective: select an option from the pull-down menu
PricewaterhouseCoopers (PwC)
Q
R
real-time (Adj). But things can be done in real time (noun)
reinsurance
Richter scale
reway
Royal & SunAlliance
ratings agency
S
scalable, scalability
site map

Standard & Poor's
T
U
US or the United States (not USA)
user name
V
W
web
website
worldwide
X
Y
Z

08

FURTHER INFORMATION

ANY QUESTIONS OR FEEDBACK?

8.0 CONTACT DETAILS

We hope you'll find these guidelines clear and easy to use. But if you need any help or further information on any aspect of Lloyd's identity, or if you have any feedback for us, please contact:

Address:
Marketing Team
Corporate Communications
Lloyd's
One Lime Street
London
EC3M 7HA

Email:
marketing@lloyds.com

Telephone:
Lloyd's switchboard 020 7327 1000

APPROVED PAPER SAMPLES

COATED PAPER

Revive 50/50 Silk Coated 90gsm
Revive 50/50 Silk Coated 100gsm
Revive 50/50 Silk Coated 115gsm
Revive 50/50 Silk Coated 130gsm
Revive 50/50 Silk Coated 150gsm
Revive 50/50 Silk Coated 170gsm
Revive 50/50 Silk Coated 200gsm
Revive 50/50 Silk Coated 250gsm
Revive 50/50 Silk Coated 300gsm
Revive 50/50 Silk Coated 350gsm

UNCOATED PAPER

Revive 50/50 Offset Uncoated 80gsm
Revive 50/50 Offset Uncoated 90gsm
Revive 50/50 Offset Uncoated 100gsm
Revive 50/50 Offset Uncoated 110gsm
Revive 50/50 Offset Uncoated 135gsm
Revive 50/50 Offset Uncoated 150gsm
Revive 50/50 Offset Uncoated 170gsm
Revive 50/50 Offset Uncoated 250gsm
Revive 50/50 Offset Uncoated 300gsm
Revive 50/50 Offset Uncoated 350gsm

FIDENTIA

Since merchants first met to insure their ships at Edward Lloyd's coffee shop over 300 years ago, nearly every aspect of the way we do business has changed. But one constant is the bold confidence proclaimed by our motto, reflected in both our unique appetite for risk and our worldwide reputation for settling valid claims.