Crombie Lockwood brand guidelines

Updated Decemberr 2022

crombie® lockwood
INSURANCE BROKERS | A GALLAGHER COMPANY

CL972B_V1

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Hi, introducing Crombie Lockwood

Crombie Lockwood has been helping New Zealanders protect what's important for over 45 years. From our humble beginnings in Napier in 1978 we have proudly built up a network from Invercargill to Kaitaia with a team of around 900 people in more than 25 offices.

We're now one of the largest insurance broking companies in New Zealand, placing premiums in excess of $1billion on behalf of over 100,000 businesses throughout the country.

In 2014 we were bought by Gallagher, the fourth largest insurance broker globally. The combination of our heritage and Gallagher ownership has resulted in our network advantage: **LOCALLY FOCUSED, NATIONALLY RESOURCED, INTERNATIONALLY ENDORSED.**

Brand is not just about a logo. It's about the language we use, our imagery and our visual elements. Every touch point that a prospect or a client has with us, needs to be consistent. At Crombie Lockwood, applying our brand consistently plays an important part in driving awareness, consideration and preference so businesses and individuals choose us to give them the best insurance advice for their circumstances.

This guideline specifically covers what you need to know about our visual identity, and how to apply it. It has been developed to be used by anyone at Crombie Lockwood and everyone who helps us bring our brand to life – from design, commissioning, purchasing of items or materials on which the brand identity will appear.

Our brand

A brand is all about perception - what people think of Crombie Lockwood.
It is more than just our name and logo, it's the language we use and how we treat our visual brand elements. In fact it encompasses the entire client experience - everything from our logo, colours, the stories we tell, our website, our collateral, the way someone answers the phone, to the way we interact with each other and our clients.

A strong brand is a crucial business tool that helps to drive commercial value.
It gives us a competitive edge, increasing the chances of customers choosing our services over our competitors.



Our client care principles

The principles encapsulate how our people deliver great outcomes – for our clients, for our business, our profession and for the Crombie Lockwood brand.

The principles are about best practice; they define expectations for the highest standards of professionalism and performance across our business.

Putting these principles into action every day ensures we meet our ambitions as a company and our conduct obligations under the law.

For our clients, the principles resonate with their needs and interests and emphasise our steadfast commitment to delivering them the highest-quality outcomes.



Treat clients fairly

I always treat my clients and colleagues with respect and don't take advantage of vulnerabilities



Display good conduct and client care

I act professionally and with integrity and do the right thing in every circumstance



Exercise diligence and skill

I add value through the quality of my advice and support



Give priority to clients' interests

I put my clients' interests first when giving advice

Brand layers

The brand layer diagram (pg 7 and 8) helps to illustrate the different layers (or parts) of our brand and how they fit together.

It shows the different messages and/or look and feel used. This can reflect the different business segments or parts of the business - their relationship to one and another and their look and feel. As further shown in the business segments diagram (pg 9).

Brand layers

CROMBIE LOCKWOOD

CUSTOMER FACING

INTERNAL (& EXTERNAL)

Co-brand
Based on master brand. Include partnering logo to show partnerships.

Sub-brand
Sub brand or product logo lock up used. Can use name of product in headline and / or scheme accent colours if needed. Used for something with its own name and/or brand but operates within crombie Lockwood. This includes products and scheme. In very rare occasions, some scheme may require their own unique look and feel.

Employer brand
Used for HR processes, policies, people & culture, rewards & recognition, business strategy, DNA and client care principles. Recruitment can be externally facing as well as internally. Script font and dynamic device. Includes bold treatment and regular.



MASTER BRAND
THE OVERARCHING DESIGN AND BRAND DIRECTION
Used when we speak about Crombie Lockwood externally to our customers.

Specialism brand
A customer facing specialism message with the use of the specialism label device. Primary treatment is master brand (SME) with label device. Secondary treatment - add the specialism label device to a corporate branded piece of collateral.

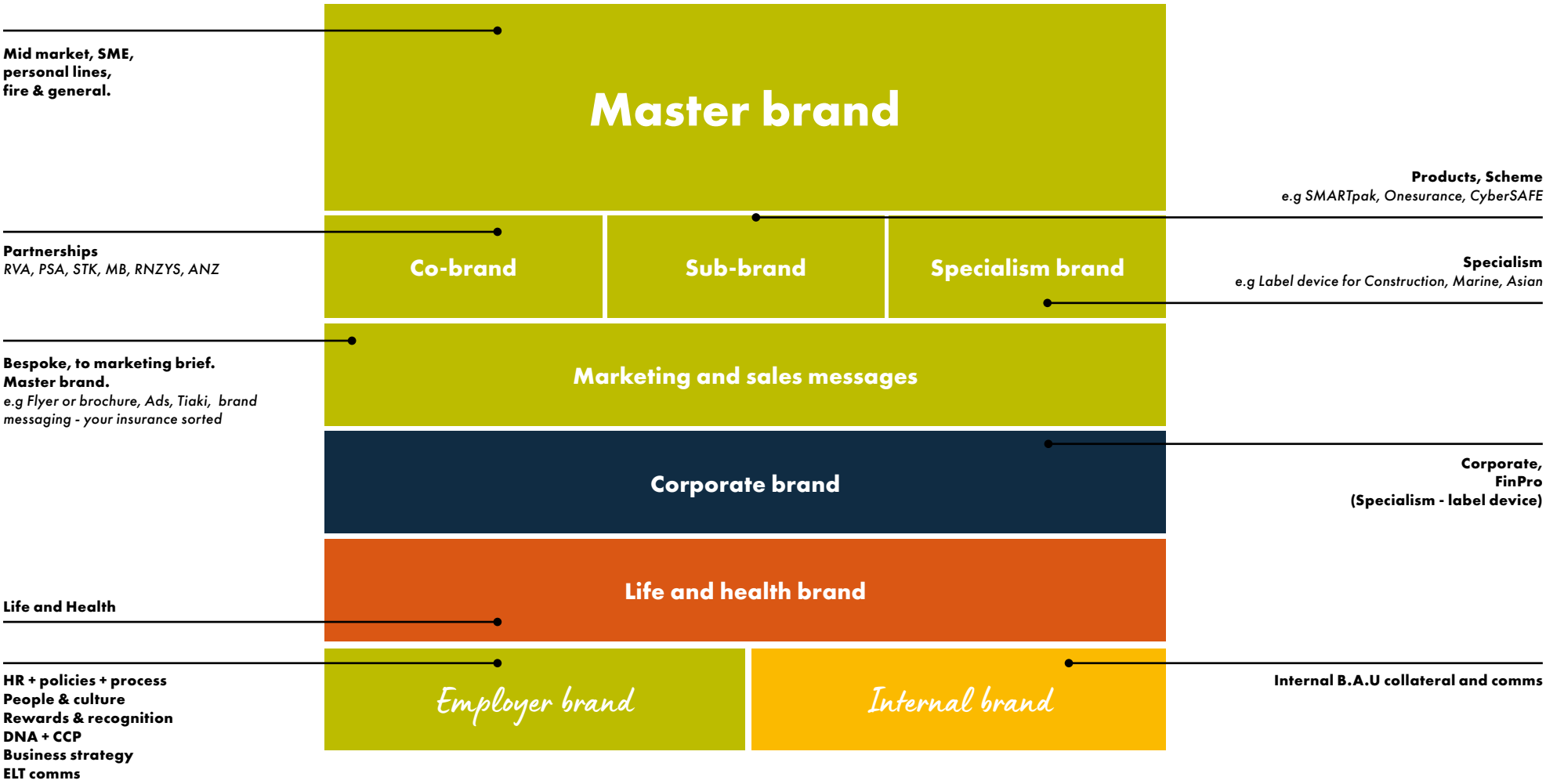
Marketing messages
Bespoke messages to our customers.

Corporate brand
A formal treatment. Based on master brand with a specific corporate application.
Can add on the specialism label device.

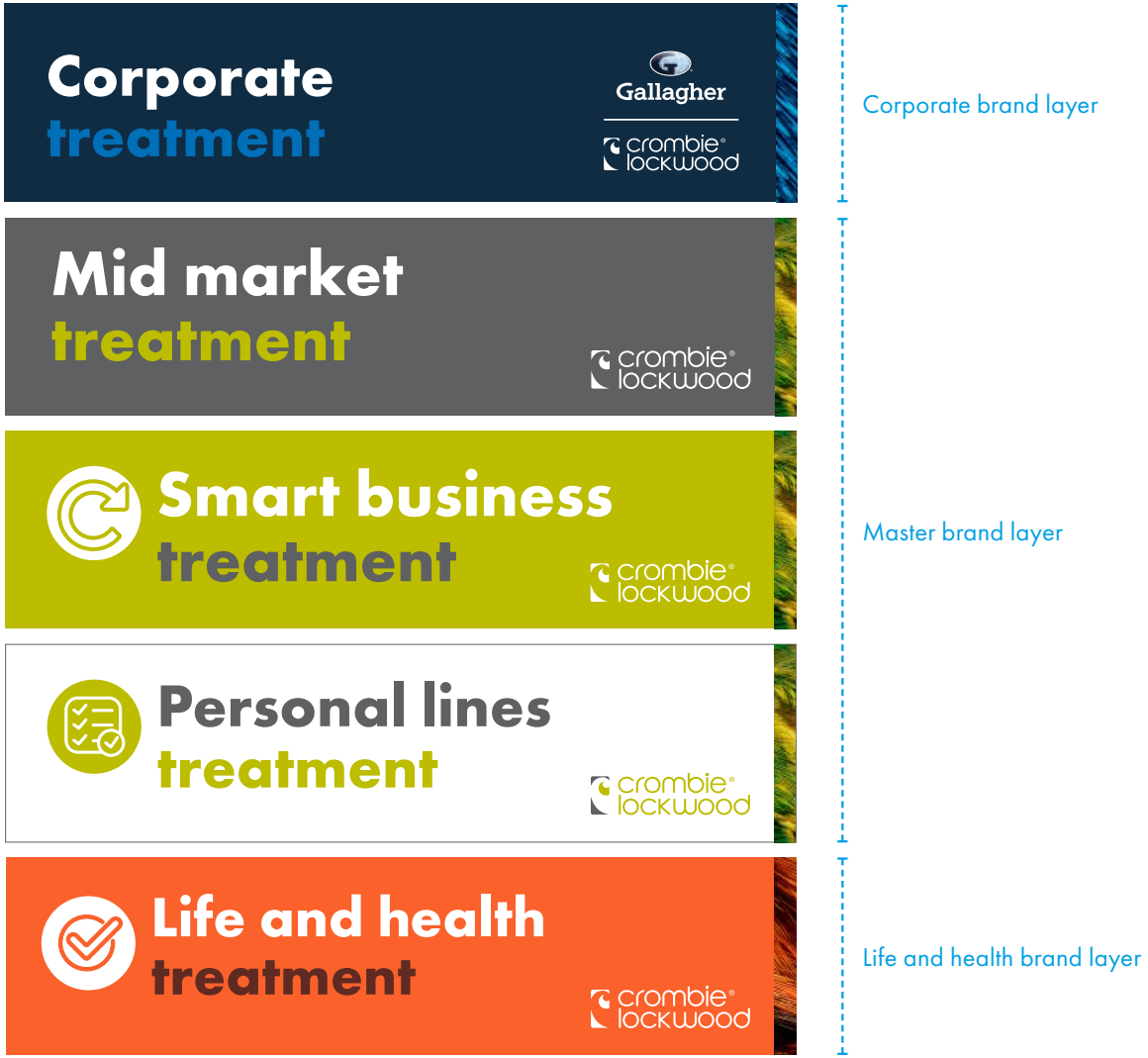
Life and health brand
Treatment based on master brand with a specific Life and health application.

Internal brand
Processes, information, presentations collateral or comms - internal facing.
Tools & resources staff need to do their job.
Script font and dynamic device.
includes primary and secondary treatment.

Brand layers with examples



Business segments



Master brand

Our Logo

One of the strongest brand recognition elements we have is our Kakapo (green) colour and logo.

The logo is often a stand-alone brand asset - it says who we are and what we do.

Print - tag line

The preference is to use a layout on green background, and use the single white colour logo.

As an alternative, if a white background is used, the 2 colour logo can be used.

Digital - without tag line

Sometimes the size of the logo when used in a digital space results in a loss of legibility. For digital applications a logo without the tag line is the preference.

A version on green or white backgrounds is available depending on the specific digital application.



Main - print



Secondary - print



Digital



Digital

Our Logo

Logo usage

The logo must be aligned to margins with visual equal space surrounding it. See page 36 for margin guidance.

The logo is preferred to be used in the bottom right hand corner. An alternative could be to use the logo top right.

Don't adjust, change, skew, stretch or use the logo in situations that will impede clarity, spacing, alignment or legibility.

The examples shown give an idea of scale, alignment and usage.

The logo without the tag line is the preference for digital applications and/or small spaces.

Do



Don't

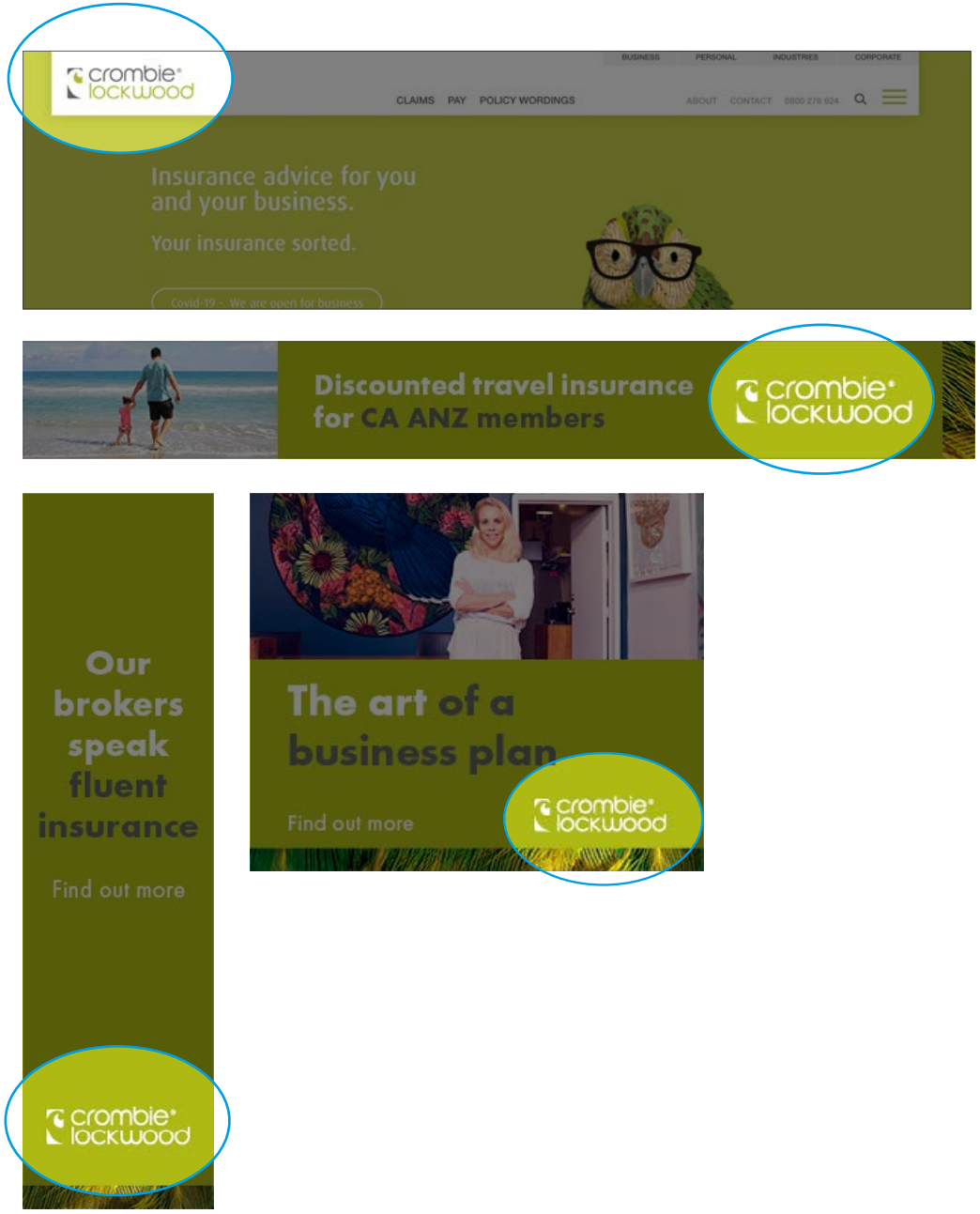


Our Logo

Logo usage (digital)

The logo without the tag line is the preference for digital applications (and/or small spaces).

Digital examples shown.



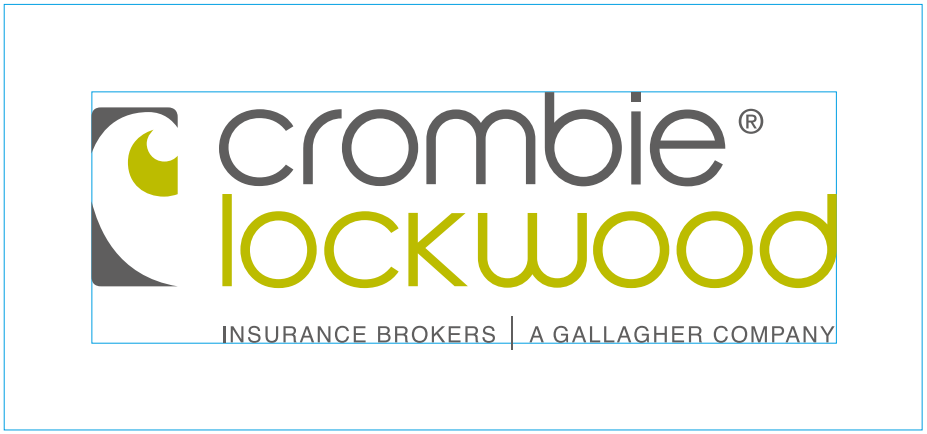
Our Logo

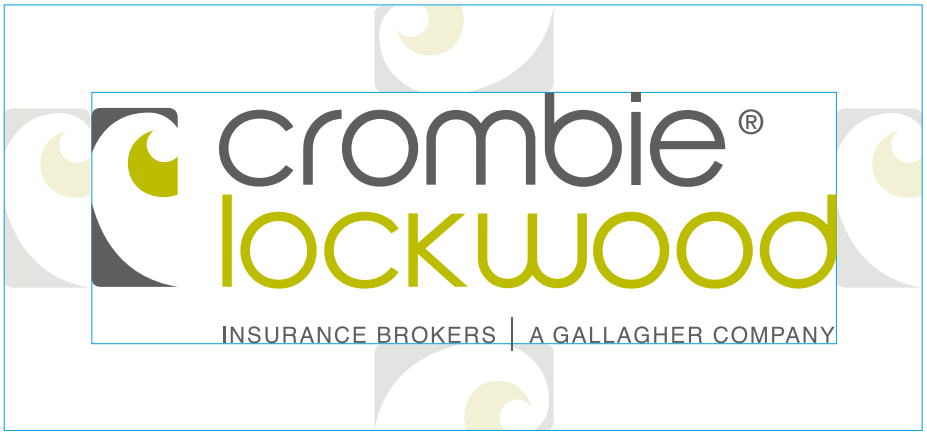
Clear space and minimum size

The Koru device gives a guide of minimum clearance space, to allow the logo to breathe in it's space and stand out.

The logo shouldn't be used smaller than 16mm high due to legibility and clarity.

The example shown is at actual size.







Colour palette

Our hero/main colour is Kakapo (green) and should be included in every master brand layout in some way.

Accent and tertiary colours can be used sparingly to help enhance a layout if required.

A layout should aim to have no more than 3-4 colours.

We have a digitally printed, CMYK colour swatch sample (hard copy) of the Kakapo colour on 300gsm matt stock that can be used as a benchmark for print production and colour matching.

Corporate brand, life and health brand, and internal / employer brands apply these colours in a different way. Please refer to the specific brand layer / segment section for more information.

Kakapo

Hero

PMS 383
CMYK 20.0.100.20
RGB 176.184.49
HEX # b0b831

Grey

PMS 425
CMYK 0.0.0.77
RGB 95.96.98
HEX #5f6062

White/Paper

Accent

Takahe

PMS 3145
CMYK 100.30.32.5
RGB 0.129.153
HEX #008199

Blue Penguin

PMS 7462
CMYK 100.64.16.6
RGB 0.93.145
HEX #005d91

Weka

PMS 1595
CMYK 10.76.100.0
RGB 219.97.50
HEX #db6132

Kiwi

PMS 4695
CMYK 42.75.75.56
RGB 85.46.38
HEX #552e26

Kea

PMS 1795
CMYK 0.94.100.0
RGB 236.55.46
HEX #ec372e

Hihi

PMS 130
CMYK 0.30.100.0
RGB 252.183.49
HEX #fcb731

Tertiary

Gallagher Dark Blue

PMS 2965
CMYK 100.78.45.49
RGB 0.38.62
HEX #00263e

Gallagher Secondary Blue

PMS 660
CMYK 88.50.0.0
RGB 0.117.188
HEX #0075bc

Tertiary

Typography

Main typeface

Futura PT is the preferred typeface.

We don't use ligatures.

Kerning is set to 0, optical.

Leading is tighter for headlines or lock ups than body copy. e.g Headline 41/46, body copy 11/14.

Type is preferred to be left aligned with consideration to line breaks (rags) and widows and orphans.

Sentence case is preferred throughout, with exclamations and unnecessary punctuation left out or used sparingly in headlines or sub heads. Full punctuation to be used in body copy or formal / legal documents.

Futura PT is accessible and licensed for free through Adobe CC Typekit
(it can be bought as a print and web font file if required).

FUTURA PT BOLD - headings

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

FUTURA PT BOOK - body copy

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Typography

Alternative typeface

Where Futura is not available (e.g in word, excel, powerpoint, online etc) Arial black and regular can be used.

Please use single line spacing.

Don't use the bold effect, use Arial black as the bold font and regular for un-bolded.

Type is preferred to be left aligned with consideration to line breaks (rag) and widows and orphans.

Sentence case is preferred throughout, with exclamations and unnecessary punctuation left out or used sparingly in headlines or sub heads. Full punctuation to be used in body copy or formal / legal documents.

Arial is universally accessible.

ARIAL BLACK - headings

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Arial regular - body copy

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789

Typography

Type treatment - headline colour split

A colour split (as shown) can be used. It lends itself to visually enhance a complex headline, or a 2 part headline.

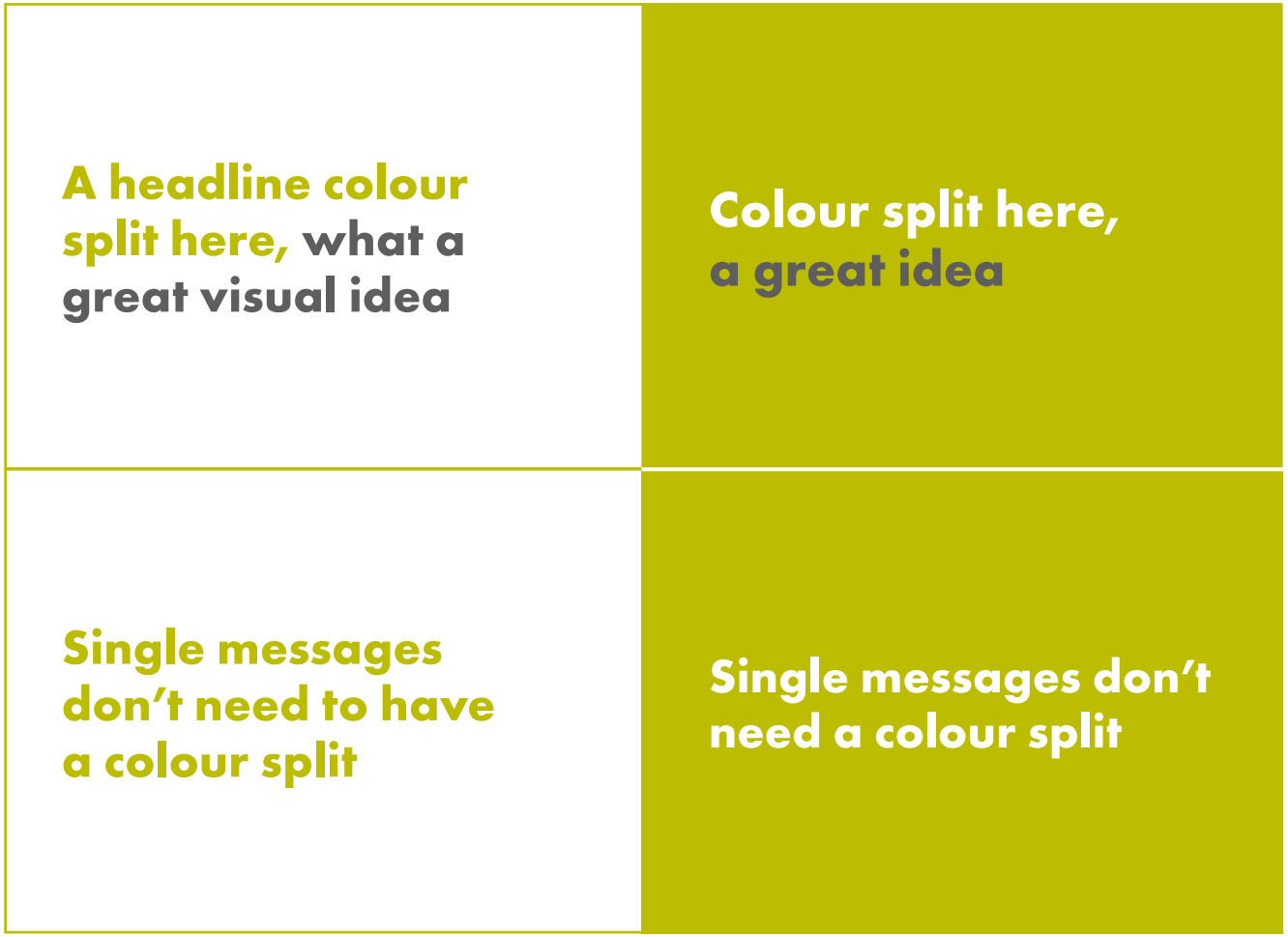
Kakapo and grey or white and grey are the only colour options (as shown).

The spilt can work on green or white backgrounds and preference is to split where it makes readable sense, ideally this would be at the end of a line, but doesn't need to be.

1 colour headline is best suited to short or single idea / 1 part headlines.

Headline and subhead copy is preferably written without fullstops and unnecessary punctuations such as exclamation marks.

See examples on the following 2 pages.



Typography

Type treatment - headline, subhead and call to action in a typographic layout

These examples show the use and application in a visual layout.

Pay attention to the margins, alignment, and scale of the headline to subhead, call to action and logo.

A 2 column grid and margins of a layout are shown on page 36. That should be used as a base.





Typography

Type treatment - headline, subhead and call to action in a digital typographic layout

Digital examples show how this can be applied to digital or screen.







Typography

Type treatment - headline, subhead and call to action in a photographic layout

Brand or stock photography can be used (see page 29-35). Bleeding off an edge is the preference, with the image balancing the rest of the layout.

These examples show the use and application in a visual layout.

Pay attention to the margins, alignment, and scale of the image, headline to subhead, call to action and logo.

A 2 column grid and margins of a layout are shown on page 36. That should be used as a base.







Typography

Type treatment - headline, subhead and call to action in a photographic layout

Digital examples show how this can be amended or applied to digital or screen.







Typography

Type treatment - body copy in text heavy layouts

Shown is an example of type formatting.

Note the use of scale, hierarchy, colour, font weight and alignment.

The pt size can be relatively increased, or decreased slightly depending on the size and viewing format.

Grey colour to be used as the main colour with Kakapo as the accent colour.

Sentence case is preferred throughout and no ligatures.

Futura PT bold 11/14 sub head body copy.

Book 11/14 body copy. Ribusae doluptam et voloreptio. Nem dus estrum culparum ipsa sunt exceatione pel inusae. Nam rem idest, utem rernam, sequate voluptin eate eum nam, sum alique quibus eum dolorem hillign atecuptat.

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- Et as essitium cor maximin cum ulparum quiaspeditae volut di te.

Typography

Type treatment - body copy in text heavy layouts

Shown is the integration of headline, body copy and photography in a text heavy format.

A 2 column grid within margins have been used. See page 36.

Body copy can be single column or in a 2 column grid, within the page margins.



Lorem Ipsum dolh eneowi, dust comos cusae eslo

Boria non nonsed et, officatia cumet erferch ilitem restem explam hic totam ilic tem utempos debis dolorer sperovi taestium aborum quam aut et esecuptaqui same et mi, ut estruntur, od qui dolupit vellor soloriorem quiam ut que re dicillo riatempor.

acepudae excea velit, velendu cianduntus rem rem hicat.



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molore sa si optatur? Qui aut esci aut quam, officaes doluptae vendis qui sit, odite inus rendia estionest estio et volecta qu:

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- Occatemodi re deriati sciist rem. Neque et modicaeperum aliquam apic tem ea verorerios sitaqua teseque voluptatet v
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t que rerum qui consequam voluptum nulpa susam arum erum eostio rum qui consequam voluptum nulpa susam arum erum eostion rest dolorunt pratio. Atum aboribus, sin con etur, simagnit.

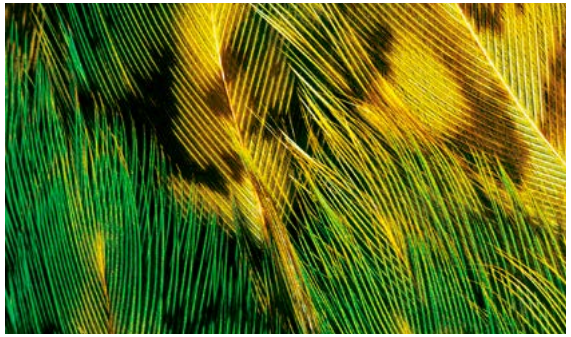
For further advice and cost guidance speak to your Crombie Lockwood broker or email firstname.surname@crombielockwood.co.nz

Plumage

The Kakapo plumage is used as a textural element.

It should be included where possible in a strip. The strip is either bleeding off the bottom or right hand side.

Do not fade or apply filters other than a dark wash if used full bleed (see next page).









Plumage

Further usage

In rare cases the plumage may be used as a bigger textural element.

It might replace a big image or be used full bleed as a background.

A black wash (black, 50% opacity, set to multiply) should be used on full bleed plumage to give legibility. Type or elements placed on top must be at a scale or treatment that retains legibility.



Wash - Black, 50% opacity, set to multiply



Icon spots

Icons can be used (in a spot) on green or white backgrounds. They are line art in styling.

Icons can be used to help illustrate an idea or to break up information into smaller digestible pieces.

Icons add personality and can be fun.

See examples on the next page.





Icon spots

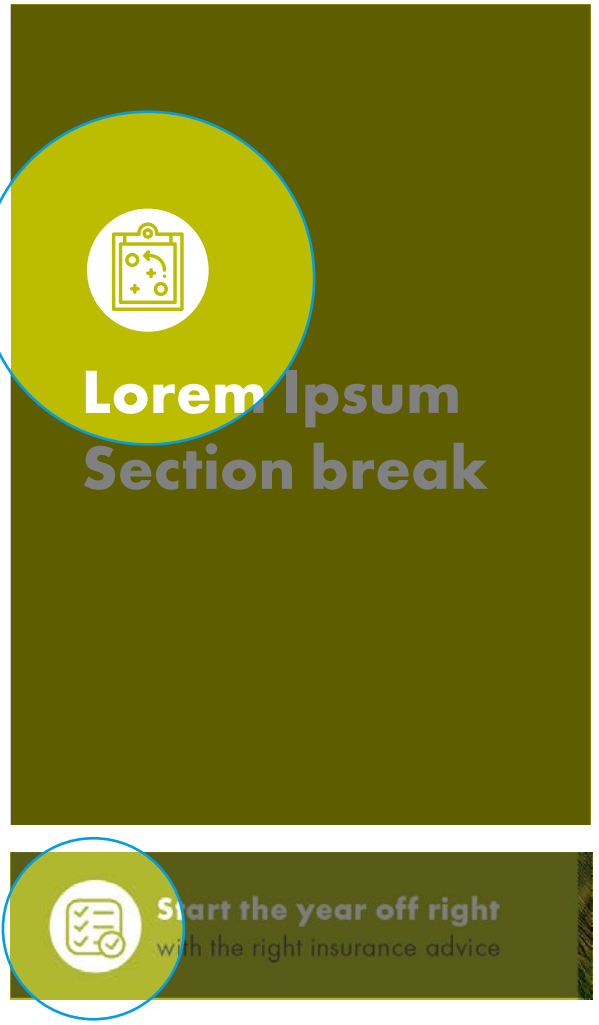
Usage

Examples include flyers, web banners, or section breaks.

Icons should be used next to the text they are enhancing in the shown line art style, in a spot.

Care should be taken when scaling so that the line weight is not too thin, or thick and it suits the scale and viewing format.





Photography

Our brand photography

Externally, we like to show the connection of our people in everyday business interactions. It portrays an idea of what our customers can expect when engaging with Crombie Lockwood.

We are a people centric organisation, our staff and our clients are at the heart of what we do. Strong relationships are fundamental for insurance brokers; within our industry but most importantly on a one-on-one level with clients. In a rapport that's centred on trust – human connection is what our imagery should demonstrate.

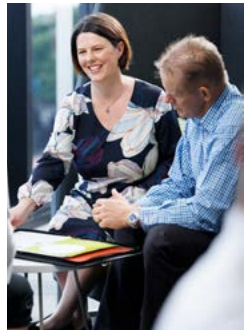
We have a suite of our own brand photography (and stock images) that can be used, specific to the brand layer.

Internal / employer brand we focus on our people, our spaces and showing what success in the our workplace looks like. See the internal and employer brand section for more information.













Photography

Our style

The preference is for Crombie Lockwood brand photography to be used. When brand photography is not available or not suited to the outcome, stock photography can be used but should feel as though it is in the Crombie Lockwood photography style:

Natural
Must feel natural as if they were shot in New Zealand. Ideally feeling clean and contemporary whilst balancing a look that won't date easily, and representative of New Zealand in general (e.g not Auckland centric). This extends to other details such as the people, styling, clothing, props, lighting, location, background, and having a candid / documentary style of photography.

Accent colour
Where possible the images should aim to include the correlating brand layer colour hue as an accent in some way. i.e Green hue for employer or master brand. Blue for corporate, yellow for internal brand or burnt orange for life and health. This could be done with clothing colour, prop colour, or possibly a blurred light leak or a object up close out of focus. This is to be done subtly and can also be done in post production. The same image could be amended in post to suit many brand layers. Given the nature of internal brand and it's everyday use, some staff created collateral will struggle to meet this requirement as brand photography may be rarely used, in preference for content driven images e.g presentations, reports or flow charts.

People
We include people in our photography to demonstrate that we are a people focused company and show the interactions our clients can expect from their broker. People can add a real, natural, aspirational or human feel to the messaging (and to our brand). We aim to have a diverse rage of demographic groups, age, sex and ethnicity. People can be both looking directly at the camera or engaging with others. We tend to avoid the "looking through the camera" awkward look. We try not to crop a head off - unless the final output is a tight or narrow composition / format and there is no other option. We hero our own people in employer brand within people & culture and rewards & recognition.

Technical
We use natural lighting, soft lighting and colours, content or location, an un-staged expression or candid / documentary feel. We tend to avoid very bright high key lighting and at the other end of the spectrum, very dark moody lighting. Things that make an image feel less natural, and shouldn't be used: high saturation, high contrast, silhouettes, most sunsets or colours that are bright, staged or theatrical images that are over polished, over use of filters, vignette and effects. Extreme angles / composition should be avoided. Images should not be overly busy and allow space for rest.

Creative licence within these guidelines can be exercised to create the desired feel or help illustrate the intended message. A mixture of shallow or large depth of feild can be used with tight and wide cropping. Compositions with movement, or a restful composition can be used. Ideally we will have a mixture. Most images should be aimed to be shot in a range of formats - portrait, landscape and with a wider crop to allow for print bleed. Light leaks or objects up close and a distant foreground / background can help to create depth and focal point, allowing a composition to have resting space. All images should feel as part of a series. We have more of a neutral or cooler colour temperature to our colour grading rather than very warm (life and health or internal brand is the exception where a warmer grade and accent colours will work in harmony with the brand layer colour).

Use
Similar to icon spots, photography can be used to help enhance a message and add some personality. Refer to the following pages to see more and examples of how photography is integrated into a design layout. Ensure it is the right resolution and if using stock, make sure you have permission to use it.

These guidelines extend from still image to motion / video.
Refer to page 49 for more on video.

Photography

Master brand examples from our image library. People and how we do business.











Photography

Corporate brand examples from our image library. People with an emphasis on business interactions.











Photography

Employer brand examples from our image library. Our people, in our workplace, succeeding together.











Photography

Style examples - the don’ts



Ideally not black and white unless expressly required. Not engaging with the camera or another.



High saturation. Too dark. Not natural colours, moon effect.



Too bright, high saturation.



Too much blur, high saturation and colour grading not part of our feel



Too dramatic, feels staged, not natural or candid. Heads cropped off



Too many effects. Lighting and saturation not on brand style



Too bright, couple don’t represent our target audience. Not NZ focussed.



Blue colouring not natural. Too dynamic with angles.

Photography

Usage

Images are to be used full bleed or bleeding off an edge.

No borders, effects or masking into shapes (except for employer / internal brand's graphical device).

Images can also be used near text to help illustrate and enhance an idea as shown. Images must align to the column if used within body copy. Please refer to the grid and 2 column layout on page 36.

Please select an image that feels balanced in the orientation, i.e. horizontal images may not work well in a vertical space.

Ensure an image is high enough quality for the purpose you require and you have permission to use it.







Photography

Further usage

Corporate, life & health and internal brand examples shown.







Photography

Further usage

We hero our own people in employer brand within people & culture and rewards & recognition. Sometimes this is best done with a tiled or grid approach as shown. This can be done when a sole hero image won't represent or illustrate the feeling or message required.





Layout

Grid and margins

Margins and a 2 column grid act as a solid base. The ratio can be transferred easily to different formats, scales and applications.

Pay attention to the margins, alignment, and scale of the headline to subhead, call to action and logo on the page.

A text heavy document follows this grid except the 2 columns will align to the margins (i.e at 20mm, not 40mm from the right in an A4 non text heavy layout).

The grid is robust enough to scale up relatively, and carefully amended for smaller formats or be applied to different viewing formats (e.g billboard, magazine ad, flyer, digital banner).

The many examples throughout this document are based on this.



Layout

Grid and margins

Margins and a 2 column grid act as a solid base. The ratio can be transferred easily to different formats, scales and applications.

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The many examples throughout this document are based on this.



A4 horizontal layout

Digital

Further application

The design integrity of a print asset or element can be amended to suit the specific needs of a digital application. The following pages show examples and outlines how elements can be used.

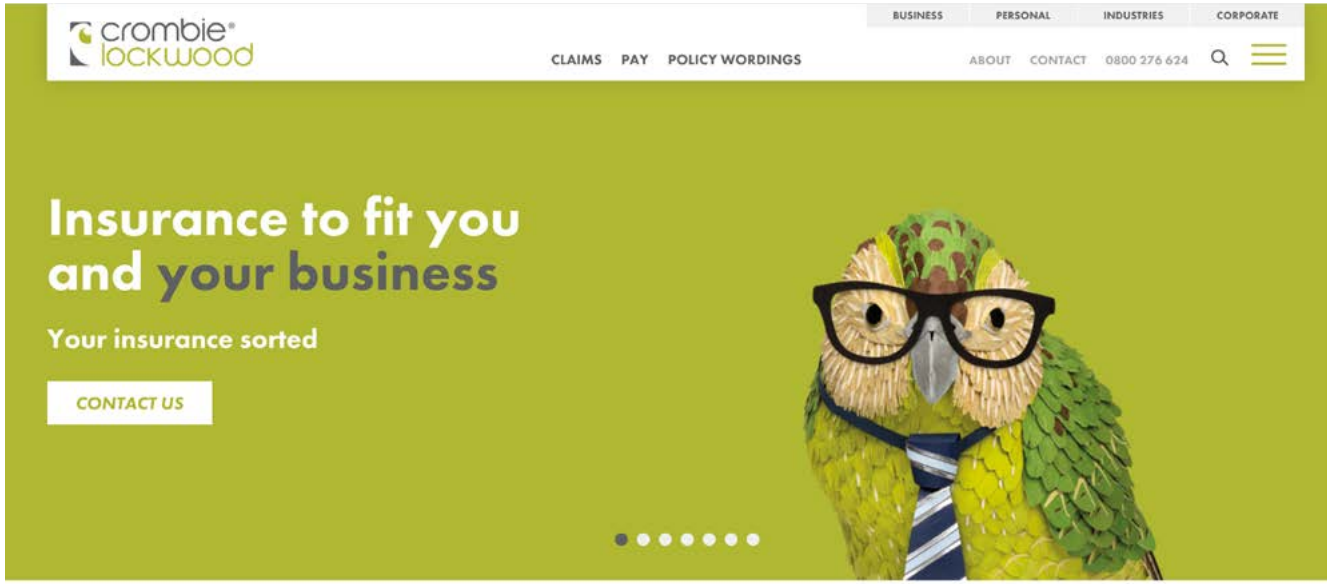
Elements (such as plumage strip, headline colour split, icons, photography and margins) can be used in a similar way to print, with care taken to suit a digital space.

Logo

The non tag-line logo should be used (refer to pg 11).

Colours

RGB or HEX are as per our colour palette (pg 15) however please ensure they are web accessible. For further information please refer to the digital style guide at ***crombielockwood.co.nz/digital-style-guide***



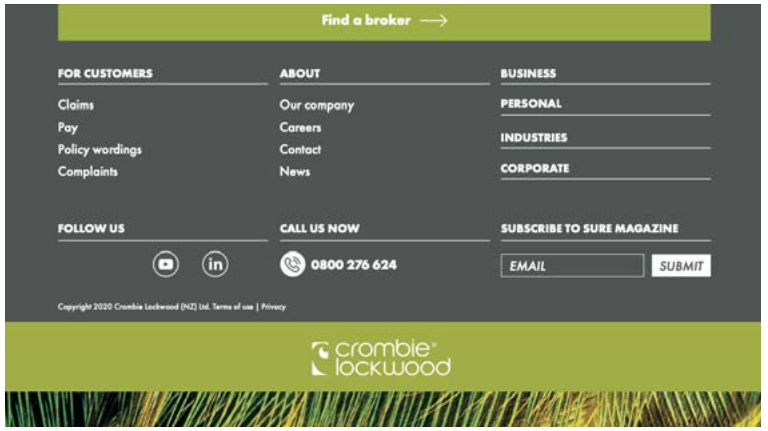
Website - homepage



Photographic display ad 300x250



Typographic display ad 728x90



Website - footer

Digital

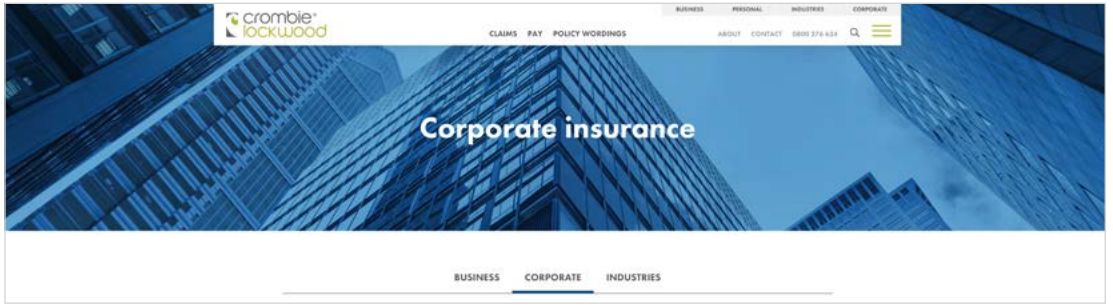
Further application

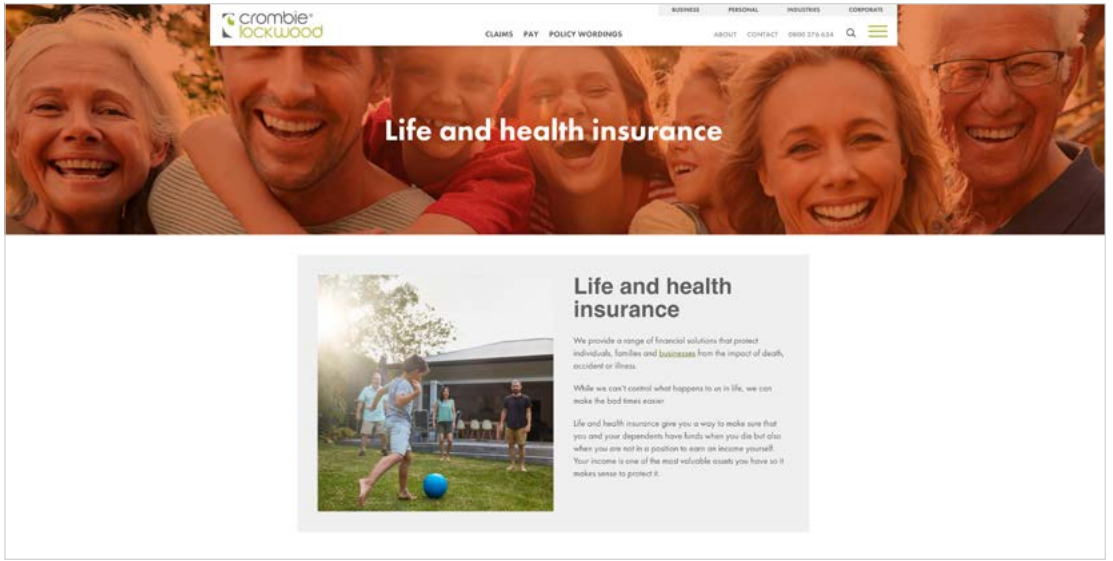
Business segments

Similar to print, the brand layers and business segments (pg 6-9) apply in a digital application. Pages are themed - e.g SME or Master brand uses Kakapo green, where Corporate brand uses the Gallagher Secondary Blue (pg 15) as the main / accent colour.

A colour wash can also be used on section heading banners - 70 opacity, set to multiply over an image.







Digital

Further application

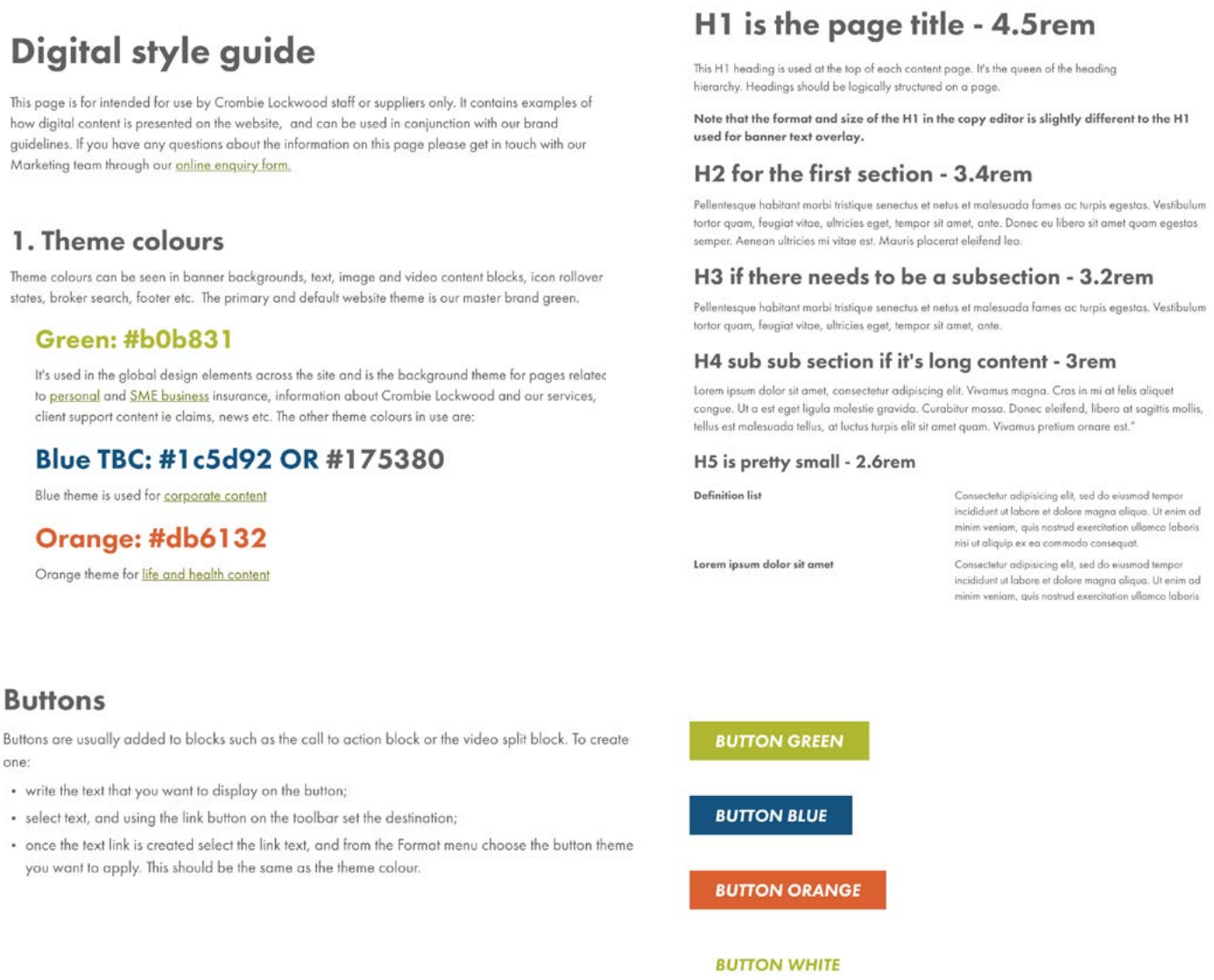
Website themes and styles

Futura PT as main design font, Arial as system / secondary font (pg 16-17). Type treatment may need to be amended for digital application.

Excerpts from the digital style guide are displayed on the following pages.

The digital style guide is intended for use by Crombie Lockwood staff or suppliers only. It contains examples of how digital content is presented on the website, and can be used in conjunction with our brand guidelines.

See ***crombielockwood.co.nz/digital-style-guide*** for more details of digital styles such as type treatments, buttons, banners, and content display blocks (ie video, calls to action, broker search, images etc).



Digital style guide

This page is for intended for use by Crombie Lockwood staff or suppliers only. It contains examples of how digital content is presented on the website, and can be used in conjunction with our brand guidelines. If you have any questions about the information on this page please get in touch with our Marketing team through our online enquiry form.

1. Theme colours

Theme colours can be seen in banner backgrounds, text, image and video content blocks, icon rollover states, broker search, footer etc. The primary and default website theme is our master brand green.

Green: #b0b831

It's used in the global design elements across the site and is the background theme for pages relatec to personal and SME business insurance, information about Crombie Lockwood and our services, client support content ie claims, news etc. The other theme colours in use are:

Blue TBC: #1c5d92 OR #175380

Blue theme is used for corporate content

Orange: #db6132

Orange theme for life and health content

Buttons

Buttons are usually added to blocks such as the call to action block or the video split block. To create one:

- write the text that you want to display on the button;
- select text, and using the link button on the toolbar set the destination;
- once the text link is created select the link text, and from the Format menu choose the button theme you want to apply. This should be the same as the theme colour.

BUTTON GREEN

BUTTON BLUE

BUTTON ORANGE

BUTTON WHITE

H1 is the page title - 4.5rem

This H1 heading is used at the top of each content page. It's the queen of the heading hierarchy. Headings should be logically structured on a page.

Note that the format and size of the H1 in the copy editor is slightly different to the H1 used for banner text overlay.

H2 for the first section - 3.4rem

Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Vestibulum tortor quam, feugiat vitae, ultricies eget, tempor sit amet, ante. Donec eu libero sit amet quam egestas semper. Aenean ultricies mi vitae est. Mauris placerat eleifend leo.

H3 if there needs to be a subsection - 3.2rem

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H4 sub sub section if it's long content - 3rem

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Vivamus magna. Cras in mi at felis aliquet congue. Ut a est eget ligula molestie gravida. Curabitur massa. Donec eleifend, libero at sagittis mollis, tellus est malesuada tellus, at luctus turpis elit sit amet quam. Vivamus pretium ornare est."

H5 is pretty small - 2.6rem

Definition list — Consectetur adipisicing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

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Digital

Further application

Website banners

Excerpts from the digital style guide are displayed on the following pages.

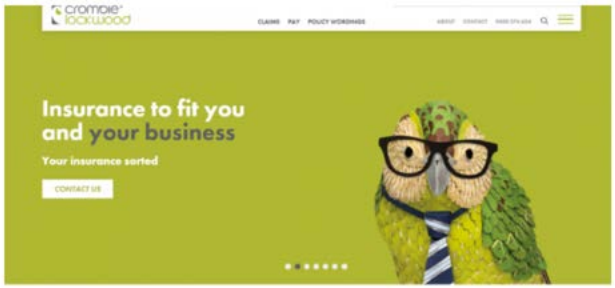
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Homepage

- full width banner with text overlay
- *some italics*
- image size - 1920 x 600
- image style - brand Tiaki
- Heading text automatically styled to an H1 in white #fff
- Option to manually style heading to add font colours ie grey text #5f6062

Example 1: brand banner



Content pages where information is about insurances

- full width banner with centred white text overlay
- image size - 1920 x 400
- image style - colour wash over photograph

Example 3: rural insurance content page banner



Content pages where information is about Crombie Lockwood

- 50/50 width banner - split of image and white text left aligned
- image size - 690 x 340
- image style - photograph without wash

Example 4: Claims information page



Campaign page

Flexible options to allow use of different creatives and larger banner sizes. Configurations include

1. Full width banner with centred white text overlay (1920 x 400) + selected image ie Marine
2. 50/50 banner - split of image and white text left aligned; image size (690 x 340) ie Sorted
3. Full width banner with variable depth (CMS setting 'Force Banner to be a deeper height')
4. Full width banner where creative incorporates text (CMS setting: 'Hide banner text on this page.)

Example 5. Marine specialist brokers campaign page



Option to show no banner

CMS setting allows you to disable a banner from appearing on a page. This settings is used for functional pages ie Find a broker, pay etc where the page is already busy with interaction, article pages system pages,

Digital

Further application

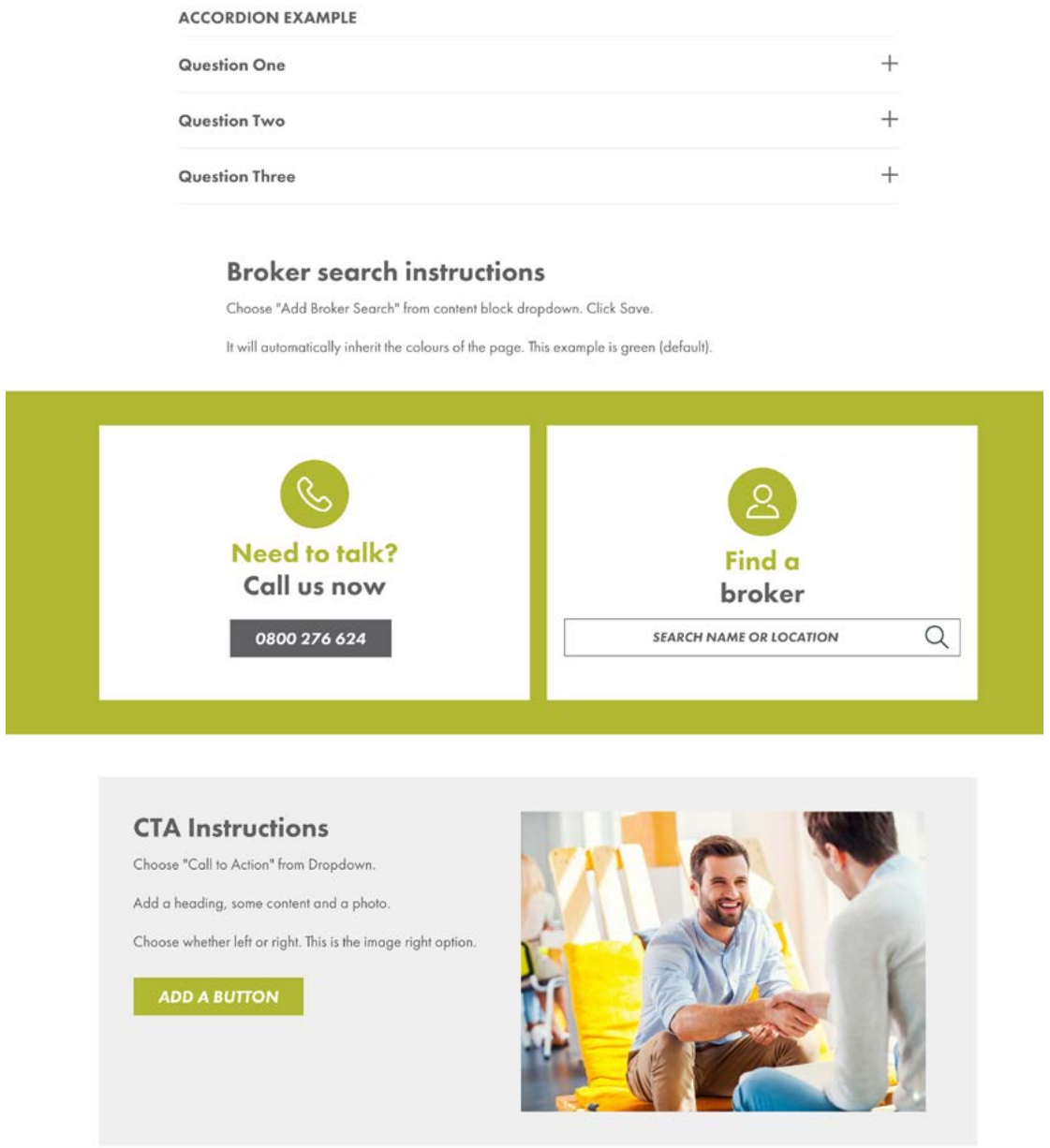
Website content blocks

Modules or content 'blocks' that can be inserted into most website pages.

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Digital

Further application

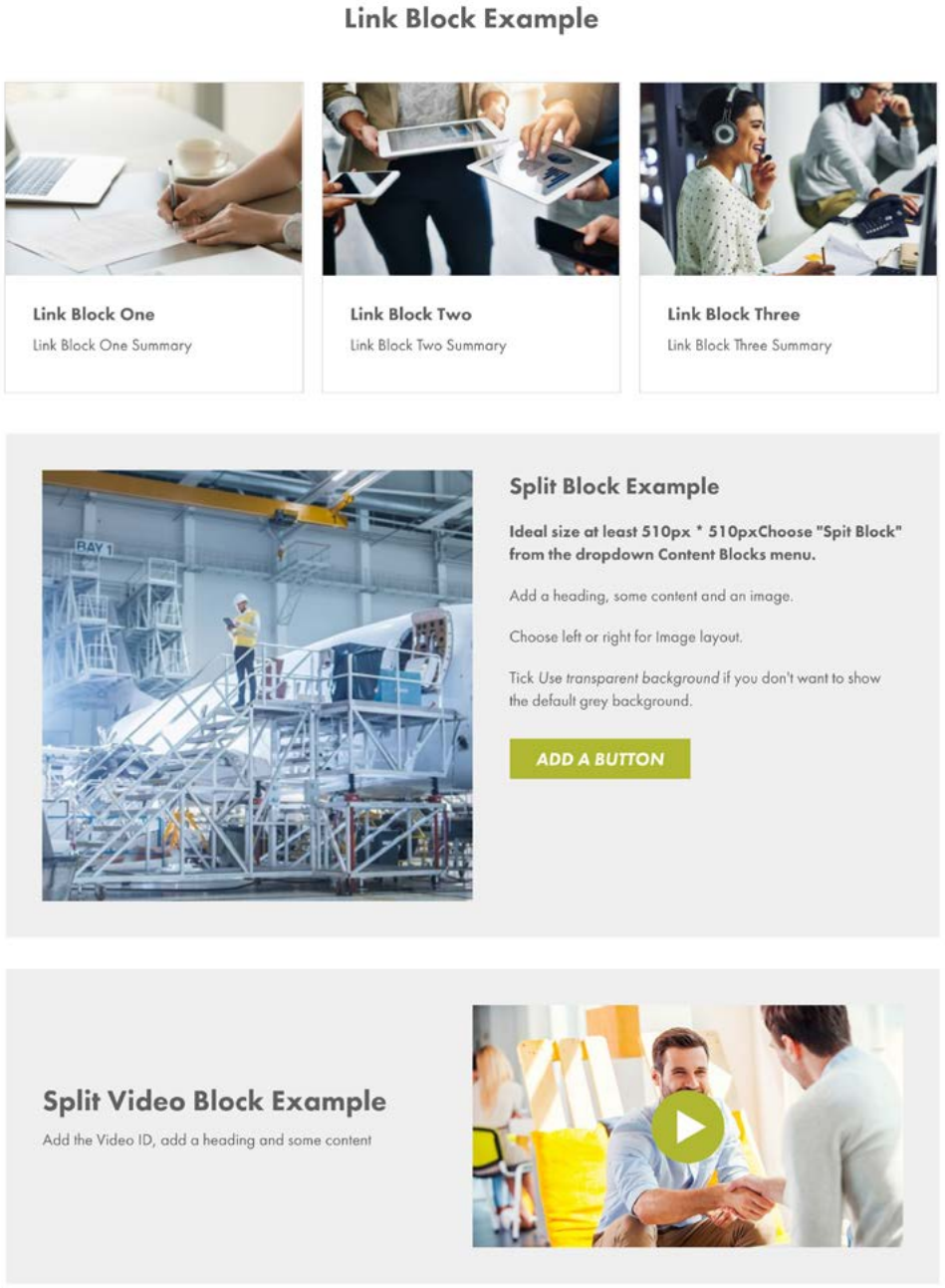
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Digital

Further application

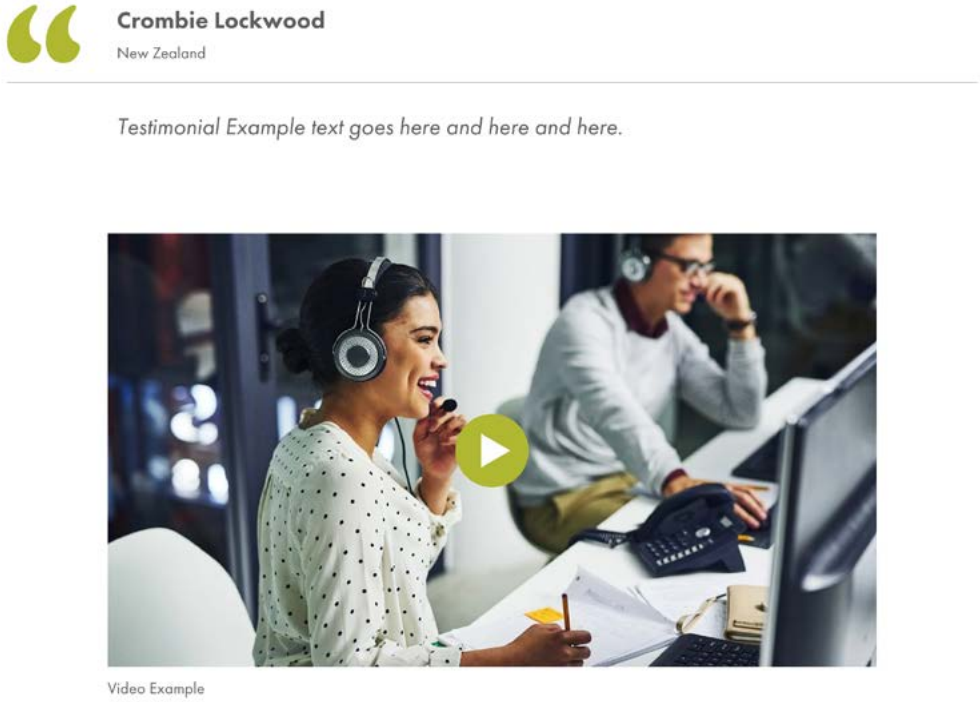
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Video

Our style

Our photographic style extends from still to moving. Please refer to our photography style to ensure video is natural, includes people where possible and the right accent colour is used. Some further points are below.

People vs. animation
We include people in our video to demonstrate that we are a people focused company and show the interactions our clients can expect from their broker. We use animation for videos that are more informative or how to content. Animation should be simple line-art based taking from our iconography or typographic.

Technical
Video is to be shot in 4k 25fpsH.264 or equivalent so that cropping can be used without loss of quality. B-Roll should be shot at 50fps. Outputs to achieve a look of natural white balance approx. 5500 Kelvin or as natural as possible. Audio is to be clear and balanced. Preference to clear audio over hiding mics.

Interview style
Interviews of subjects are to be shot using rule of thirds to allow for graphic overlay and to aid composition. A mid-shot or slightly wider is preferable. This can be achieved either on the right or left. The subjects eye line should be to the interviewer. Depth of field should be used to draw focus to the subject. The content should be natural and not heavily scripted. The subject should use their own language to achieve the output.

PTC – piece to camera
Interviews of subjects are to be shot using rule of thirds to allow for graphic overlay and to aid composition. If overlay is not needed a centralised images is preferable. Shot size should be mid-shot or slightly wider is possible. If using autocue, a pace should be achieved that sounds natural. Depth of field should be used to draw focus to the subject.

B-roll
B-roll should be relevant to the content of the video and planning should occur before the shoot. Establishing shots followed by closer action shots in natural sequences should be plotted. Techniques that are preferable are: Shooting at 50+fps, focus pulls, from foreground to background aided with slow pans or tilts and stabilized motion movement either through track, stabilizer or slider.

Music
Music should be used to aid the video, not overpower the subject. The feel is positive, uplifting and local sounding, low energy, acoustic song that is best described as hopeful and calm. Guitar and acoustic guitar are the primary instruments. BPM 165 or less.

Refer to page 30 for more on photography

Video

Our style

Below is a video showing our visual style and assets.
Copy and paste url into browser to view.



https://www.youtube.com/watch?v=eZdxWUT728A

Tiaki

Our brand mascot

Tiaki - to care, conserve, and protect people and place.

Tiaki is our brand mascot.
He is a paper Kakapo bird.

As a character he represents our brand and therefore is only used in our brand campaigns to portray our key brand value messages.



Tiaki

Usage examples

The examples give an overview of the usage of Tiaki in our latest brand campaigns.







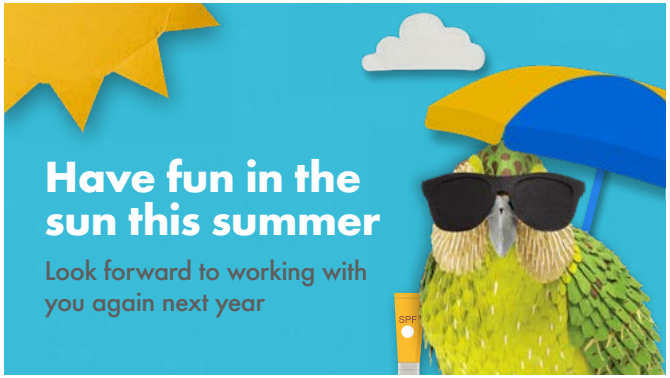


Tiaki

Usage examples

The examples give an overview of the usage of Tiaki in our latest brand campaigns.









Tone of voice

Tone of voice

How we communicate is an important part of our identity.

We're approachable and informal and we write in the same way as we talk to our clients, using everyday and easily understandable language. Why – because it's honest and trustworthy.

It's important that we apply the same voice across all communication channels.

You may need to adapt your tone of voice to suit the subject matter and your desired outcome, however in general, our communications are positive and personable in tone. When writing to clients, avoid talking about generic processes or just quoting the rules. Be specific and tell them how information applies to them.

We use inclusive language whenever possible - an easy and effective way to do this is by dialling up the use of personal pronouns – you, your, our, we, us. Using 'you' or 'your' and the active voice (explained below) is a positive and personable way to engage people.

You can refer to Crombie Lockwood as 'we' once you have made it clear who 'we' refers to.

In summary our tone should always consistently embody the following three words:
Clear, Active, Positive

An easy way to remember it is: 'CAP'

This can be used as a way to measure how your communication is reading – "is my email CAP?"

Use clear, everyday words

Write in clear, plain, everyday language your reader can understand. This respects people's time and ensures we minimise language being a barrier to working with us. We all know one of the biggest challenges facing business is lack of time so let's make it easy for them to deal with us.

We get to the point quickly with short sharp conversational sentences. No fancy words, fluffy language, corporate clichés or insurance jargon. Translate technical terms; not everyone is an insurance expert, save the jargon for the policy wording where we are legally obliged to reference those terms.

Tone of voice - continued

At Crombie Lockwood, it's our job as professionals to translate complex concepts and technical information for our clients. It shows we know our subject well and ensures that clients understand what we say, so they can make the right decision or take the right action.

Less is more

Write less and write concisely. Using several words when one would do makes our documents boring. Get rid of any information your readers don't need and check you haven't repeated yourself. Keep your sentences short.

Favour the active voice

Use active language whenever possible. It is clearer, shorter and easier to read than passive language. Active language shows you take responsibility for what you say and creates a sense of action. It is also precise about who is responsible for particular actions.

To create an active sentence, make sure you say who or what performs the action and put it before the verb.

For example - I will be in touch in the next few days once you have had a chance to review your renewal documents.

Keep it positive

Writing things in the negative puts people off and can make the message hard to understand.

For example (Instead of this) - Don't be underinsured. (Write this) - Make sure you are properly insured.

Your insurance sorted

Our tagline acts as a reassuring call to action and you will see this on examples throughout the guidelines. It encompasses the full spectrum of what brokers do. Obtaining the right insurance for clients, undertaking renewals each year and assisting with claims when they happen.

For further information please refer to the Crombie Lockwood Language Guide.

Co-brand

Co-brand

Logo use and layout treatment

We lock up our logo with our partnering brands as shown (where possible). We do this when working together with another brand or company. This could include a sponsorship partner.

The design layout is based on master brand as shown on the following pages. This is to show another brand is partnering or working with our brand (our brand being the main brand).

Save the kiwi

Official partner

crombie® lockwood

INSURANCE BROKERS | A GALLAGHER COMPANY

Co-brand

Usage examples

Master brand treatment is used as the base. From here the logo lock up can be added.

The examples give an overview of the usage or application of the brand assets / elements in-situ.







Co-brand

Usage examples

Master brand treatment is used as the base. From here the logo lock up can be added.

The examples give an overview of the usage or application of the brand assets / elements in-situ.







Sub-brand

Sub-brand

Logo use and layout treatment

We can use the sub-brand logo as it is, or it can be locked up with our logo depending on the message and it's use. We do this when we have something with its own name/brand but operates within Crombie Lockwood. This could include product and scheme.

The design layout is based on master brand as shown on the following pages. This is so the sub-brand looks like it is a part of the overall brand. Accent colours or elements may be used sparingly with consideration.

The name of the brand may also be used as part of the headline to call out the specific product or sub-brand further.

In very rare occasions, some scheme may require their own unique look and feel.

Onesurance | crombie® lockwood
INSURANCE BROKERS | A GALLAGHER COMPANY

BANK BALANCE
RELATIONSHIP + DELIVERY

crombie® lockwood
INSURANCE BROKERS | A GALLAGHER COMPANY | SMARTPAK
INSURANCE JUST FOR SMES

Sub-brand

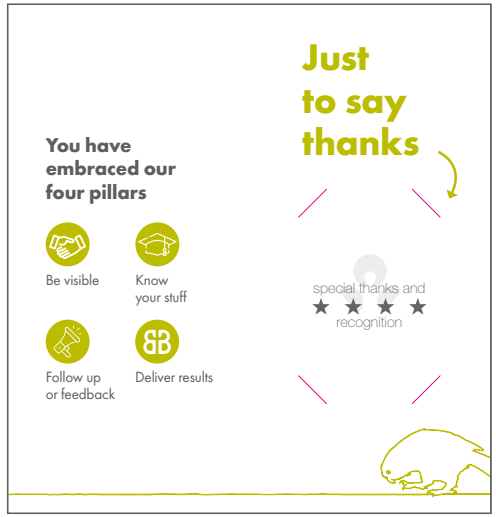
Usage examples

Master brand treatment is used as the base. From here the sub brand logo or the logo lock up can be added.

The examples give an overview of the usage or application of the brand assets / elements in-situ.





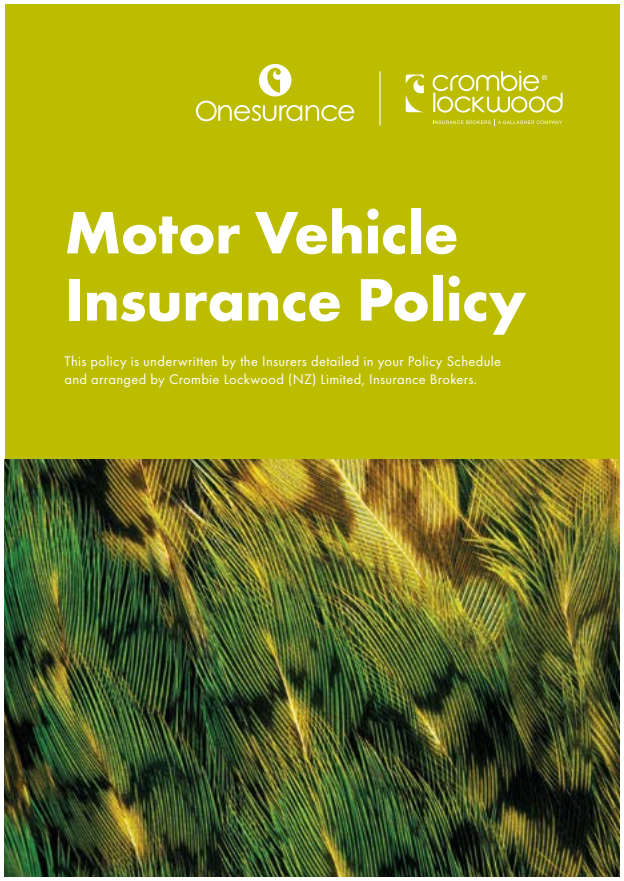


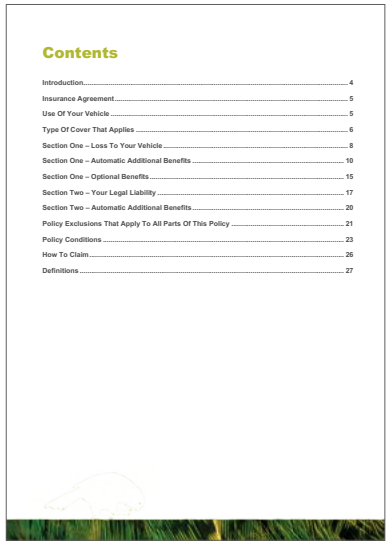
Sub-brand

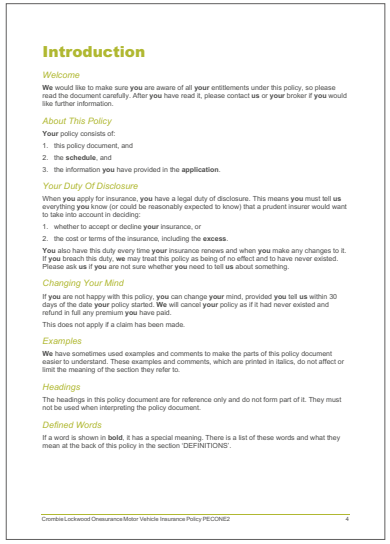
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The examples give an overview of the usage or application of the brand assets / elements in-situ.







Sub-brand

Usage examples

Master brand treatment is used as the base. From here the sub brand logo or the logo lock up can be added.

The examples give an overview of the usage or application of the brand assets / elements in-situ.







Specialism brand

Specialism brand

Label device

A master brand and Corporate brand device has been created. This is used to call out or label a particular piece of collateral where Crombie Lockwood has specialist expertise.

Primary treatment is to use master brand. Corporate brand can be used if it's better suited, as the secondary treatment option.



Specialism label

Usage examples

Master brand treatment or Corporate brand is used as the base. From here the specialism label can be added.

The examples give an overview of the usage or application of the brand assets / elements in-situ.





Specialism label

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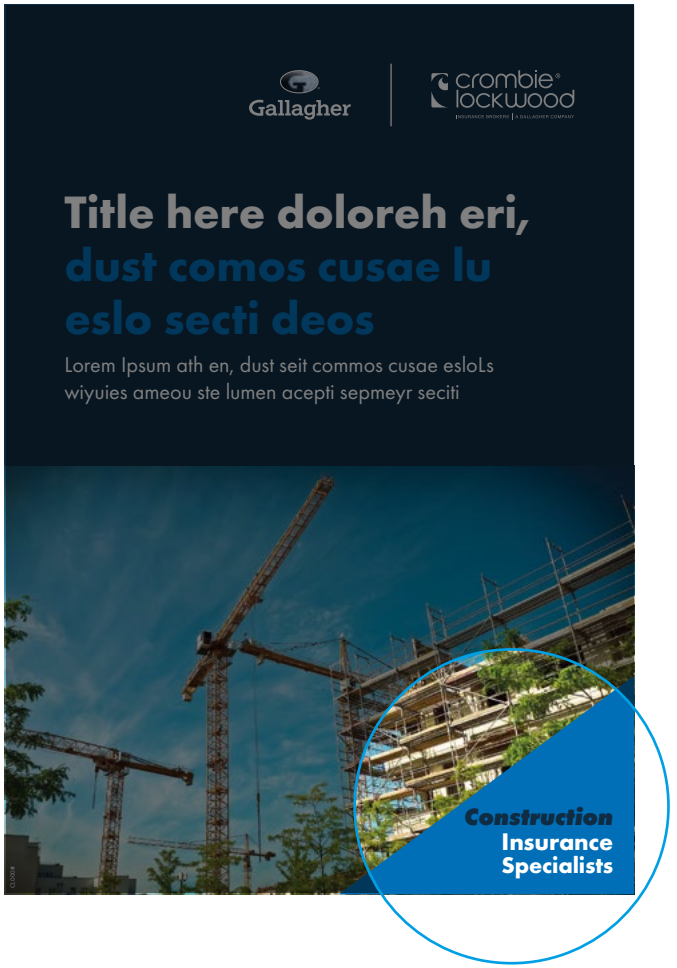
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Usage examples

Master brand treatment or Corporate brand is used as the base. From here the specialism label can be added.

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For further advice and cost guidance speak to your Crombie Lockwood broker or email firstname.surname@crombielockwood.co.nz

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Corporate brand

Corporate brand

Overview

A refined, formal, Crombie Lockwood treatment specifically reserved for our corporate clients. Backed by Gallagher.

Merging the best parts of a proven Crombie Lockwood master brand and Gallagher brand into a specifically created, corporate style system.

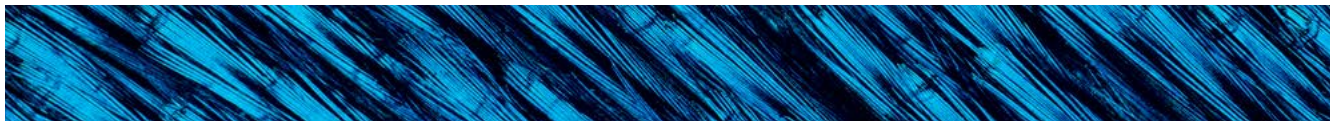
Master brand provides the base however, no bird line art or icon spots used. Corporate specific type lock ups can be used and the use of the corporate logo lock up.

Within Corporate brand, there is two main types of collateral driven by objective, need and audience
- new business / RFP and
BAU marketing collateral.

Gallagher | Crombie Lockwood - corporate brand logo lock up



Plumage - Blue Penguin



Colours

Gallagher Dark Blue

PMS 2965
CMYK 100.78.45.49
RGB 0.38.62
HEX #00263e

Gallagher Secondary Blue

PMS 660
CMYK 88.50.0.0
RGB 0.117.188
HEX #0075bc

Grey

PMS 425
CMYK 0.0.0.77
RGB 95.96.98
HEX #5f6062

White / Paper

Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.





Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.







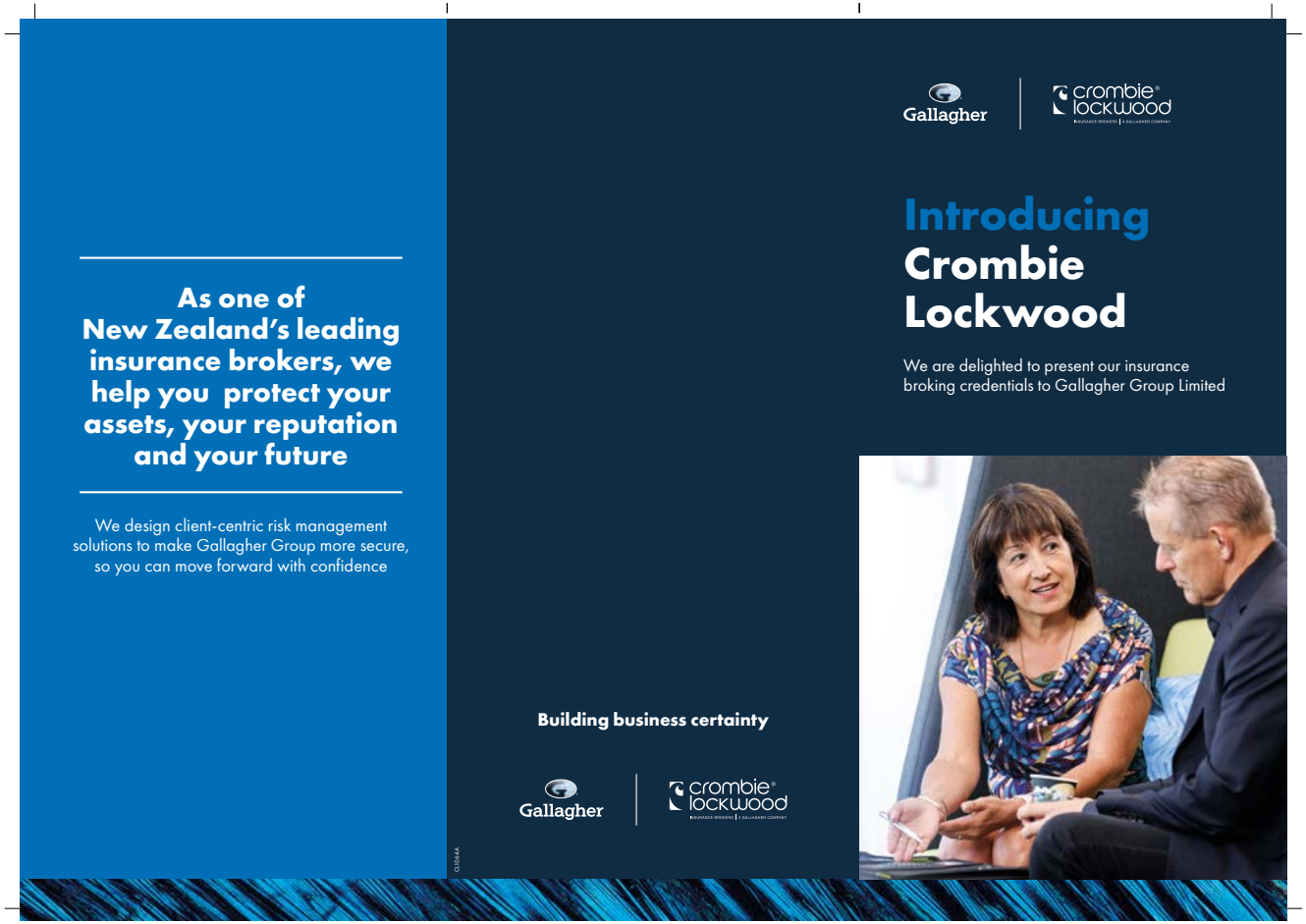




Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.



Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.

Local and Global Capabilities



Crombie Lockwood is part of Arthur J. Gallagher & Co (AJG), the world's third largest insurance brokerage and risk management firm. In New Zealand, we have retained our Crombie Lockwood name to reflect our local origins and local market strength.

As one of the world's largest broking and risk management firms, AJG operates an international network of 850 offices in more than 30 countries, with an alliance of partners that extends to 150 countries.

This global reach allows our New Zealand team to strategically leverage global capacity and relationships with international insurance partners to deliver outstanding outcomes on multinational placements.

Gallagher's culture is enshrined in the Orange DNA and many of the values that are represented in this are comparable to those embodied in the Gallagher Way. This is the document that defines our own values and is core to our culture and everything that we do.

We believe that these values align Crombie Lockwood to the Gallagher CORE Brilliance programme. We take great pride in the professional quality of our advice and service and have an uncompromising determination to provide our clients with the highest level of client care.

$34 BILLION
MARKET CAPITALISATION**
AN S&P 500 COMPANY

850+
SALES AND SERVICE OFFICES GLOBALLY

39,000+
EMPLOYEES WORLDWIDE

$6.9 BILLION*
OF REVENUES

150+
COUNTRIES WE SERVICE CLIENTS IN

GALLAGHER HAS BEEN RANKED "ONE OF THE WORLD'S MOST ETHICAL COMPANIES" FOR 11 CONSECUTIVE YEARS

THE WORLD'S 3RD LARGEST INSURANCE BROKER

$30 BILLION
OF WRITTEN PREMIUMS WORLDWIDE

*Total Adjusted Brokerage & Risk Management revenues (2021) ** As of March 2022

Global Services

The global reach of AJG allows our New Zealand team to deliver to Gallagher on the ground services in all of your international locations. This enables us to provide locally compliant insurance programmes in each jurisdiction that will be centrally managed from New Zealand giving you the visibility and confidence that there are no gaps in local insurance arrangements. By managing this process centrally we can align local insurance policies to fit with the overall corporate approach to risk.

Managing Global Risk

Nimble, bespoke and innovative

Crombie Lockwood brings decades of established insurance experience to the conversation backed by an entrepreneurial spirit that stretches across our business worldwide.

We deliver strategic advice backed by innovative placement and forward thinking solutions. Our aim is to ensure that risk management becomes an enabler to your business growth. When risk can be clearly identified and understood then it can be treated in the appropriate way to allow your business to flourish.

When assessing the experience, capabilities and resources required for our proposed team, we were cognisant that the competencies within the team need to consist of:

Competency / Expertise	Deliverable
Experience with innovative product New Zealand exporters	Proven experience with kiwi businesses at the forefront of innovation with the intuition to understand and anticipate insurable risk exposures, needs and challenges.
Insurable risk profiling, risk assessment and risk mitigation	Identification of insurable and uninsured risks, emerging risks, risk mitigation and treatment strategies.
Insurance program strategy and design	Various traditional and alternative insurance program design options. Best practice coverage standards for policy structures and wordings.
Global network of handpicked specialists for immediate access and accountability in-country	We carefully select overseas colleagues within our Gallagher Global Network that have the local expertise and fit the mould. We are ideally positioned on the ground in each country to support you. Our multinational service capabilities are unique. We leverage our close-knit culture that transcends borders to overcome the bureaucracy and clunkiness that is normally associated with global insurance programmes.
Insurance market engagement	Insurance market engagement and execution strategies incorporating direct, reinsurance and wholesale markets in NZ and overseas, alternate risk financing solutions.
Stewardship, relationship / stakeholder management and task / project management	Disciplined service framework to ensure efficient, timely and stakeholder friendly service deliverables on projects.
Claims management	Proven complex claims negotiation and settlement strategies.

We suggest the following services in addition to the pure insurance placement competencies will add value to the broking proposition to Gallagher:

- Contractual reviews & guidance
- Project risk profiling
- Training and engagement

Crombie Lockwood



Mark Jones
Chief Broking Officer - Strategy

Mark has 38 years' insurance experience having begun his career in 1984 in London and worked as a broker at Lloyd's for 15 years before relocating to New Zealand. Mark now holds the role of Chief Broking Officer at Crombie Lockwood and sits on the Executive Leadership Team. Mark has responsibility for advising on Crombie Lockwood strategy for engaging with both New Zealand and international insurers.
In addition Mark also leads Crombie Lockwood's national Corporate team including the Financial and Professional Risks specialist division which provides risk management advice and services to Crombie Lockwood's largest and more complex clients.



Ken Williamson
Executive Broker - Stewardship

Ken has given 40 years to the Insurance Industry, of which 38 have been with Law Mooney Williamson Insurance Brokers (LMW) and Crombie Lockwood. Ken was a Director and major Shareholder in LMW. This became a nationally recognised and respected Broking House before being sold to Crombie Lockwood in 2007.
Ken continues to uses his vast Insurance, Risk Management and Broking experience to provide his clients with sound advice and service. He has successfully managed a large number of catastrophic claims, earning the gratitude of his clients, and the respect of all the insurers involved. And in every major claim his clients have praised his service.
Ken is a Fellow of the Insurance Brokers Association of NZ; a Distinguished Fellow of the Institute of Directors (the IoD's highest accolade); and through his wide range of governance roles within the community and in business he has been awarded a Queens Service Medal. Through his lifelong involvement with the Order of St John, he has been made a Knight of the Order by Her Majesty Queen Elizabeth II, the Head of the Order.



Jac Heale
Executive Broker – Liability Specialist

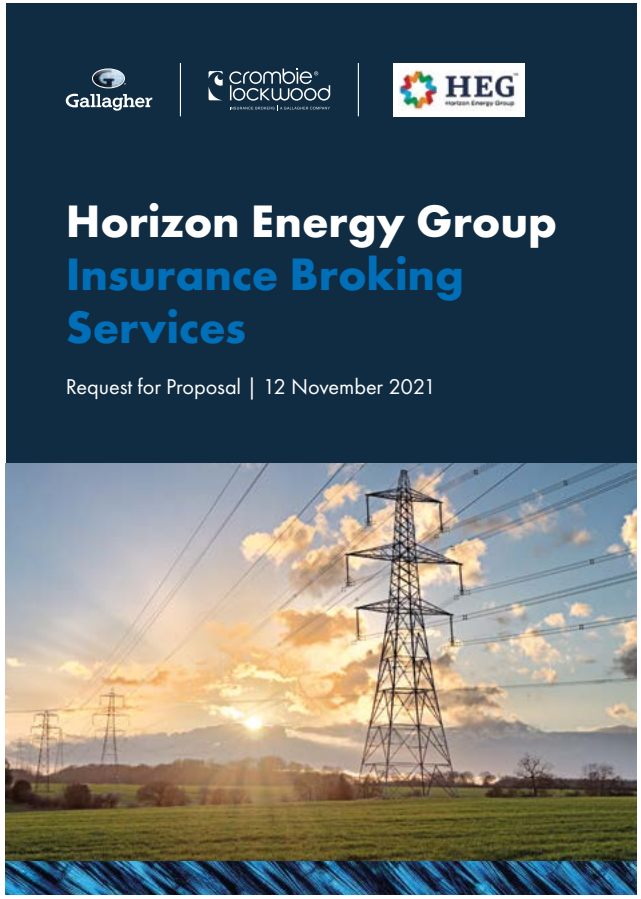
Jac advises on risk management strategies and multinational liability insurance placements for a range of product manufacturing clients and brings a comprehensive understanding of a client's insurance needs.
Originally from London, Jac has spent the last 10 years in New Zealand working for global insurance brokers specialising in Products Liability, Technology Liability, Cyber Insurance and Directors & Officers Liability.
Jac has recently been a speaker at ANZ Bank's 'Export Risk' seminar series and holds an Advanced Diploma of Insurance from the Chartered Institute of Insurance in UK.

"Our values are core to our culture and are reflected in everything we do.
As a result, AJG has been named one of The World's Most Ethical Companies, an award we have received for 11 consecutive years."

Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.





Corporate brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.





Corporate brand

Type lock ups

The examples give an overview of the usage or application of the brand assets / elements in-situ.



Corporate brand

Type lock ups

The examples give an overview of the usage or application of the brand assets / elements in-situ.





Life and health brand

Life and health brand

Overview

Treatment based on master brand with a specific life and health application.

All master brand elements can be used, including icon spots, plumage, headline colour splits etc. Photography is best to include lifestyle or images of people.

Plumage - Weka



Colours

Weka
PMS 1595
CMYK 10.76.100.0
RGB 219.97.50
HEX #db6132

Kiwi
PMS 4695
CMYK 42.75.75.56
RGB 85.46.38
HEX #552e26

Grey
PMS 425
CMYK 0.0.0.77
RGB 95.96.98
HEX #5f6062

White / Paper

Other brand assets



Life and health brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.

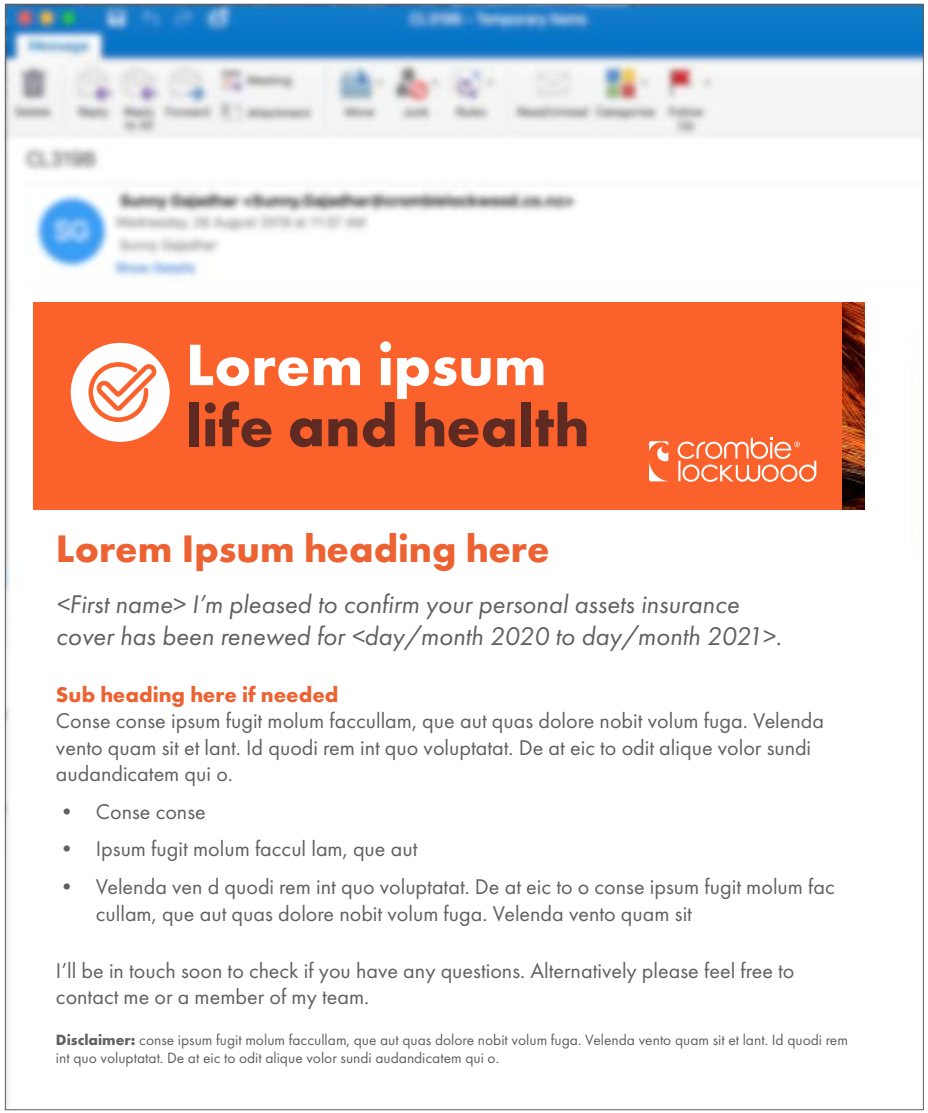




Life and health brand

Usage examples

The examples give an overview of the usage or application of the brand assets / elements in-situ.



Internal and employer brand

Internal and employer brand

Let's succeed together!

Our Internal brand and employer brand visual identity has been specially developed to excite current employees and to inspire the right people who want to join the organisation.

It is an extension of our external (master) brand. Visually recognisable as Crombie Lockwood, while achieving a shift towards being more youthful, active, human and exciting. Our people are team players and problem solvers.

We look to do things better and are extremely adaptable to change. We have that entrepreneurial spirit and are very results-focused.

The identity reflects our unique story. Our story is about success. 'Let's succeed together' is the line we use to sum up our internal culture.

Internal and employer brand

Strategic overview

In our brand toolbox we have a colour scheme, icons, plumage, typeface, brand photography and our logo.

These two brand layers (refer to page 6 - 8) borrow from master brand, and apply their own brand elements in a similar or modular way i.e with a change of colour or plumage and graphical device as the main visual difference - refer to the following pages.

We use Kakapo for external master brand to drive the association back to our logo, thus we use Kakapo for the employer brand to drive recognition from external master brand with potential employees.

We have a warmer hue (Hihi) for internal brand to convey a human touch to our dealings with staff.

A script typeface is used in the internal and employer brand to reflect the personalised nature of the communications and interactions with this audience.

Employer brand has a bold and regular treatment. This is to differentiate and show how some content (e.g note from Carl, business strategy) is more important, carries more weight, is top level, compared to more everyday, relevant information, collateral or messages in employer brand (e.g Us newsletter, HR policies). Internal brand has a primary and secondary treatment.
The plumage is visually expressed differently between master brand and internal and employer brand.

We've used the graphical device in employer and internal brand as a way to communicate upwards movement for organisational and personal success. This reflects the people centred nature of the communications or collateral. Plumage or solid colour can be applied into this, in any combination.

Within employer brand photography we hero our own people within people & culture and rewards & recognition. For more information on photography see pages 29 - 39.

Employer brand

Further strategic overview
- The sub sections and their visual treatment

01
HR + policies + processes.
e.g goal settings, reviews.
Typographic treatment, device, icons.
REGULAR TREATMENT preferred.

02
People & culture + rewards & recognition.
e.g Us newsletter, Academy.
Ideally use photography of our people.
REGULAR TREATMENT preferred.

03
Our DNA + client care principles.
e.g posters, ourspace, one pagers etc.
Typographic treatment, device, icons.
REGULAR TREATMENT / adhoc.

04
ELT.
e.g our business plan, note from Carl edm, acquisition, SMARTpak.
Typographic treatment, device, icons.
BOLD TREATMENT preferred.

05
Branch comms.
A specific outlier identified.
CLEB ***BOLD TREATMENT*** - For message from executive.

Or

CLIB REGULAR TREATMENT
- for messages from anyone else within business.

Internal and employer brand

Visual overview

The three brand layers apply the brand elements in a similar or modular way, with a change of colour, plumage or bird line art as the main visual difference.

This page outlines the core elements for these brand layers where the following pages show it's integration / use with examples.

Internal brand



Lumios - headline font

Futura PT Book - body copy

Arial Black and regular - alternative font



Employer brand



Lumios - headline font

Futura PT Book - body copy

Arial Black and regular - alternative font



Internal brand

Primary and secondary treatments

The preference is to use a white background (space / placement allowing) and use colour as an accent. However, there is an alternative treatment - white on the accent colour.

The examples show how the treatment across all 3 brand layers can be varied but still maintain unity.

The graphical device (further explained on the following page) can house colour, a 70% colour tint or plumage in nearly any configuration (refer to the examples shown throughout this section).

Primary treatment



Secondary treatment



Employer brand

Bold and regular treatments

This is to differentiate and show how some content (e.g note from Carl, business strategy) is more important, carries more weight, is top level, compared to more everyday, relevant information, collateral or messages in employer brand (e.g Us newsletter, HR policies).

Bold treatment is visually more heavier, feels more formal, direct and loud. Use of green background, bigger and bolder text, upper-case and less script font and use of lines.

Regular treatment feels lighter, more BAU, less direct and organic. Use of white background, more script font, less bold, no upper-case no less lines. Can include spot icons.

Graphical device and plumage can be used as required across both treatments.



Bold treatment



Regular treatment

Internal and employer brand

Graphical device

A dynamic shape to reflect positive movement has been created. This can be applied in various ways to suit.

It can house colour, a 70% colour tint or plumage in nearly any configuration (refer to the examples shown throughout this section. It can be used across both of the brand layers - from more subtly or smaller to being the main visual element.



Internal and employer brand

Typography

The examples shown on this page (and throughout) show how the treatment of typography is used - it is playful, fun, personable and dynamic. Often using contrast with the use of scale and the accent font against the body copy font.

Note that headline type is generally more centre aligned than left aligned to help continuation and movement - which help to create the positive and fun feel.

As outlined on the visual overview page at the start of this section, Lumios is the main accent or headline font. Futura PT is used for body copy, and Arial in it's place as the alternative / system font.



Internal and employer brand

Further variation within unity - including icons, text and graphical device

MailChimp or Outlook email header banner is used as an example. Similar to master brand, icons can be used. The examples show the variation of plumage use and colour in the graphical device. Different text treatment is shown.



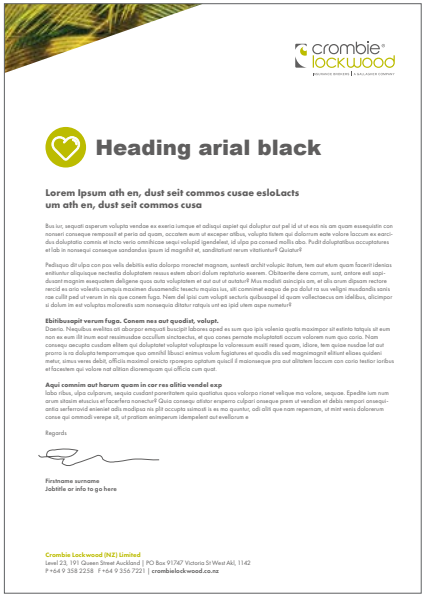
Internal and employer brand

Text heavy documents

Formal, informative, HR or L&D documents quite often are text heavy. The examples show how the internal or employer brand elements could be applied.







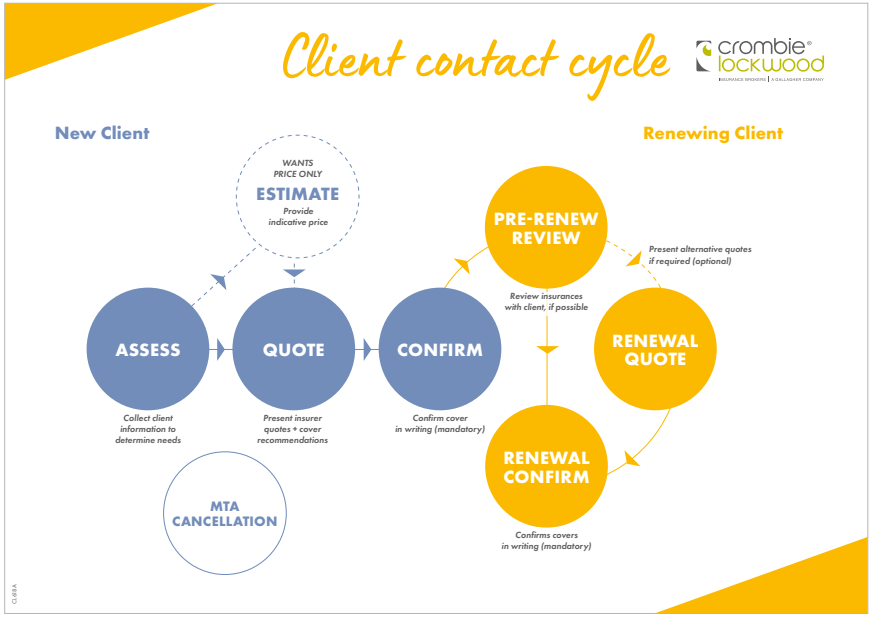
Internal brand

Usage examples

The examples give a further idea of the usage or application of the brand elements in-situ.



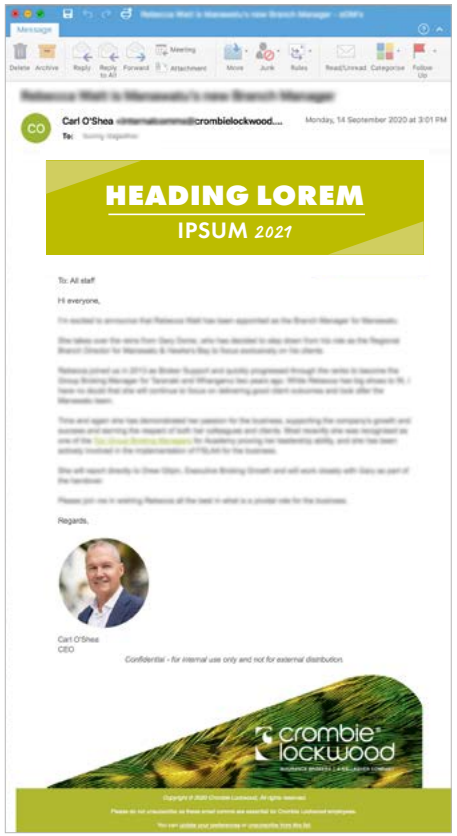




Employer brand

Usage examples

The examples give a further idea of the usage or application of the brand elements in-situ.







Employer brand

Usage examples

The examples give a further idea of the usage or application of the brand elements in-situ.

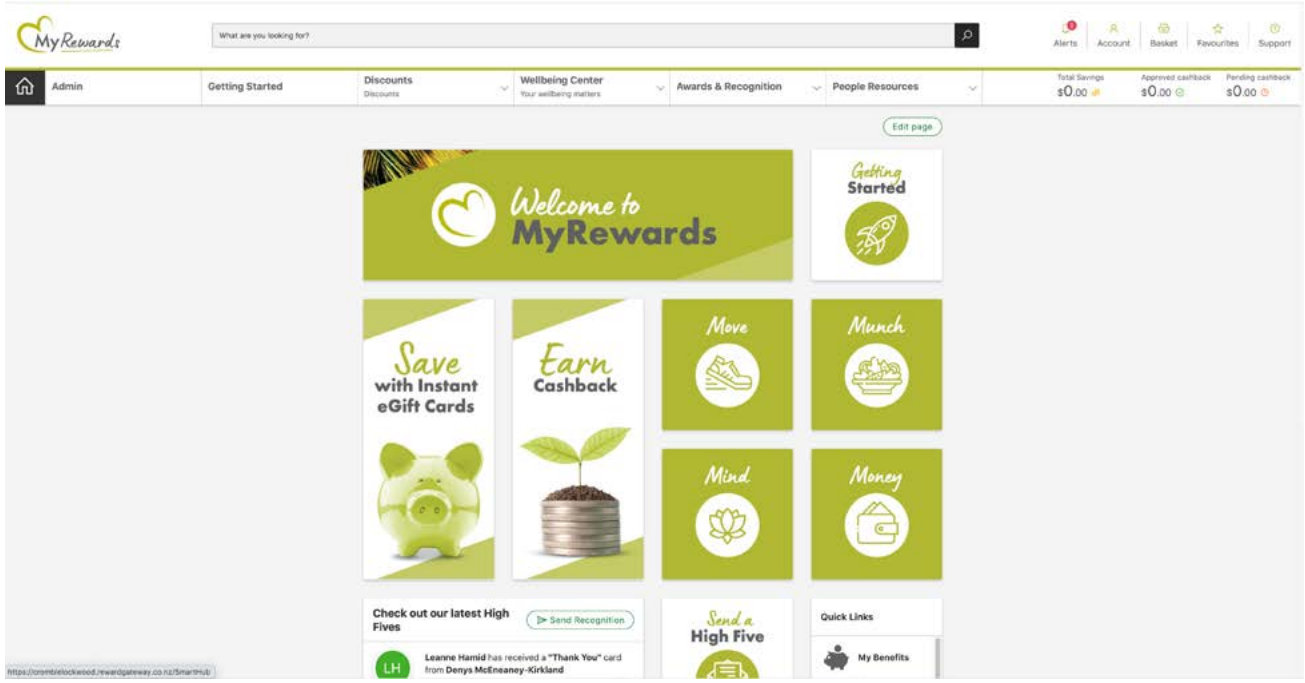




Employer brand

Usage examples

The examples give a further idea of the usage or application of the brand elements in-situ.





Thank you,
the end


crombie®
lockwood
INSURANCE BROKERS | A GALLAGHER COMPANY