



Marsh McLennan
Agency

Visual Style Guide

Updated 07.2025

Your future is limitless.SM

Visual Style Guide

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Visual brand expression

Visual brand expression

Overview

Primary logo



Tagline

Your future is limitless.SM

Design typography

**Headlines are
MMC Display bold.**

**Titles, short phrases
and subtitles are
Noto Sans bold.**

Body copy is Noto Sans regular.

Important notes

- Sentence case is required for headlines, subheads, callouts, etc.
- Title case is the required style for title of a publications, program name, PowerPoint cover slides, proper nouns and button text.
- Upper case is not a preferred style for text but can be used sparingly to call attention to certain callouts or labels.
- Grammar on headlines and subheadlines is dependent on whether they are complete sentences.
- Use "?" for questions and periods for complete sentences only.

Desktop typography

**Headlines are
Arial bold.**

**Titles, short phrases
and subtitles are
Arial bold.**

Body copy is Arial regular.

Primary color palette



Accent color palette



PCS only



Visual brand expression

Overview

Primary gradients



Secondary gradients



PCS only gradients



Photography



Primary illustration



Secondary illustrations



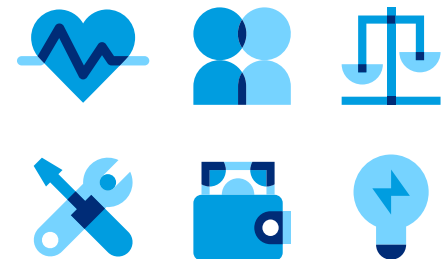
Flat illustrations



Functional icons



Thematic icons



Logo usage and tagline

Logo usage

Primary logos

Full color – horizontal and stacked



Dark Blue
Hex: #002C77
RGB 0, 44, 119
CMYK 100, 79, 0, 37
PMS 288 C

Important notes

- **The logo cannot be modified with additional words, locations, etc.**
- Additional text should never be locked up with the MMA logo to create a new logo.
- The logo mark should never stand alone without the text.
- When written in text, the "Marsh McLennan Agency" name always appears with a space between the two words. Only logo artwork eliminates the space between words in the business name.
- There is no ampersand (&) in the new treatment; however, when using "LLC" in the MMA name for legal reasons, the ampersand must be included. If referencing the MMA brand name in collateral without the "LLC", the ampersand should be removed.
- The MMA acronym can be used after initially noting the full name as Marsh McLennan Agency in collateral materials.

White on color background



Company name for legal reasons

Marsh & McLennan Agency LLC

All other instances

Marsh McLennan Agency

Logo usage

Logo separation

Keep the logo separated from other visual elements by a distance equal to the height of the "M" in our name.

This clear space is considered the minimum uninterrupted space surrounding the logo, and it should be adhered to in most situations.

Where possible, provide additional space and always position the logo for maximum size and legibility. This will ensure maximum impact.

Use the stacked version of the MMA logo when space is limited.

Maintain clear space around all versions of the MMA logo.



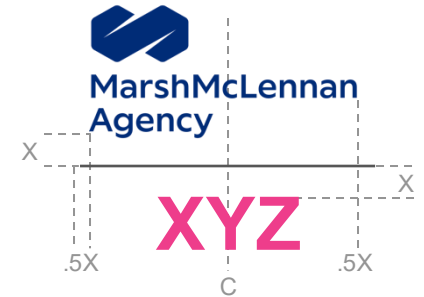
Logo usage

Co-branding logos

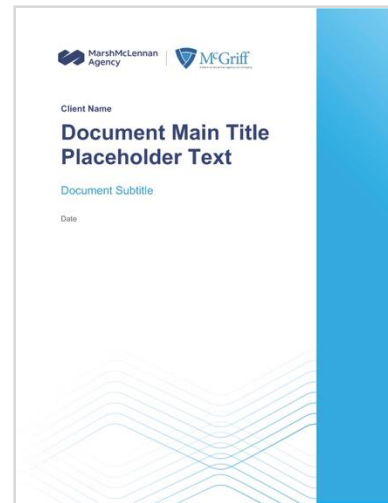
The Marsh McLennan Agency (or other business) logo and third-party logo are used at equal visual weight, united by a 1 pt rule, and then centered horizontally or vertically.

When there is more than one third-party logo, no line is used between the logos, however a minimum space of 2x should be maintained between them.

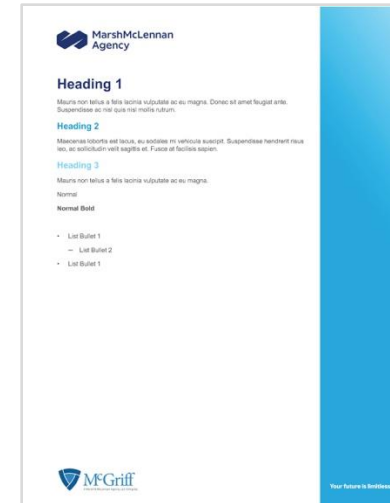
A co-branded lockup can replace the MMA logo on collateral such as 1-2 pagers, short forms and long forms. If space is limited, the logos can be separated. For example, the MMA logo would remain at the top left corner of the page and the legacy agency logo or third party logo can be added to bottom left corner of collateral.



Examples



Treatment 1



Treatment 2

Treatment 1: Cobranded lockup

Approach for email signatures, website and promotional materials where space is limited

Treatment 2: Separated logos

Preferred approach for collateral materials, Word documents, letterheads and PowerPoint

Logo usage

Minimum size

In reproducing our logo, consider its size and legibility. The small precision angle in our logo mark can get distorted and the text can be hard to read if shown too small.

A logo that is too small fails to serve any communicative function.

.1875" (4.76MM/13.5px)



**MarshMcLennan
Agency**



**MarshMcLennan
Agency**

1.25" (31.75MM/90px)

Logo usage

Alternate horizontal logo

The alt horizontal logo should **only** be used in instances when Marsh McLennan Agency is shown alongside any of the other MMC business logos (Marsh McLennan, Marsh, Mercer, Oliver Wyman, Guy Carpenter).



Logo usage

Collaboration branding with other MMC businesses

Our preferred approach where two businesses are collaborating, the lead business uses their logo followed by an ampersand and then the partnering business' logo. Only approved artwork should be used.

In general, the business endorsement should be a minimum size of .35x (for close proximity) and maximum size of .5x (for greater separation) where x is equal to the height of the "M" in "Marsh McLennan".

Instances that require a smaller space can use our alternate logo alongside the partnering business' logo divided by a thin vertical bar.

Note: For collaboration branding, the Marsh McLennan text endorsement is plural (i.e., Businesses) and should match surrounding document text. Use a space between "Marsh" and "McLennan".

Preferred collaboration branding with one logo mark and an ampersand separating partnering business's name



Alt version in rare instances where space is limited



Tagline

Your future is limitless.

MMA's new tagline speaks to the unlimited opportunities that only a partnership with MMA can provide. The tagline is predominately used in an upper or lower corner of the composition. It may also be used as a stand alone mark on a white background but never on a color.

Make sure to use the service mark (SM) symbol on all instances of our tagline unless "Your future is limitless." is written out within copy as a sentence.

Review the usage exceptions noted on the [legal page](#) for more details on how and when to add the service mark symbol.

Our tagline is only available in horizontal and stacked formats in dark blue and white. The stacked version of the tagline can be used when space or design indicate the need for it. If an alternate colorway is needed for the tagline, please reach out to the national design team.

Horizontal stand alone

Your future is limitless.SM

Stacked stand alone

**Your future
is limitless.SM**

Important notes

Do not use a registered trademark (®) or service mark (SM) symbol in the following situations:

Stationery and business cards

- Promotional merchandise
- Signage and outdoor advertising where the service mark is too small to see, or so large as to disrupt the presentation
- Web applications where the service mark does not need to appear alongside the logo in the header, and when accompanied by legal attribution in the footer

Typography

Typography

Primary font: MMC Display Bold

A bold, expressive and sharp Sans Serif, purposefully built for delivering editorial-style, concise and punchy headlines. It has been carefully designed to meet our needs as a global organization, convey our purpose and design principles, and reinforce our tone of voice through its unique details as well as its flexibility in style.

MMC Display Bold

Title of Publication | Title Case | No periods
Headlines | Sentence case | No periods
Document headers | Sentence case | No periods

ABC&!"#>)
abc&!"#

Secondary font: Noto Sans

A simple and accessible Google® font, that aims to support all languages with a harmonious look and feel. We use Noto Sans for all subheads, body copy, and other content. Noto Sans is currently comprised of over 100 individual fonts that cover up to 800 languages in multiple styles and weights and is freely available to all. Note: Always use Noto Sans in Title or Sentence case, never in UPPERCASE. Do not use Noto Sans for headline or display purposes.

Noto Sans

Subheads | Sentence case | No periods
Body copy | Sentence case

Almost before we
knew it, we had
left the ground.

System font: Arial Bold & Arial

Arial is our system font and is used for applications such as the Web, Microsoft PowerPoint and Microsoft Word, or as an exception when our brand fonts are not accessible on designed files; for example, when a document is being shared with a client whose computer does not have the Marsh McLennan brand font or Noto Sans installed. Arial (regular, regular italic, bold, bold italic), Arial Narrow (bold), and Arial Black may be used.

Arial Bold

Headlines | Sentence case
Document headers | Sentence case

ABC&!"#>)
abc&!"#

Arial

Body copy desktop | Sentence case

Almost before we knew it,
we had left the ground.

 Use "?" for questions and periods for **complete** sentences only.

Color palettes and gradients

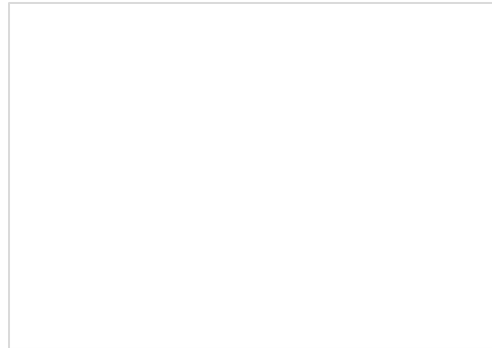
Color palette

Core colors

A core of bright blues with an extension of colorful accents radiates a bright fresh feeling and allows for flexibility of our brand while still giving us an anchoring element that ties us to the MMC enterprise businesses.



MMA Core Blue
Hex: #009DE0
RGB 0, 157, 224
CMYK 75, 24, 0, 0
PMS 2171 C



White
Hex: #FFFFFF
RGB 255, 255, 255



Light Blue
Hex: #76D3FF
RGB 118, 211, 255
CMYK 46, 1, 0, 0
PMS 297 C



MMA Text Gray
Hex: #565656
RGB 86, 86, 86
CMYK 0, 0, 0, 80
PMS Cool Gray 11 C

Creative direction

- Lead with white space and add in colors from there.
- Full page images, text that pops.
- The colors are meant to support the idea of limitless possibilities.
- Our brand leads with a brighter blue that still nods to Marsh McLennan but gives a fresher, brighter and more approachable feeling.
- The dark blue from our logo is used in headlines, subtext, functional icons and sparingly as a background color.
- The bright accent colors are used to infuse our collateral and assets with color and energy.
- **Use MMA Text Gray for body text instead of black.**

Color palette

Accent colors



Dark Blue
Hex: #002C77
RGB 0, 44, 119
CMYK 100, 79, 0, 37
PMS 288 C



Turquoise
Hex: #00968F
RGB 0, 150, 143
CMYK 83, 0, 40, 11
PMS 7716 C



Light Teal
Hex: #9CD9E4
RGB 156, 217, 228
CMYK 36, 0, 9, 0
PMS 629 C



Purple
Hex: #8246AF
RGB 130, 70, 175
CMYK 59, 83, 0, 0
PMS 2587 C



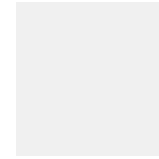
Orange
Hex: #FF8C00
RGB 255, 140, 0
CMYK 0, 67, 100, 0
PMS 1585 C



Yellow
Hex: #FFBE00
RGB 255, 190, 0
CMYK 0, 30, 100, 0
PMS 1235 C



Pink
Hex: #EE3D8B
RGB 238, 61, 139
CMYK 0, 90, 9, 0
PMS 7424 C

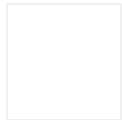


Background Gray
Hex: #F0F0F0
RGB 240, 240, 240
CMYK 0, 0, 0, 10



Teal (PCS only)
Hex: #0077A0
RGB 0, 119, 160
CMYK 88, 45, 22, 2
PMS 7468 C

Web color backgrounds*



White
#FFFFFF



Core Blue
#0096D6



Pink
#EE3D8B



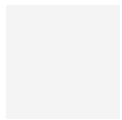
Purple
#8246AF



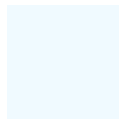
Turquoise
#00968F



Orange**
#EB6A00



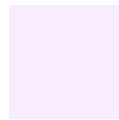
Light Gray
#F4F4F4



**Core Blue
100 Level**
#F0FAFF



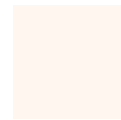
**Pink
100 Level**
#FFF1F4



**Purple
100 Level**
#F7EDFF



**Turquoise
100 Level**
#EDFFFC



**Orange
100 Level**
#FFF7EF

Important notes

- Dark blue should be used primarily for headlines, subheads, and icons. It can also be used for collateral with a more serious tone.
- Core Blue and Orange are different when using as web backgrounds. See section to the left called “web color backgrounds”.
- Please use the colors below on all hyperlinks:



Active Hyperlink Blue
Hex: #2C6EF2
RGB 44, 110, 242



Followed Hyperlink Blue
Hex: #0065AC
RGB 0, 101, 172

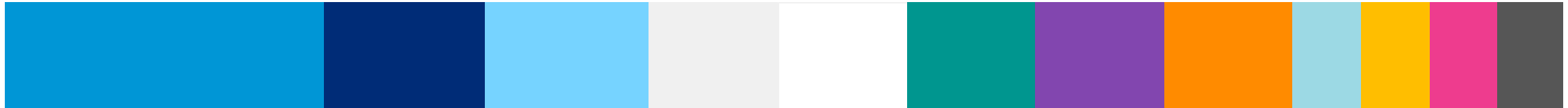
* Only use if necessary. For more information on our web design system and accessibility, click [here](#). ** Web Orange should not be used with a gray background because it won't pass accessibility.

Color palette

Proportions

Some of our colors are used more prominently than others. The chart below visually acts as guide to what proportion certain colors should be used across communications.

We lead with our color palette of blues prominently and leverage light gray and white to bring a fresh feeling to our brand. We utilize accent colors mindfully to reinforce specific themes, delineate different content, to aid in data visualization or add pops of color that correlate to our color theory to evoke an emotion.



Example of color proportions in collateral



Example of accent colors used to reinforce a specific sector or program



Example of using accent color to evoke an emotion based on our color theory (Orange/Pink: attention grabbing, welcoming, friendly)

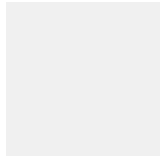


Color palette

Tints



White
Hex: #FFFFFF
RGB 255, 255, 255



Background Gray
Hex: #F0F0F0
RGB 240, 240, 240



Dark Blue
Hex: #002C77
RGB 0, 44, 119



Core Blue
Hex: #009DE0
RGB 0, 157, 224



Light Blue
Hex: #76D3FF
RGB 118, 211, 255



Extra Light Blue
Hex: #C7EDFF
RGB 199, 237, 255



Dark Turquoise
Hex: #005E5D
RGB 0, 94, 93



Turquoise
Hex: #00968F
RGB 0, 150, 143



Light Turquoise
Hex: #98DBCE
RGB 152, 219, 206



Extra Light Turquoise
Hex: #D6F3ED
RGB 214, 243, 237



Dark Orange
Hex: #A32E00
RGB 163, 46, 0



Orange
Hex: #FF8C00
RGB 255, 140, 0



Light Orange
Hex: #FFCA94
RGB 255, 202, 148



Extra Light Orange
Hex: #FFE9D3
RGB 255, 233, 211



Dark Pink
Hex: #B2025B
RGB 178, 2, 91



Pink
Hex: #EE3D8B
RGB 238, 61, 139



Light Pink
Hex: #F8ACBE
RGB 248, 172, 190



Extra Light Pink
Hex: #FDDFE5
RGB 253, 223, 229



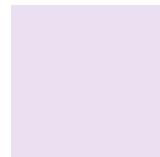
Dark Purple
Hex: #463282
RGB 70, 50, 130



Purple
Hex: #8246AF
RGB 130, 70, 175



Light Purple
Hex: #CCB3E0
RGB 204, 179, 224



Extra Light Purple
Hex: #EAE0F2
RGB 234, 224, 242



Dark Teal
Hex: #004C6C
RGB 0, 76, 108



Teal
Hex: #0077A0
RGB 0, 119, 160



Light Teal
Hex: #9CD9E4
RGB 156, 217, 228



Extra Light Teal
Hex: #D4F1F6
RGB 212, 241, 246



Dark Yellow
Hex: #965D00
RGB 150, 93, 0



Yellow
Hex: #FFBE00
RGB 255, 190, 0



Light Yellow
Hex: #FFE580
RGB 255, 229, 128



Extra Light Yellow
Hex: #FFF4CA
RGB 255, 244, 202



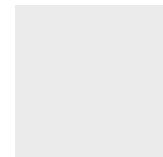
Dark Gray
Hex: #565656
RGB 86, 86, 86



Gray
Hex: #949494
RGB 148, 148, 148



Light Gray
Hex: #DADADA
RGB 218, 218, 218



Extra Light Gray
Hex: #EBEBEB
RGB 235, 235, 235

Color theory

In design, color choice can support your message, set an emotional tone, or illicit a desired response/action. Our color palette is multifaceted and flexible. Consider the following descriptions when selecting color in your design.

Primary color palette

Core Blue



Expertise
Stable
Protection
Refined
Trust
Reliable
Responsible
Strength

Light Blue



Comfort
Calming
Relaxing
Peaceful

White



Breathing room
Clean
Fresh

Dark Gray



Body copy

Accent color palette

Dark Blue



MMC enterprise
Serious
Formal

Turquoise



Partnership
Growth
Nature
Finance

Light Teal



Balance
Honest
Dependable

Purple



Loyalty
Wisdom
Connection
Compassion
Thoughtful
Intriguing

Orange



Fresh
Welcoming
Friendliness
Creativity
Confidence
Enthusiasm

Yellow



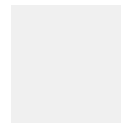
Optimism
Possibilities
Energizing
Innovation
Opportunity

Pink



Fun
Attention
Youthful
Excitement
Bold

Light Gray



Subtle
Background

Teal



PCS only

Gradients

Soft gradient collection

We utilize simplified gradients infused with a plethora of white space across communications to convey the softer and more human attributes of our brand. **Gradients should always appear at a 45-degree angle with the first color displayed more prominently.**

Do not use more than one gradient color per layout unless they are incorporated in statistics, charts, or icons. This will create a cohesive color story and eliminate overly colorful assets. This doesn't mean you can't use multiple gradients throughout a presentation or report, but each layout or page should stick to one core gradient color and the corresponding leading color in the gradient should be used for text callouts, illustration color or quote colors. Consider photo color composition when selecting a complimentary gradient.

Primary gradients

Core blue/light blue Light blue/core blue



PCS only

Teal/turquoise Turquoise/teal



Secondary gradients

Dark blue/core blue Turquoise/light teal Core blue/turquoise Purple/pink Orange/pink Orange/yellow



Core blue/dark blue Light teal/turquoise Turquoise/core blue Pink/purple Pink/orange Yellow/orange



Important notes

Gradients should be built so they appear to be at a 45-degree angle at all times.

The specifications for the gradient angle differs in Adobe programs versus PowerPoint and Word. Use the reference guide on the following pages for details. Specifications should be used for creating gradients in both shapes and text.

Do not use more than two colors per gradient and do not create new gradients. The only gradients that should be used are shown on the left side of this page.

Gradients can be used in backgrounds, callouts, quotes and stats for advertisements, PowerPoints, brochures and most other MMA branded materials. **Please note, the core blue/light blue gradient and turquoise/light teal gradient should never be used in text.**

Do not use gradients in body copy, subtitles or subtext as it will affect legibility.

Only approved gradients, shown on this page should be used, unless specifically authorized by MMA MarComm leadership, and created by a member of the MMA National Design team.

Gradients

Proportions

Some of gradients are used more prominently than others. The chart below visually acts as guide to what proportion certain colors should be used across communications.

We lead with our gradients that feature our core blue most prominently and leverage accent and leverage accent gradients mindfully to reinforce specific themes, delineate different content, to aid in data visualization or add pops of color that correlate to our color theory to evoke an emotion.



Example of gradient proportions in collateral

MMA Rx Solutions Client Success Story
Government municipality

1.1% savings

Challenge
Our client had a higher-than-average total pharmacy spend due to their demographics and retiree coverage.

Solution
We overhauled the contract language of the PBM agreement to:
• Improve the price paid per drug
• Increase rebate cost sharing
• Implement current standard utilization management protocols

Result
Significantly lower trend (1.1% year-over-year savings) compared to the industry average (7.8%).

Empowering organizations to safeguard the vulnerable
Comprehensive solutions for abuse prevention

At Marsh McLennan Agency (MMA), we understand that preventing or averting abuse is not just a responsibility—it's a commitment. With our specialized Sexual Abuse and Misconduct (SAM) services, we equip organizations in high-risk sectors with the tools and strategies needed to keep people safe and create a safer environment. We work with you to tailor solutions that not only comply with best practices but also build trust within your community. Together, we can help create a culture of safety and accountability that aims to empower your organization to thrive.

Certified healthcare safety consultants
MMA's Certified Healthcare-Customer Multistakeholder Safety Consultants team offers risk management and best practice services to support clients across various industries, including healthcare, pharmaceuticals, and government. Our experts provide comprehensive risk assessments and tailored solutions—such as focus on medical record abuse risks. Experienced regulatory expertise with clinical practice and specialized training on Certified Healthcare Consultants, our team partners with abuse responders to strengthen safety practices across all sectors.

Sexual abuse risk assessment
We perform comprehensive on-site evaluations that include policy reviews, assessing physical spaces, interviewing employees and volunteers, engaging with board members, and more. We also offer ongoing program support. The data collected is compiled against industry best practices to identify potential abuse risks. Our focus is on addressing identified vulnerabilities and collaborating with leadership to develop effective implementation strategies.

Off-site policy review and enhancement
Our services provide a comprehensive review of your organization's existing policies and procedures related to sexual abuse prevention. The areas of focus include:
• Policies related to prevention of abuse, harassment, and client interactions as outlined in handbooks, understanding and managing technology and social networks
• Documentation that supports the screening and selection processes for individuals working with clients, interns, or volunteers alike
• Training materials that detail content, frequency, and legal updates for abuse prevention training
• Reporting and response protocols for addressing concerns regarding physical, professional boundaries, client interactions and client allegations

Abuse prevention and awareness training
Our team offers webinars and seminars on various abuse prevention topics. These webinars are customizable to meet the specific needs of different audiences including frontline employees, volunteers, leadership, and training and are available in both in-person and virtual formats. Additionally, we can provide branded training programs that can be customized to your specific online learning management system.

Praxisium solutions
As a leader in abuse risk management, Praxisium has delivered over 20 years of experience with thousands of organizations worldwide to assess, prevent, and respond to sexual abuse training. Praxisium offers a comprehensive suite of risk management and compliance services. We conduct SAM solution readiness through the MMA's Praxisium partnership. MMA client services are delivered through an MMA Praxisium services delivery strategy by Praxisium.

With MMA's comprehensive services, you can take steps to enhance the safety of those you serve while preserving the integrity of your results.

Don't wait for an incident to expose gaps in your prevention. Contact us today for a complimentary consultation or learn how we can help you strengthen your safeguards, mitigate liability, and protect the individuals who depend on your services.

Back out to a March McLennan Agency specialist help desk for more information. [Visit a specialist.](#)

Employee hotline
Report a concern
24/7 toll-free
1-800-368-3688

Business Practices
Regulation & Compliance
Marsh McLennan Agency
1000 North Dearborn Street
Chicago, IL 60610

Key facts
for real estate owners

Property owners often need to meet specific partnership and contractual obligations to comply with rising building requirements on long-term flood coverage.

What you should consider when purchasing flood insurance:

1. Property located in coastal flood areas and high risk areas are required by federal law to obtain flood insurance. Contact us for a special flood insurance for residences to learn more.
2. Voluntary flood insurance provided without federal flood insurance usually must be paid back.
3. Most flood policies are effective 30 days after the date provided to collect rates and policy is written in tandem with the purchase of a property or a newly required program.

The NFP provides several coverage options, including:

1 Building property actual cash value	3 Flood removal
2 Personal property actual cash value	4 Loss avoidance measures
5 Increased cost of construction (for residential)	

Who needs flood insurance?

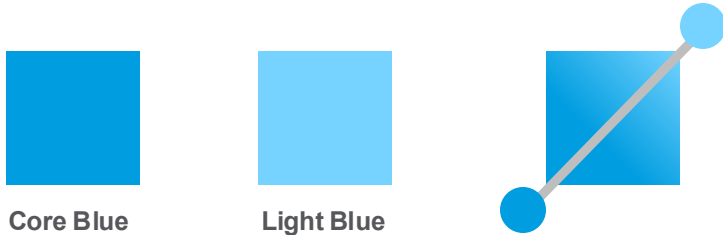
- Businesses of all sizes in all industries
- Commercial property owners
- Residential property owners

Why choose Marsh McLennan Agency (MMA) for your flood insurance?
Individuals and businesses of all sizes and industries can benefit from flood risk. Understanding your unique insurance coverage is critical to determining if your property is adequately insured from damage. Reach:

- Primary coverage through the NFP and other private markets
- Alternative primary
- Higher quality flood placement specialists and services coverage
- Supplemental coverage and program pricing and program support
- Financial, insurance, claims support and advisory
- Access to additional policies coverage after a disaster occurs.

Building gradients

Soft gradient collection

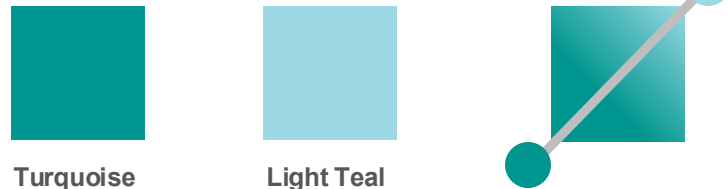


Core Blue

Hex: #009DE0
 RGB 0, 157, 224
 CMYK 75, 24, 0, 0
 PMS 2171 C

Light Blue

Hex: #76D3FF
 RGB 118, 211, 255
 CMYK 46, 1, 0, 0
 PMS 297 C

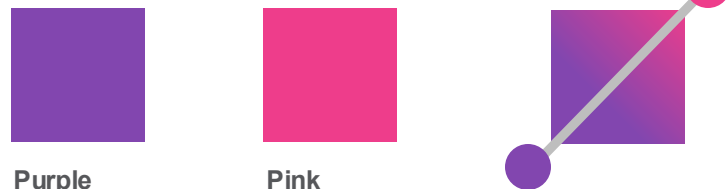


Turquoise

Hex: #00968F
 RGB 0, 150, 143
 CMYK 83, 0, 40, 11
 PMS 7716 C

Light Teal

Hex: #9CD9E4
 RGB 156, 217, 228
 CMYK 36, 0, 9, 0
 PMS 629 C



Purple

Hex: #8246AF
 RGB 130, 70, 175
 CMYK 59, 83, 0, 0
 PMS 2587 C

Pink

Hex: #EE3D8B
 RGB 238, 61, 139
 CMYK 0, 90, 9, 0
 PMS 7424 C



Orange

Hex: #FF8C00
 RGB 255, 140, 0
 CMYK 0, 67, 100, 0
 PMS 1585 C

Pink

Hex: #EE3D8B
 RGB 238, 61, 139
 CMYK 0, 90, 9, 0
 PMS 7424 C

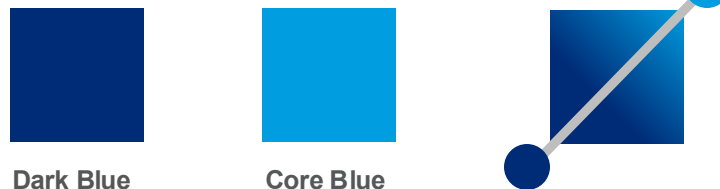


Orange

Hex: #FF8C00
 RGB 255, 140, 0
 CMYK 0, 67, 100, 0
 PMS 1585 C

Yellow

Hex: #FFBE00
 RGB 255, 190, 0
 CMYK 0, 30, 100, 0
 PMS 1235 C



Dark Blue

Hex: #002C77
 RGB 0, 44, 119
 CMYK 100, 79, 0, 37
 PMS 288 C

Core Blue

Hex: #009DE0
 RGB 0, 157, 224
 CMYK 75, 24, 0, 0
 PMS 2171 C



Core Blue

Hex: #009DE0
 RGB 0, 157, 224
 CMYK 75, 24, 0, 0
 PMS 2171 C

Turquoise

Hex: #00968F
 RGB 0, 150, 143
 CMYK 83, 0, 40, 11
 PMS 7716 C



Teal (PCS only)

Hex: #0077A0
 RGB 0, 119, 160
 CMYK 88, 45, 22, 2
 PMS 7468 C

Turquoise

Hex: #00968F
 RGB 0, 150, 143
 CMYK 83, 0, 40, 11
 PMS 7716 C

Building gradients in different programs:

Adobe programs

Gradient type: Linear
 Angle: 45°
 Gradient location: 60%
 Location of 1st color: 0%
 Location of 2nd color: 100%

PowerPoint and Word

Gradient type: Linear
 Angle: 315°
 Gradient location: N/A
 Location of 1st color: 35%
 Location of 2nd color: 100%

Building gradients

How to add gradients to shapes and text

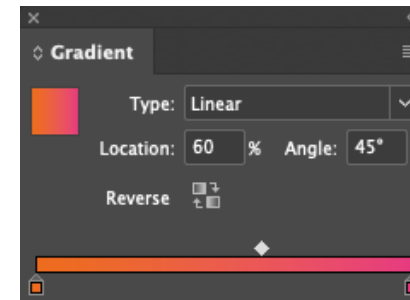
The specifications vary in Adobe programs versus Microsoft Office programs for building our gradients. In both instances, the result makes the angle of our gradient appear at 45°.

In Adobe programs

Set your first color at 0%, set your second color to 100%. Then the white dot on top of the gradient slider should have the location set to 60%. Angle should be set to 45°. At times when you create a new shape, the gradient will reset. You need to make sure the angle remains at 45°. Triple check.

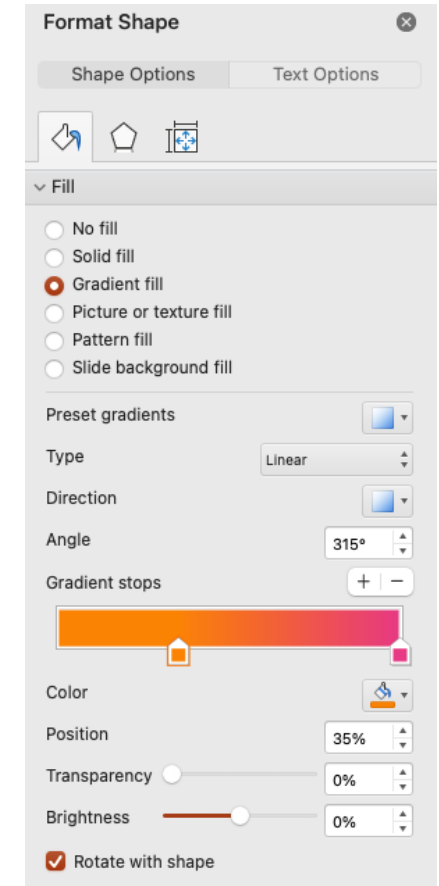
In Microsoft Office program

Go to Shape Fill > Gradients > More Gradients, and the Format Shape panel will appear. Make sure you are in the Shape Options section, not Text Options section, in the Format Shape panel. Click on the first color in the gradient and choose your first fill color. The position of this color should be set to 35%. The second color should be selected and set to 100% location. The angle of the gradient should be 315°.



Adobe programs

Gradient type: Linear
Angle: 45°
Gradient location: 60%
Location of 1st color: 0%
Location of 2nd color: 100%



PowerPoint and Word

Gradient type: Linear
Angle: 315°
Gradient location: N/A
Location of 1st color: 35%
Location of 2nd color: 100%

Gradients in data and text

Charts, graphs and data elements

When building assets in Adobe Creative Cloud applications, gradients can be used in data sets and statistics to add visual impact. This is the only instance when different gradients may be used in one layout. Gradient angles can be adjusted to compliment the graph or chart.

In Word and PowerPoint templates, charts and graphics should **use solid colors only** unless a member of the national design team has reviewed and approved.

Please note, gradient text should not be used in headlines or subheads.

Don't use large amounts of white text on orange/yellow

Shifting workplace expectations

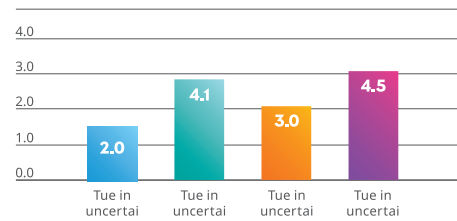
47% Increased likelihood of employees staying with an organization if it's inclusive

90% Increased likelihood of employees going out of their way to help a colleague if they work in an inclusive organization

7x Increased likelihood of employees saying their organization is high performing if it's inclusive

00 | Chart title

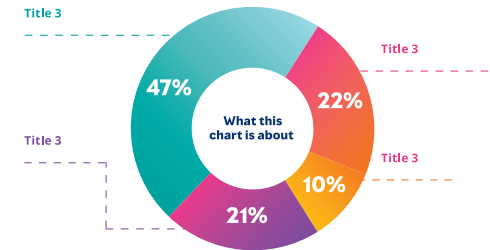
Sum doluptiis et parchiciis natur, simusa sim inciet



Source: Cae sum el as

00 | Chart title

Sum doluptiis et parchiciis natur, simusa sim inciet



Source: Cae sum el as

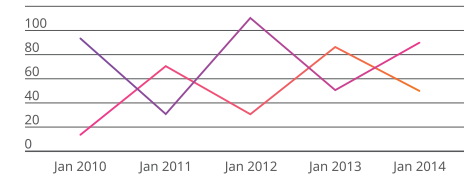
6/10 Captives offer value in uncertain tunt explatassus offer value in uncertain offer.

72% Captives offer value in uncertain tunt explatassus offer value in uncertain offer.

Source: Cae sum el as

00 | Chart title

Sum doluptiis et parchiciis natur, simusa sim inciet



Source: Cae sum el as

12%
Lorem of the ipsum

66%
Lorem of the ipsum

47%
Lorem of the ipsum

32%
Lorem of the ipsum

Graphic devices

Graphic devices

Backgrounds

We have introduced several graphic devices that will differentiate Marsh McLennan Agency while complementing the Marsh McLennan brand identity.

The primary approach for all our collateral should be to use either:

- Gradient color block with full image background
- Full image background with gradient splash or overlay
- Full image background
- Full gradient background

For approaches with a gradient block or overlay, use a slight opacity on the gradient to allow the background image to show through. The amount of opacity depends on the contrast of the photo.

Gradient color block with full image background



Full image background with gradient splash or overlay



Full image background



Full gradient background

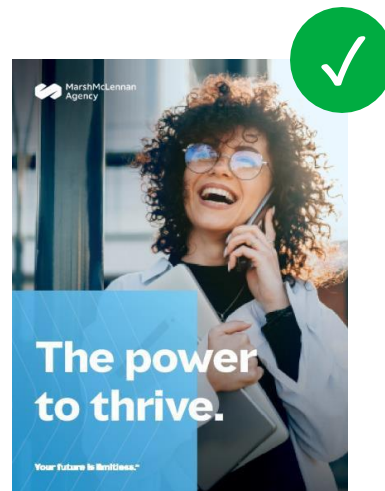
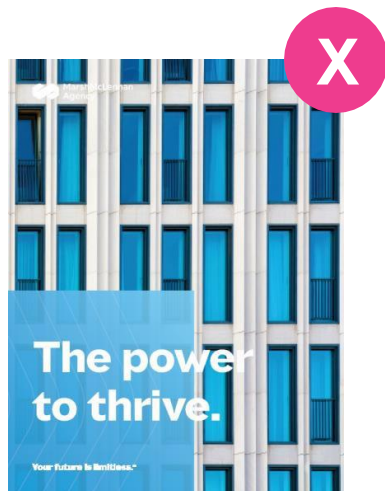


Graphic devices

Usage examples



▲ Text should never overlap on the left side of a photo block.



◀ Be sure to choose a photo that contrasts well with the graphic device and headline.

Important notes

- Text should only break through the right edge of the color block and should never overlap on the left side of a photo block.
- Headlines should not exceed four lines of text. For longer headlines or very short headlines, use a full image layout approach or the alternate layout shown on the previous page.
- The color block requires careful photo selection to ensure legibility of the headline.
 - When using the gradient color block with white text, select a photo with a darker contrast to allow the text to be legible.
 - When using the white color block with gradient text, use a lighter image to allow the gradient text to have enough contrast against a photo.
- Add a slight transparency to the color block to allow the image behind it to show through. Opacity will range from 90-95% based on the color and photo selected.

Abstract illustrations

Abstract illustrations

Primary and secondary illustrations

Our abstract illustrations add texture and depth to white backgrounds or layered on photography.

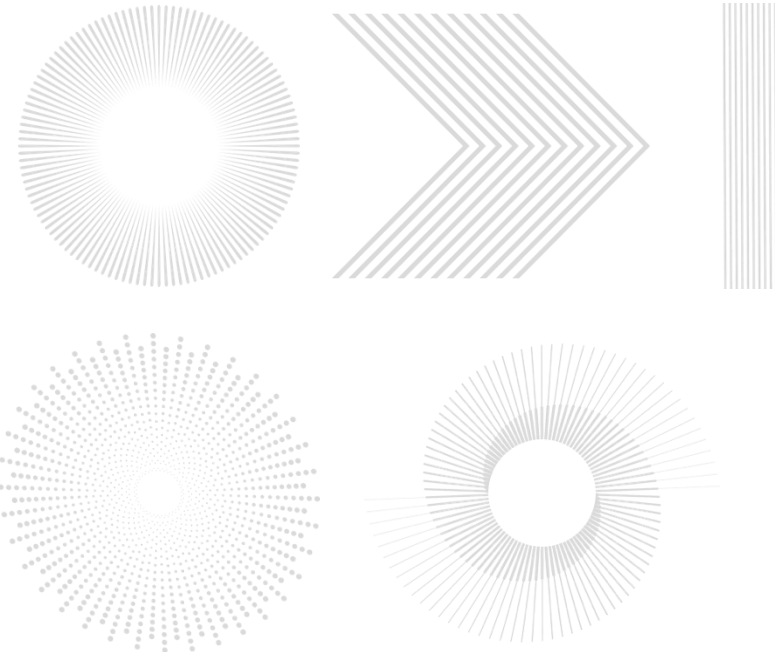
- The primary illustrations were created using the curves and angles from our logo. It can be repeated, layered, cropped and rotated to create a variety of on-brand patterns. These illustrations include a fade at the top and should never be solid. They should always have a thin stroke, and the weight should never be altered. The lines in the pattern have been outlined to maintain a consistent size as it is scaled up or down.
- The secondary illustrations should be used in layouts where typography is the leading element on the page.

Our primary and secondary illustrations should be used mostly when a pattern is needed, but new patterns can be created in the same style to support design needs.

Primary illustration



Secondary illustrations



Abstract illustrations

How to use the primary and secondary illustrations

Primary illustrations can be placed on a white background or a soft gradient background to add depth and texture to the layout. Illustrations should be used sparingly and reserved mainly for national design use or in the pre-built templates that are released.

Do not use more than one illustration per layout.

Placing illustrations on gradients should be avoided in print material and used sparingly in digital assets.

Color applied to linear abstract illustrations should be the dominant color used in the gradient for that page. If used with photography, the abstract illustration should be white, never color.

The opacity can be adjusted up to 30% in instances that it's too prominent behind text or images.

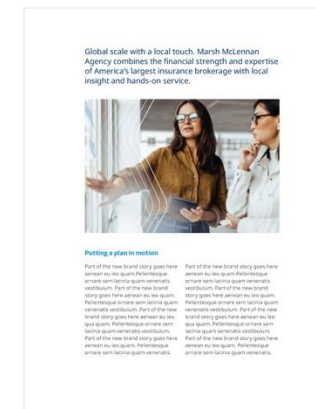
An abstract illustration should never cover a subject's face.

For a colored background, use white text with the illustration. For white backgrounds, headlines should always be dark blue and subheads should be the same color as the abstract illustration.

On a white background



On top of photography



On gradient background



Flat illustrations

Flat illustrations

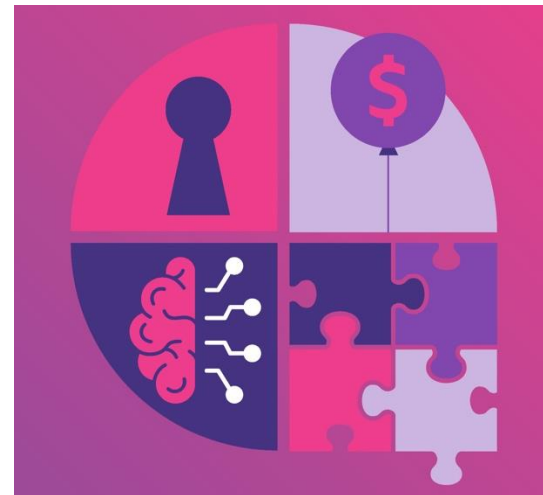
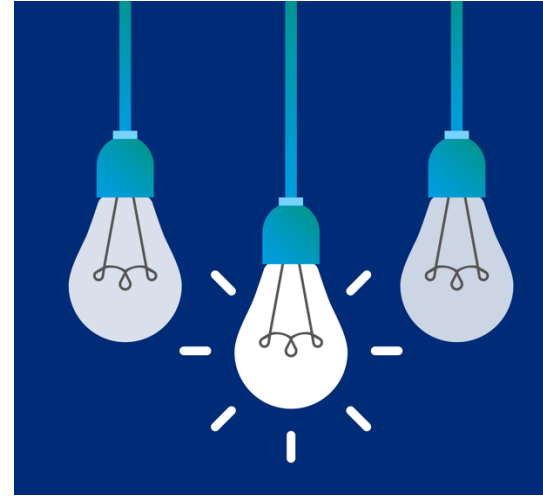
How to use

Flat illustrations are useful for expressing a theme or idea without using stock photography or clipart.

Note: Creating flat illustrations requires advanced experience in Adobe Illustrator. Please use the national design team's [library of completed illustrations](#) if you are not comfortable building your own illustrations.

For using flat illustrations:

- Use simple flat geometric shapes as a basis for all components.
- Use the combination of headline and illustration to create more powerful messages.
- Use flat illustration only in combination with simple typographic layouts. The illustration should have hierarchical importance.



Flat illustrations

How to construct



Color: Use approximately two to four colors, including the colors used in the gradient.

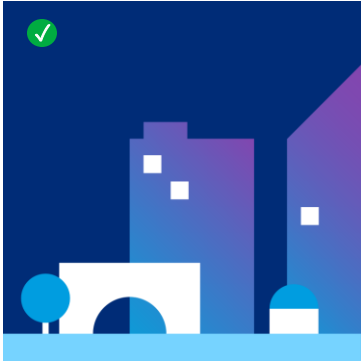
Gradient: Use one gradient per illustration. The gradient can be part of either the object or the background. Never use the gradient to cover the whole object; always ensure block colors are seen as well.

Composition: Create a visually bold, radically simple, and purposeful composition, and allow room for text.

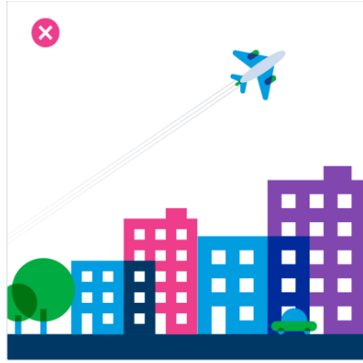
Shapes: Shapes are simple, flat and geometric. Keep forms drawn freehand to a minimum. Avoid clutter.

Flat illustrations

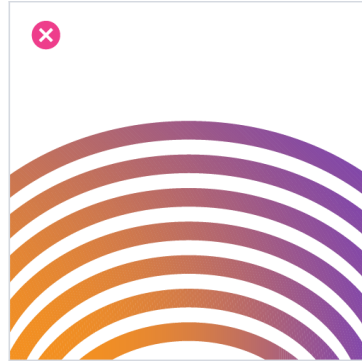
Restrictions



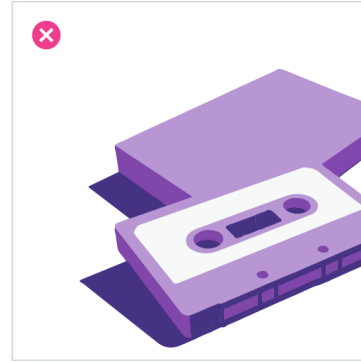
Do use simple, geometric shapes, using a limited but on brand color palette.



Don't combine pictorial icons to build an illustrative scene.



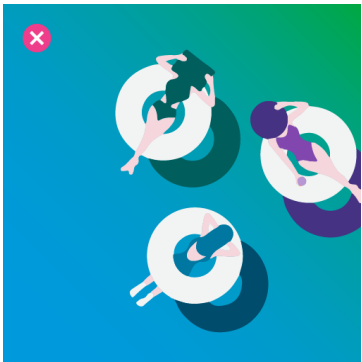
Don't change the colors of the brand gradients.



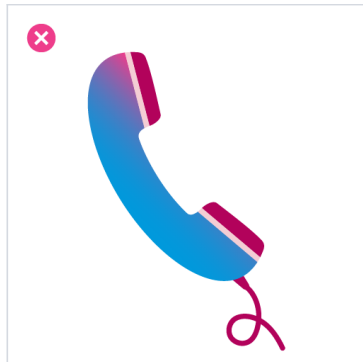
Don't create 3D objects.



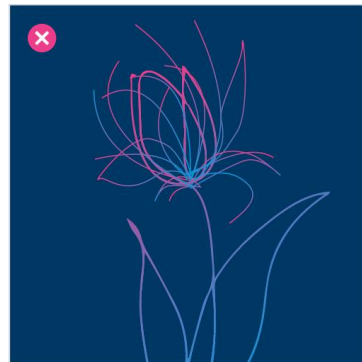
Don't create overly complex illustrations.



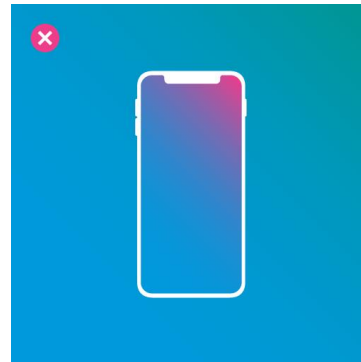
Don't use colors that don't have a clear contrast.



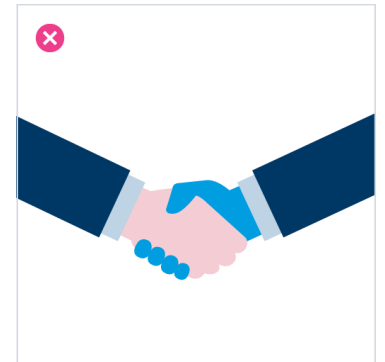
Don't illustrate outdated objects.



Don't use key line illustrations.



Don't use more than one gradient.



Don't use stock illustrations or create illustrations that feel clichéd.

Flat illustrations

Example usage

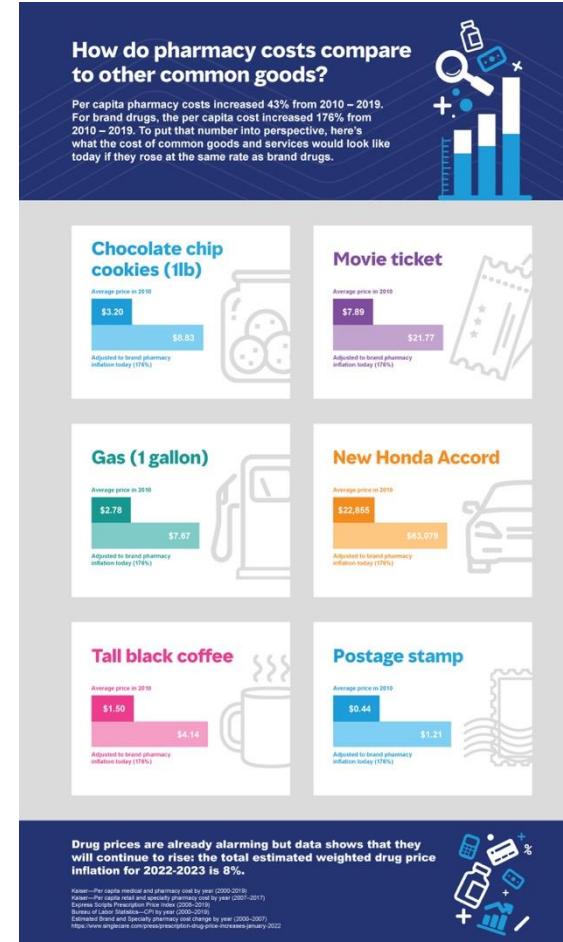
Seismic buttons



Homepage and blog headers



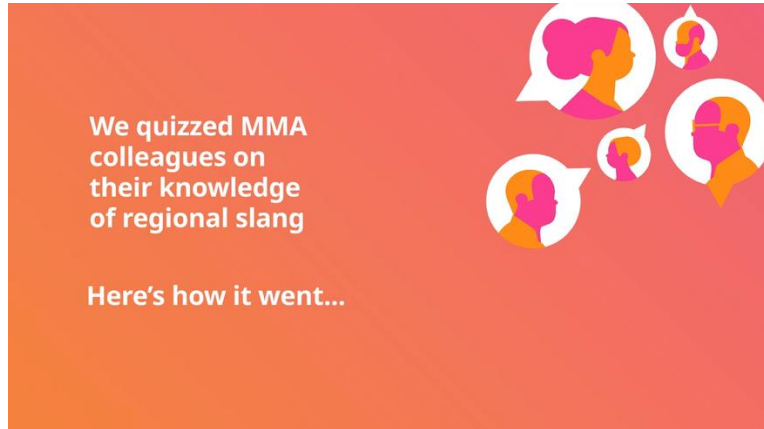
Infographics



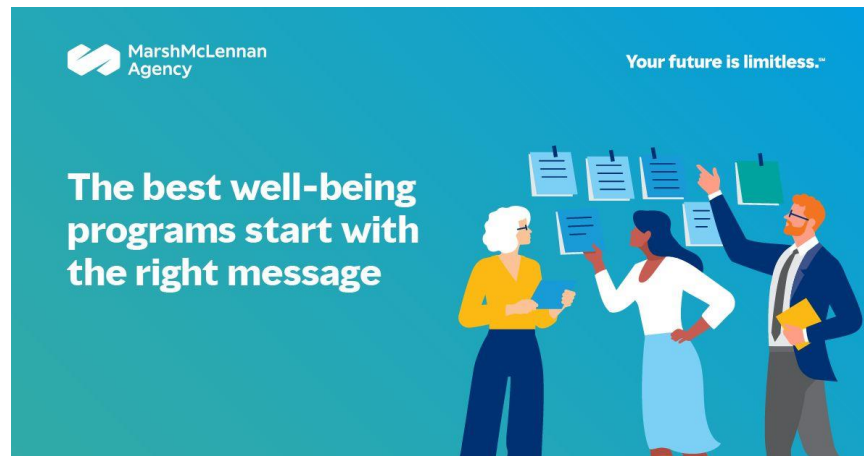
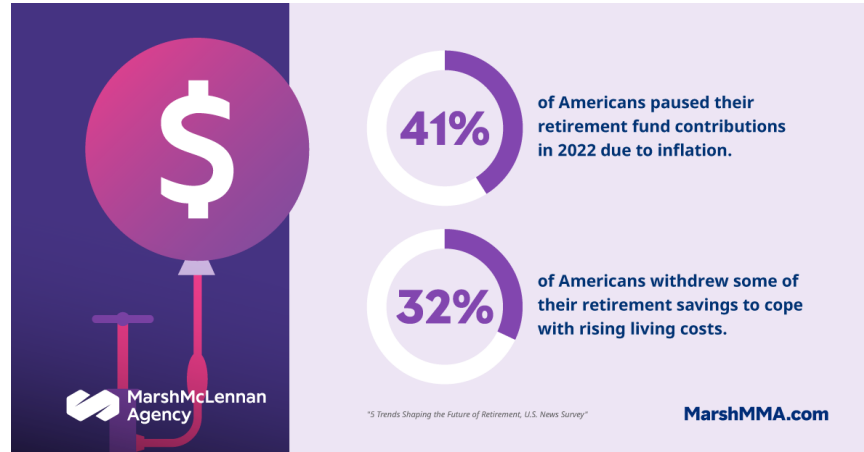
Flat illustrations

Example usage

Video graphics



Social media



Flat illustrations

Example usage

Thought leadership reports

Marsh McLennan Agency

Building the Bridge

Integrating your employee well-being programs

Your future is limitless.

Marsh McLennan Agency

2025 Employee Health & Benefits Trends

Your future is limitless.

Marsh McLennan Agency

Innovations and challenges in finance

A look at generative AI, cybersecurity and more

Your future is limitless.

Marsh McLennan Agency

Gene therapy and your employee benefits plan

As the gene therapy pipeline grows, so do the claims and financial risk for plan sponsors. We want to help you understand those risks as well as the options available to you to help mitigate or minimize that risk.

Your future is limitless.

Marsh McLennan Agency

Supporting the multigenerational workforce

Today's workforce spans four generations, each with unique values, needs, approaches, and working styles.

Marsh McLennan Agency

"The capabilities that make AI valuable, such as personalized investment recommendations and data analysis, can be exploited by malicious actors seeking to deceive or manipulate financial systems."

Marsh McLennan Agency

Collaborating with Marsh McLennan Agency's clinical consulting and data analytics team, Wake County's HR team has designed these programs to keep costs manageable while providing top-tier benefits, including lower insurance premiums, eight weeks of paid parental leave, and tuition reimbursement.

Marsh McLennan Agency

Keeping up with the AI transformation

For business leaders, the question is not if, but how AI will shape their organizations.

Marsh McLennan Agency

Convergence of wealth and retirement planning

Financial advisors are making a transformative shift in their approach toward holistic, client-focused strategies that merge retirement planning and wealth management.

Marsh McLennan Agency

Managing your risk with MMA

The gene therapy pipeline is growing, and so are the claims and financial risk for plan sponsors. We want to help you understand those risks as well as the options available to you to help mitigate or minimize that risk.

Marsh McLennan Agency

Iconography

Iconography

Overview

We use two types of icons:

1. Functional icons (primary style)

Functional icons have more simplified and linear design that represents objects and, in small sizes, actions and aid navigation.

Primary icon style **should be used 75% of the time.**



2. Thematic icons (secondary style)

Thematic icons have a more illustrative and expressive design used to convey complex or conceptual ideas at larger sizes.

Secondary icon style **should be used less than 25% of the time.**



Functional icons

Guidelines

Our primary icon style is useful for conveying or reinforcing ideas in limited space. Our **one-color** functional icons are used at a smaller scale than our thematic icons and speak to more specific ideas and actions rather than general themes.

Functional icons are ideal for condensed content areas and when placed on the same line as standard body text styles, such as data tables, grids and bullet points.

Functional icons are best used to navigate multiple topics within more complex communications or experiences (e.g., small markers to delineate chapters within an email). Functional icons should never be scaled to a point where they become the focal point of a composition.

Primary use

Dark blue is the primary color for our icons. Dark gray can be used in rare instances if needed.



Secondary use

White outline can be used on color or gradient backgrounds.



Important notes

- There is a library of over 1,000 functional icons available for download on the [brand hub](#).
- Only use approved icons from the icon library.
- Text can be left aligned or centered under icons.
- Do not add secondary colors or new icon styles.

Functional icons

Usage examples

As employers prepare for the second half of a decade marked by unprecedented global events, they know to expect the unexpected.

Uncertainty looms in politics, the economy, and the environment. Employers will face daunting challenges ahead; however, with each new challenge comes a new opportunity for innovation. Building stronger, healthier, and more resilient organizations can hedge against the risks of uncertainty and volatility in the years ahead. This can be achieved through careful strategic planning and the implementation of new approaches to:

- Spending
- Employee well-being
- Organizational functioning



1 | 2025 Employee Health & Benefits Trends

Top uses of AI by category:^{1,2}

- Recruitment**
 - Generating job descriptions
 - Targeted/customized job postings
 - Reviewing/screening resumes
- Interviewing**
 - Scheduling interviews
 - Background checks/information verification
 - Chatbot-based assessments
- Hiring**
 - Document collection/compliance
 - Onboarding management
 - Progress and performance analysis



Sources: 1. SHRM, 2024 Talent Trends; SHRM, 2024. 2. Forbes, AI-Enhanced Employee Onboarding: A New Era in HR Practices, Forbes, 2023. Marsh & McLennan Agency LLC

Employers must deepen their understanding of these economic factors to enhance benefits, rein in spending, and avoid shifting health care costs to employees.

- Health care costs** are projected to increase by 6.6% in 2024, but employers can reduce this to 5.4% by changing their plans.²⁸
- Higher-order factors** in the health care industry loom large, such as labor shortages, an aging population, and supply chain volatility.
- The cost of living** continues to increase, leaving employees with less money to spend on medical expenses.
- Prescription drug prices** are rising among the most important drivers of health care spending.

If you can't change the world, change yourself

In the face of rising health care costs, employers have few options besides optimizing their benefits spend. **Strategies that slow organizational spending over the long term and minimize employee cost increases will be critical for 2024 planning.** Health benefit cost per employee went up in 2023, partly due to wage increases and higher supply costs driven by inflation.²⁹

Employers are focusing on **managing specific health conditions, curbing specialty pharma costs, and expanding virtual care.** While these programs will be invaluable in mitigating the effects of rising costs for employers (and employees), higher-order factors are weighing upon the health care industry that must be accounted for.

Average benefit cost increases are higher for mid-sized and small employers (7.8% and 5.2%, respectively) than for large employers (4.6%).²⁸

5.2% increase in health benefit cost per employee in 2023.²⁸

1 in 4 employers reported that without making changes to their benefits plans, costs would rise 10% or more.²⁸

84% of employers say managing high-cost claimants is their most important strategy for the next 3-5 years.²⁹

2024 Employee Health & Benefits Trends: The evolving workforce

Current and near-term economic trends include:

- Natural resource shortages**
Water is not only a key resource vital for human life, but it is also critical to many industrial processes. Climate change and the unequal distribution of natural resources will lead to shortages that impair businesses' ability to operate without disruption.
- Concentration of strategic resources**
A rise in political nationalism and protectionist policies is likely to concentrate strategic resources—such as oil, gas, minerals, and rare earth elements—and put pressure on industries. Trade restrictions and price spikes in raw materials may follow.
- State-based armed conflict**
Détente between superpowers during the Cold War eased fears of global conflict, but the age of multilateralism has introduced fragmentation and renewed geopolitical tensions. The prospect of nations engaging in armed conflict, particularly in the Middle East, Africa, and Asia, raises the specter of supply chain disruption, with the possibility of sanctions and economic fallout for businesses that export to markets in and near conflict zones.
- Supply chain realignment**
Dependency on fewer supply chains is a significant risk for businesses in all industries. Supply chain realignment is occurring in 2025 and will continue as businesses strive to de-risk and diversify their supplier relationships.
- Understand U.S. trade policy objectives**
As outlined in *Marsh's 2025 Political Risk Report*, businesses should first analyze the drivers behind overall trade policies rather than attempt to assess each policy in isolation. This approach can help predict the likelihood and permanence of specific trade actions and may also reduce the number of actions businesses need to model.
- Shifting strategic alliances**
Geoeconomic confrontation is a future risk trend, and nations are already remarking alliances, which is changing the political risk dynamics and trade policies. This altered dynamic is also influencing trade policies, such as rising tariffs and the potential for trade wars.

59% of NYSE-listed CEOs are de-risking their supply chains.
Source: Oliver Wyman, State of Our World 2025

65% of companies have at least one critical bottleneck in their supply chains.
Source: Oliver Wyman, State of Our World 2025

2/3 of global maritime trade volume passes through four chokepoints: the Strait of Malacca, the Strait of Hormuz, the Suez Canal, and the Panama Canal.
Source: Oliver Wyman, State of Our World 2025

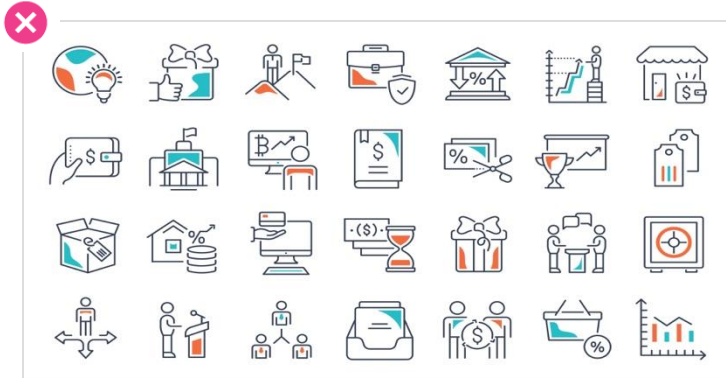
\$14.5T is the estimated global economic impact over five years from a future major geopolitical conflict scenario involving invaded territory.
Source: Marsh & McLennan Agency LLC

1,634 is the number of water conflicts globally since 2000.
Source: Marsh & McLennan Agency LLC

Business Insurance Trends

Functional icons

Don'ts



Don't use icons from other icon sets.



Do not use functional icons in an oversized manner; do not use them as artwork.



Do not use found or sourced clip art in presentations, collateral or brand assets. Illustrations that appear overly detailed, colorful, cartoon or 3D are considered off brand and should be avoided.

Thematic icons

Guidelines

Our secondary icon style is useful for highly visual marketing material like brochures, thought leadership and in some cases, short forms. We use thematic icons to illustrate strongly repeated themes or categories. Thematic icons along with other graphic devices (like large statistic callouts) help bring our communications to life. These icons are created from simple, geometric shapes and have elements that are overlapping, with a multiply effect.

Thematic icons may be used at larger scale to create greater visibility and immediacy, providing they are used in combination with a descriptive name or copy.

Thematic icons are **NOT** illustrations and should not be used to create a scene or take up an entire page.

Primary use

Thematic icons are available in blue, purple/pink, orange/pink and turquoise.



Secondary use

White thematic icons are available for use on color or gradient backgrounds.



Important notes

- Thematic icons can be found on the [brand hub](#) and can be used sparingly when appropriate.
- Always use an icon in its entirety, and not cropped, obscured, or used in combination with other illustrative elements.
- Please don't create alternate color combos other than what is shown on this page and available on the brand portal.

Thematic icons

Usage examples

2 Building the Bridge: Integrating Your Employee Well-being Programs



Introduction

In our previous report, “Thriving Together: Navigating the Intersection of Health and Financial Well-Being,” we introduced the transformative potential of integrating health and financial well-being programs.



By moving beyond siloed benefits, organizations were able to see how a more unified strategy could yield measurable advantages, from higher levels of employee satisfaction to greater workplace productivity. This holistic approach recognizes that financial security and physical health are deeply interconnected, highlighting the importance of investing in total well-being as a cornerstone of a thriving organizational culture.



Building on that foundation, this second installment, “Building the Bridge: Integrating Your Employee Well-being Programs,” focuses on the critical next step: how to effectively operationalize those insights. In these pages, we will explore practical strategies and actionable frameworks to help you design, communicate, and embed a fully integrated well-being program in your organization.



From leveraging Health Savings Accounts (HSAs) as a dual-purpose tool for current healthcare costs and long-term retirement savings to ensuring compliance and data privacy with the help of a seasoned benefits brokerage, we aim to equip you with the knowledge and resources needed to create a resilient, well-rounded environment where employees can truly flourish.

Financial security and physical health are deeply interconnected.

2 **Delayed ROI**
Investing in robotics, AI, or 3D printing isn't cheap, and the payback isn't always immediate. Reshaping production lines, training staff, and reworking quality assurance processes can delay profitability. In addition to shifting global trade dynamics, fluctuating material costs, and economic instability, CFOs may struggle to forecast when that investment will pay off.

What it looks like
A regional automotive parts manufacturer invested heavily in robotic welding equipment to reduce defects and increase output. While the machines performed well in tests, real-world integration led to unexpected downtime, retraining delays, and the need to replace supporting software. Six months in, they're still operating below expected capacity, stretching the break-even timeline and putting pressure on cash flow.

3 **Workforce shift**
Technology isn't just replacing workers—it's raising the bar on who gets hired. Running a robotic assembly line or troubleshooting an automated inspection process takes technical know-how. This shift also comes with compensation pressures. A worker managing an industrial 3D printer or maintaining a robotic fleet isn't earning minimum wage; they're closer to a systems engineer than a shop floor trainee.

What it looks like
An electronics manufacturer upgraded its assembly line with automated visual inspection powered by AI. The system required ongoing calibration and troubleshooting, which existing line workers weren't trained to handle. The company had to create new job roles, rewrite training manuals, and increase starting salaries by 40% to attract candidates with manufacturing experience and technical certifications.

As these jobs evolve, so must the way companies support their workers. Today's digitally fluent workforce expects digitally delivered benefits—on-demand access to plan info, 401(k) tools, and healthcare services.

Manufacturing Risk Report—A Guide to the Critical Path


10 Building the Bridge: Integrating Your Employee Well-being Programs

Strategies for seamless implementation

Best practices for integrating health and financial benefits

Successfully merging health and financial benefits into one cohesive program starts with a thorough needs assessment. By understanding employee demographics, organizational culture, and existing benefit structures, employers can identify gaps and tailor solutions that genuinely resonate with their workforce.

This process often involves collecting feedback directly from employees—through surveys, focus groups, or individual discussions—to pinpoint areas of high interest or concern. A thorough assessment should also include a comprehensive review of all carrier claims trends and, when possible, a review of workers' compensation, disability, and leave patterns.



Once the needs assessment is complete, it's essential to create a framework that unites the various facets of well-being into a cohesive benefits package. This often entails partnering with vendors that specialize in both health and financial well-being, ensuring a seamless handoff between each component. Collaboration with key stakeholders—from HR teams and department heads to the C-suite—ensures that the newly integrated program aligns with broader organizational goals. If a new vendor is added to the program, a routine assessment of the program's impact should be implemented. Ultimately, a methodical, inclusive approach to integration lays a strong foundation for the rest of the implementation process.

Examples of automation and defaults, such as auto-enrollment in HSAs


Automation is a powerful catalyst for employee engagement in well-being programs, offering a frictionless experience that encourages greater participation. One standout example is auto-enrollment in Health Savings Accounts (HSAs) for employees who elect a high-deductible health plan. Rather than waiting for employees to opt in, organizations can automatically enroll eligible individuals, providing a default contribution rate. This simple shift in approach significantly increases uptake, as most people stick with the default rather than actively opting out. Over time, even small, automatically contributed amounts can have a substantial impact on employees' financial security.

Beyond HSA, automation can also streamline the integration of other financial tools and wellness initiatives. For instance, companies might set a default contribution to a 401(k) plan, automatically increase contribution rates each year, or enroll employees in emergency savings funds that are deducted directly from their paychecks. Similarly, scheduling automatic reminders for preventive health screenings or routine medical check-ups may improve participation in health programs. When properly executed, these automated features free employees from being to make multiple decisions at once, while still granting them the flexibility to adjust settings if their needs change.

Moreover, automation paves the way for timely, data-driven communications that can prompt employees to take action. For instance, if an individual's HSA contributions are nearing their annual limit, an automated alert can remind them of alternative saving options, such as supplementary retirement accounts. This kind of real-time guidance not only boosts engagement but also fosters a greater sense of ownership among employees, who feel supported in making informed decisions about both their health and financial well-being.

AI solutions

Artificial intelligence spans the solution spectrum. Our clients lean on us as the industry leader to uplift the right solution for their employees—without compromising the importance of human interaction.



Underwriting and actuarial

Member experience

Communications

HR technology

Well-being

Marsh & McLennan Agency LLC

Carrier survey results

Highlights

Carrier survey

2024 results
[Carrier] ranked the highest in **Voluntary Plan Offerings**.

2023 results
[Carrier] ranked the highest in **Voluntary Plan Offerings**.

2024 results
[Carrier] ranked the lowest in **Sales Team Experience**.

2023 results
[Carrier] ranked the lowest in **Sales Team Experience**.

Carrier premium ranking

2024 results
Within new sales ranking, [Carrier] **decreased 2 spots**.

2023 results
Within life and disability rankings, [Carrier] **saw no change**.

2024 results
Within voluntary premium rankings, [Carrier] **saw no change**.

2023 results
Within voluntary premium rankings, [Carrier] **decreased 2 spots**.

Respondent overview

In February of 2025, 704 sales and client service team colleagues across all regions were surveyed about our national carrier partners. Colleagues were asked to rank all ancillary Medallion carriers in relation to each other.

Regional headcount

East	51
Florida	64
Mid-Atlantic	37
Midwest	63
Northeast	46
Northwest	41
Southeast	91
Southwest	56
Upper Midwest	43
West	56
McGriff	156

Colleague title

Client Service Team	426
Producer	152
Client Service Leader	109
Sales Leader	17

Colleague size segment focus

Under 100	195
101-500	320
501-1,000	122
1,001+	67

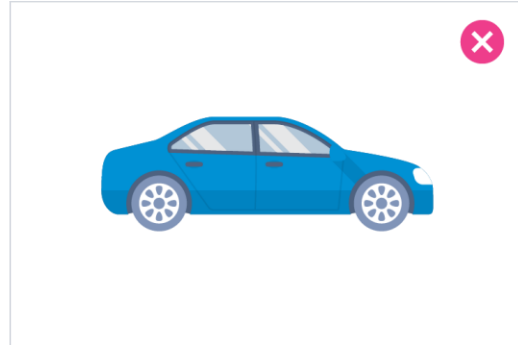
Carrier Feedback and Membership Rankings | 1

Thematic icons

Don'ts



Don't create icons mimicking a 3D effect.



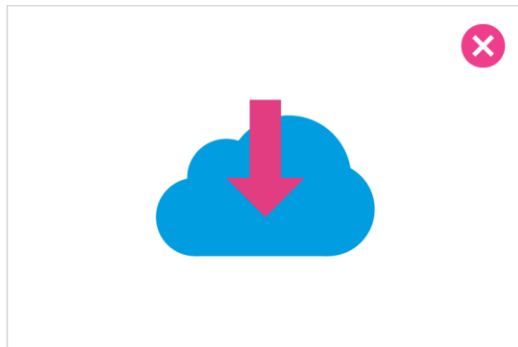
Don't create icons not aligning with the MMA style.



Do not create illustrations from multiple icons or combine icons.



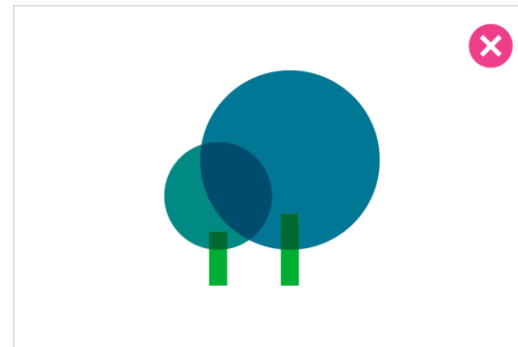
Don't use gradients.



Don't use solid colors without the multiply effect.



Don't use complex shapes.



Don't use colors outside our approved brand colors.

Iconography

Functional and thematic icons co-existing

Thematic and functional icons may be used together, providing that there is a strong difference in size relationship to ensure a distinct hierarchy between the overarching "theme" or "category" and that of an underlying "topic" or "action."

Cyber claim trend insights

Ransomware dominance continues:
Over the past two years, both the frequency and severity of cyber claims have risen, particularly among larger organizations in the U.S.
Ransomware incidents remain the primary driver of cyber insurance claims, accounting for a significant portion of losses. Companies face tough decisions on whether to pay ransoms, balancing potential operational impacts against the costs of recovery. Several cybersecurity companies have released Q1 2025 reports on the current state of ransomware, and there is consensus that the year so far has been a record-breaker, with a historic high in terms of new victims.
There has also been a significant increase in active ransomware groups due to the fragmentation of the ransomware landscape. The ease of entry, the rise of ransomware-as-a-service (RaaS), and the potential for high financial rewards have motivated many groups to splinter and rebrand to avoid detection, making it more difficult to track and mitigate the threat. The increase in attacks in Q1 2025 could be due to dwindling returns from attacks, as far fewer victims are paying ransoms despite the average payment remaining high. Ransomware groups may be making up for decreasing ransom payments by increasing their attack volume. There has also been a notable increase in third-party litigation related to ransomware incidents, with a 75% growth in such claims compared to previous years.

Increasing privacy liability claims:
There is growing complexity in privacy-related claims due to new regulations and legal interpretations, particularly concerning biometric data and personal information. Companies must stay informed about these evolving laws to mitigate risks. Cyber insurance coverage for wrongfully collected information (e.g., collecting and sharing personal information without proper consent) remains unsettled and often requires negotiation when placing a cyber insurance policy. Businesses need to have clear policies and procedures for data collection and ensure that they have proper consent before collecting any sensitive information.

CrowdStrike outage reflection:
The July 2024 CrowdStrike incident demonstrated that widespread events do not always occur as a result of a malicious attack. The incident arose from a faulty software update being sent to customers around the world, which specifically impacted workstations and servers. Thousands of businesses that use CrowdStrike were impacted, and thousands more were affected because their vendors or suppliers used CrowdStrike. Airlines, hospitals, banks, stock markets, governments, and others that used the software found themselves unable to function due to the global interruption.
Practical lessons that can be learned from this incident include the importance of implementing and rehearsing incident response plans. Additionally, procuring cyber insurance, in particular, a policy that includes dependent (or contingent) business interruption is important for businesses that contemplate experiencing periods of downtime due to cyberattacks such as this.

Q1 2025 U.S. Business Insurance Market Observations 31

Lorem ipsum

Lorem ipsum
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Marsh & McLennan Agency LLC 2

✓ Maintain a strong difference in size between functional and thematic icons when using together.

✗ Don't use thematic and functions icons together at the same level of information.

Photography

Photography

Contextual photography

Select straightforward, editorial-style photography that clearly reflects our capabilities across industries and regions, featuring objects, settings and people in real life settings.

Avoid abstract, birds-eye-view or distant shots; instead, choose photography that features direct, in-the-moment scenes that convey our expertise, passion, and creativity.

When possible, lead with photography that features MMA colleagues instead of stock photography. Click [here](#) to access our national library of colleague photography.



MMA custom photography

We have 3 approaches to ensure our photo options are high-quality and fresh, while reducing reliance on stock.



Tier 1

Professional lifestyle and headshots

Shot by a professional photographer for highest-quality, custom photography to be used in national campaigns (for ads, print, and booths).

Click [here](#) to access the Tier 1 library.



Tier 2

Professional events and meetings

Shot by a professional photographer for national and regional events and meetings (for web and print).

Click [here](#) to access the Tier 2 library.



Tier 3

In-house events and meetings

Shot by internal photographers or colleagues national and regional events and meetings (for web and social).

Click [here](#) to access the Tier 3 library.

Photography

In layouts

Photography will be a driving force in helping to bring our brand to life. It is an integral part of our layouts and requires carefully selected photos that work well with our graphic devices.

When using the gradient color block with white text, you will need to select a photo with a darker contrast to allow the text to be legible. Selecting a “darker” photo does not mean it needs to feel overly serious. The subject can still be friendly, approachable, etc.

Add a slight transparency to the color block to allow the image behind it to show through. Opacity will range from 90-95% based on the color and photo selected.



 Choose photography that also works well with the gradient to help elevate the layout.

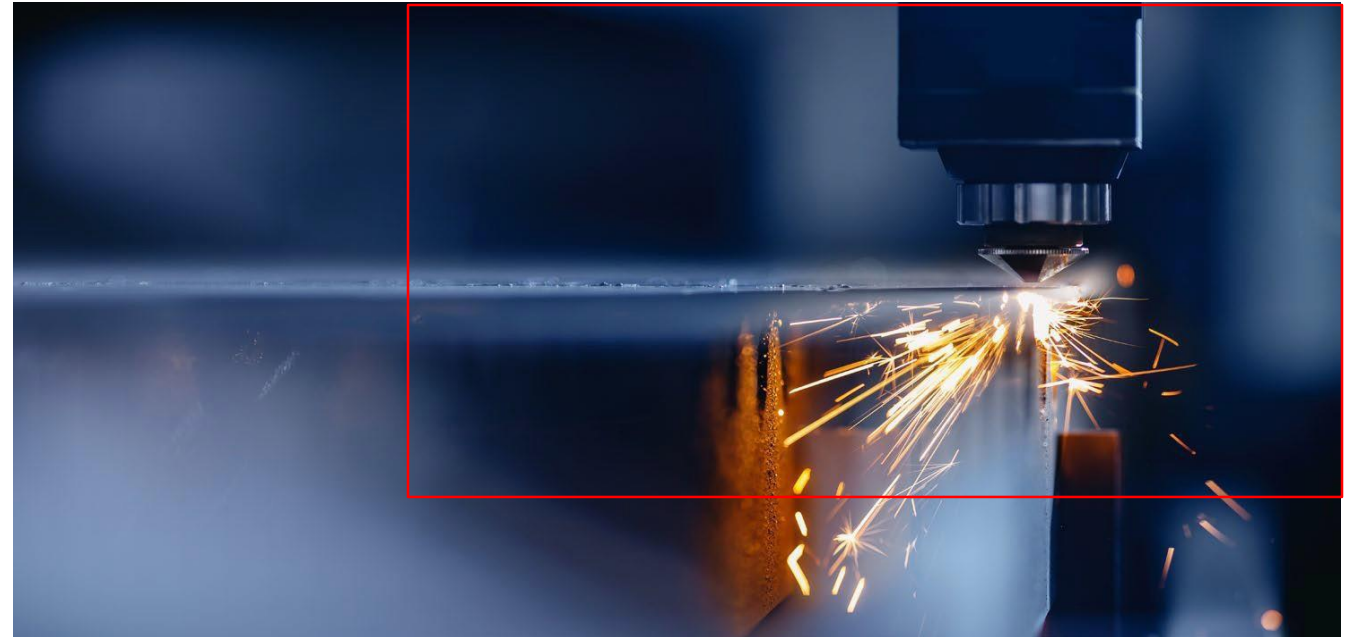
Photography


Cropping

Select photos with minimal background or with one main subject and that work well to compliment the color block, Photos with too many subjects or a complex background will feel overwhelming. The best approach is using photography with a maximum of three subjects.

Subjects that are on the right side of the photo work best to allow room for the color block and text. You may need to scale up or down a photo to place it in an optimal position where faces or main subjects are not cut off by the color block.

If there is difficulty selecting an image with the color block, revert to using the alternate photo block layout, full image or no image approach.



 When selecting photos from Adobe Stock, utilize the filters on the left-hand side to indicate depth of field, isolated image, room for text etc. This will help narrow your search.

Photography

Usage examples



 Do not use over-composed, overlaid, or manipulated images or clipart.

Photography

Colleague portraits

We use clean solid white backgrounds for our colleague imagery. These simple backgrounds provide the ability to silhouette and celebrate the individuality of our colleagues.

When creating colleague portraits:

- Ensure camera placement, lighting, framing, and background remain consistent across all subjects and poses
- Include both posed and candid shots with a mixture of direct eye contact as well as looking away from the camera
- Subjects should appear friendly, authentic, and relaxed
- Outfits should vary from business (formal, suit/tie, pantsuit) to casual (polo, blouse, jeans, khakis) with muted tones



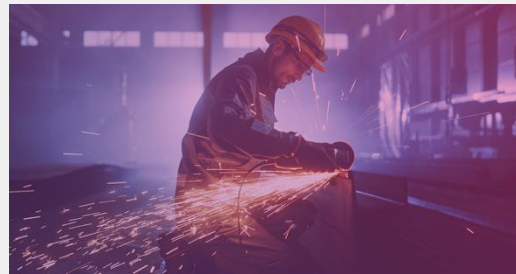
Photography

Treatments

Gradient splash



Gradient overlay



Silhouettes and pop-outs



Campaign art

Campaign art

Campaign art versus core brand elements

While both are visual components in marketing, "campaign art" refers to specific creative assets designed for a particular marketing campaign with a focused message, while "core brand elements" are the foundational visual and messaging components that consistently represent a brand across all marketing materials, maintaining a unified identity regardless of the campaign.

Campaign art can be more flexible and dynamic, adapting to the specific goals of each campaign, while core brand elements are designed to remain consistent and recognizable across different marketing initiatives.

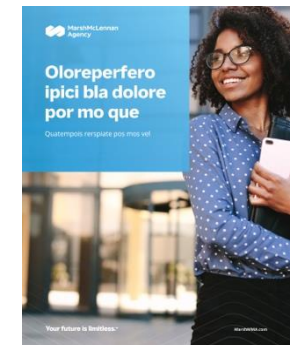
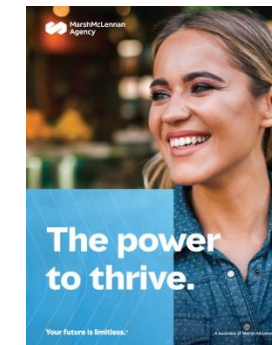
Campaign art is primarily focused on driving immediate action or achieving a specific campaign objective, whereas core brand elements aim to build brand awareness, recognition, and trust over time.

Examples: Our EHB trend and BI trends each have unique campaign art that include a unique pattern, photography treatment, and layout style that should remain only on assets related to that campaign. Other examples are our heritage months, limitless opportunity brand awareness campaign and our 15 year anniversary campaign. While color palette and graphic devices derive from our overarching brand, the elements are unique, temporary and should cease being used at the end of the campaign.

Campaign art



Core brand elements



Campaign art

Examples

Employee Health & Benefits Trends

MarshMcLennan Agency

2024 Employee Health & Benefits Trends

The Evolving Workforce

Your future is limitless.™

1 Better benefits, better talent

2 All-aboard the whole-person health train

3 Health care costs - The pressure is on

4 Employees say better benefits are more important than ever to support their workers

5 In the fifth year of a decade marked by unprecedented economic and geopolitical uncertainty, employers are under more pressure than ever to support their workers.

6 82% of employees say their employer's benefits are important to their decision to stay with their current employer.

7 65% of employees say their employer's benefits are important to their decision to leave their current employer.

8 10% of employees say their employer's benefits are important to their decision to leave their current employer.

Business Insurance Trends

MarshMcLennan Agency

Overcome the current climate of uncertainty

Mitigating today's top business risks

Your future is limitless.™

A business of Marsh McLennan

01 Cyber and data risks

02 Cyber risk solutions

03 Security and data privacy spend is still growing

04 Social inflation risk solutions

05 Nuclear verdicts and social inflation

75% of employees say their employer's benefits are important to their decision to stay with their current employer.

17% of employees say their employer's benefits are important to their decision to leave their current employer.

40% of employees say their employer's benefits are important to their decision to leave their current employer.

38% of employees say their employer's benefits are important to their decision to leave their current employer.

Brand Awareness

MarshMcLennan Agency

LIMITLESS

happy employees

compassion

Give your team a benefits and retirement package that will leave them smiling.

MMA is proud to support **NON-PROFIT ENTITIES**.

Your future is limitless.™

15 Year Anniversary

Celebrating Marsh McLennan Agency's

15 YEAR Anniversary

Join me in celebrating Marsh McLennan Agency's

15 YEAR Anniversary

MarshMcLennan Agency

MarshMMA.com

Campaign art

Best practices

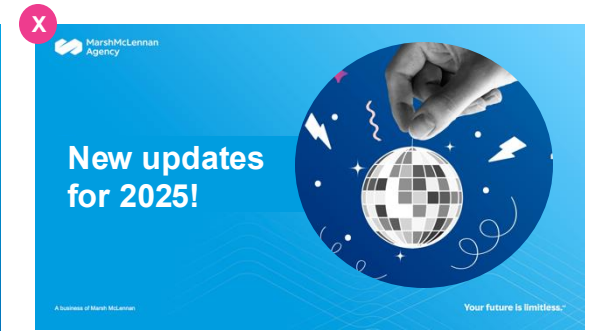
Unique patterns, photographic treatments and layout styles used in campaign art should remain only on assets related to that campaign. While color palette and graphic devices derive from our overarching brand, the elements are unique, temporary and should cease being used at the end of the campaign.



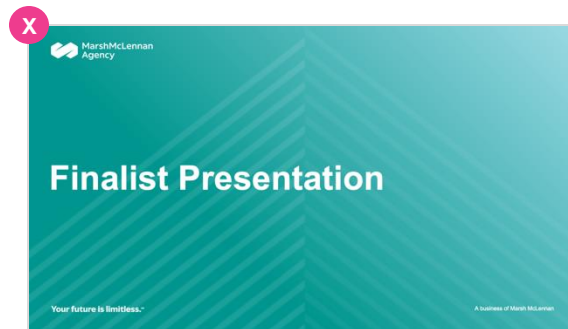
Don't use any of the custom illustrations outside of the EHB Trends report.



Don't use the disco ball in collateral outside of the 15 year anniversary campaign.



Don't use the oversized arrow pattern in collateral outside of the BI Trends report.



Don't use the post-it note in collateral outside of the brand campaign.



Program branding

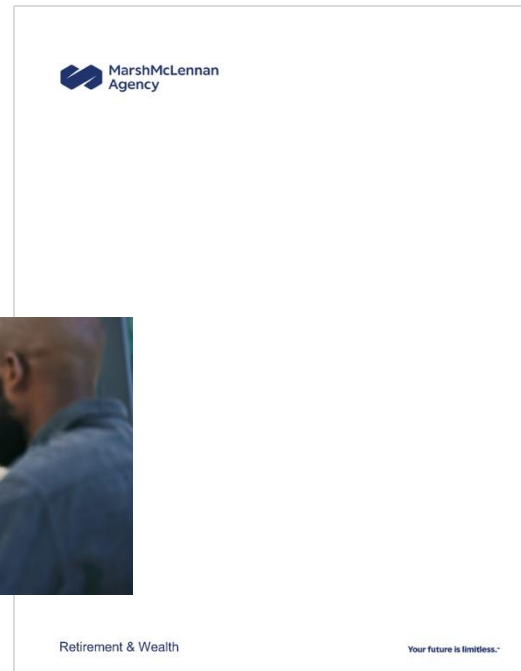
Program branding

Branded text versus wordmark

Treatment Design A – Branded Text

Noto Sans Regular in dark blue or white is used for our business lines, certain offerings and capability descriptions. No logo or brand symbol is used other than the MMA logo. The MMA logo should always appear somewhere on the same page and should be scaled more prominently than the branded text.

Branded text should be sized to match surrounding document text. It should never be locked up with the logo and preferred placement is in the footer. If needed, it can be used in top right corner or above the headline.



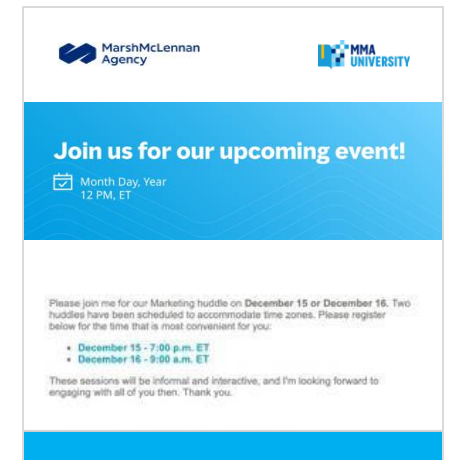
Treatment Design B – Wordmark


MMC Display Condensed is used to create name artwork for programs, functions, capabilities or offerings in order to provide greater distinction. The MMA logo should be placed somewhere on the same page as the name artwork but SHOULD NOT be “locked up” with the MMA logo.

**COMPLIANCE
CENTER OF EXCELLENCE**

MMAUNIVERSITY

RxSOLUTIONS



 A logo mark can be used in certain instances with the Name artwork.

Program branding

MMA Cares

MMA Cares is our philanthropic arm that is dedicated to making a positive impact in the communities we serve.

The recommended approach for MMA Cares logo usage is for internal assets and event signage only.

If there is a business case for using the MMA Cares logo on external assets it needs to be in close proximity to the MMA logo and approved on a case-by-case basis by the national team.

Logo



Postcard



Example artwork



Landing page



Brand in action

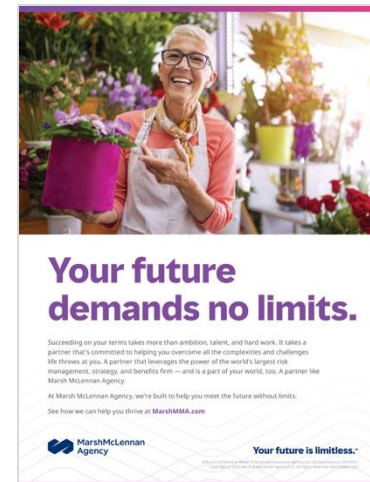
Brand in action

Advertising (image driven) – regional use

Regional advertising templates are available in the rebrand library. We have created a collection of pre-made advertisements that speak to various audiences including prospects and clients as well as partnering firms and businesses. Each photo has been carefully selected to match the overall color of the ad as well as relate to the desired audience.

The MMA logo and tagline are in the same position on all ads to create consistency. A gradient color bar has been added to the top and bottom of the ads.

Character styles for font and color are set as well as paragraph styles for various size headlines within the template. Because each region has different needs for their ads, we are hoping this will be a collaboration between regions and the national team to help infuse our limitless narrative in ad copy that is created for additional versions.



Brand in action

Advertising (image driven) – national use

A collection of pre-made national advertisements are available that have photography selected to work well with the color block concept. These templates are for national use only.

Marsh McLennan Agency

Your future demands no limits.

Succeeding on your terms takes more than ambition, talent, and hard work. It takes a partner that's committed to helping you overcome all the complexities and challenges life throws at you. A partner that leverages the power of the world's largest risk management, strategy, and benefits firm — and is a part of your world, too. A partner like Marsh McLennan Agency.

At Marsh McLennan Agency, we're built to help you meet the future without limits.

See how we can help you thrive at MarshMMA.com

Your future is limitless.™

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Marsh McLennan Agency

Accelerate your future success by removing all obstacles.

You already built something incredible. When you're ready to elevate your business even higher, you need a partner who can give you a platform for scale and even greater success. A partner with the strength and resources of the world's largest risk management, strategy, and benefits firm. A partner committed to building a network of accomplished brokers. A partner like Marsh McLennan Agency.

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Brand in action

Advertising (headline driven)




**Wherever
ambition takes
you, we'll help
make it happen.**

Ambition, talent, and hard work are the keys to success. So is being a part of a team that helps you grow your skills, take on new challenges, and build your career on your terms. A team with the scale of a global leader and a culture of respect and entrepreneurialism. A team like Marsh McLennan Agency.

See how we can help your career grow at MarshMMA.com

Your future is limitless.™

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**Your future
demands
no limits.**


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At Marsh McLennan Agency, we're built to help you meet the future without limits.

See how we can help you thrive at MarshMMA.com

Your future is limitless.™

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**Accelerate your
future success
by removing
all obstacles.**

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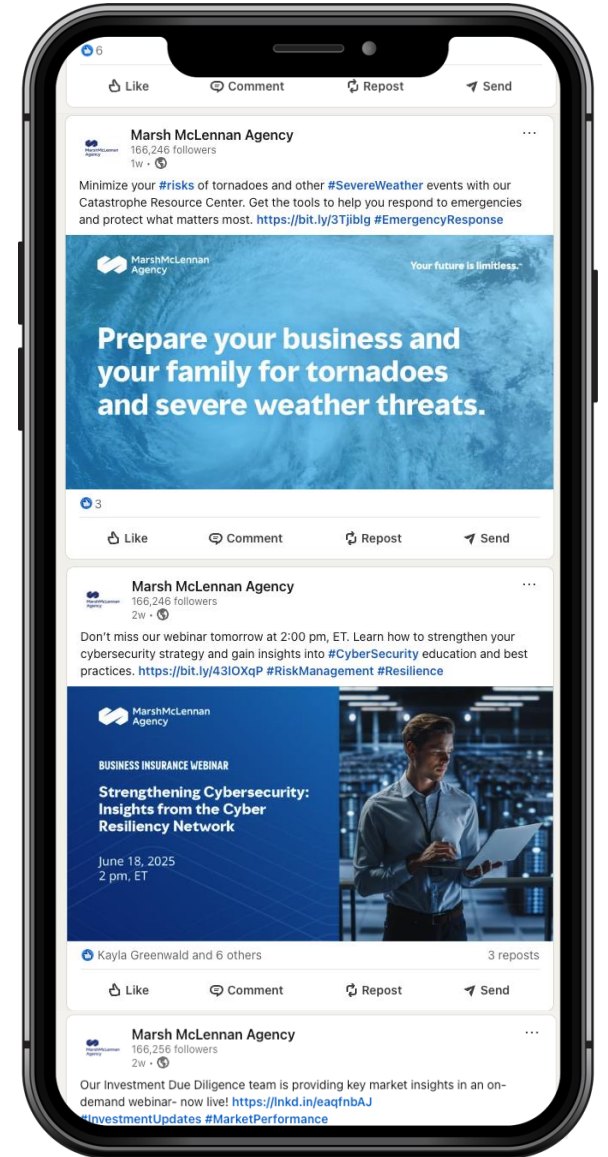
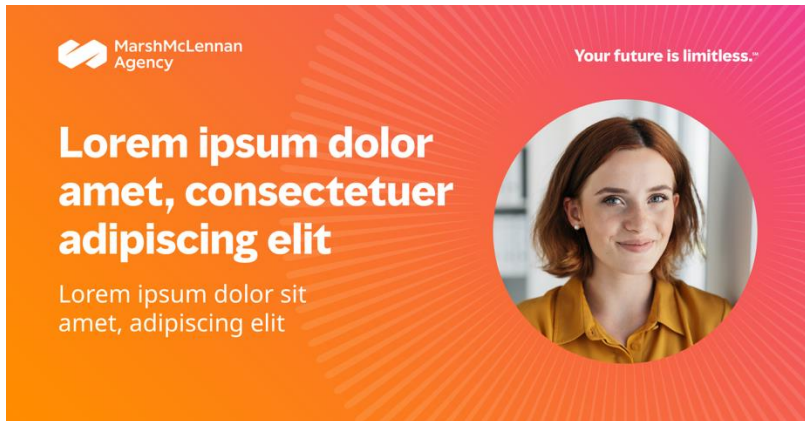
See how we can help your business go further at MarshMMA.com

Your future is limitless.™

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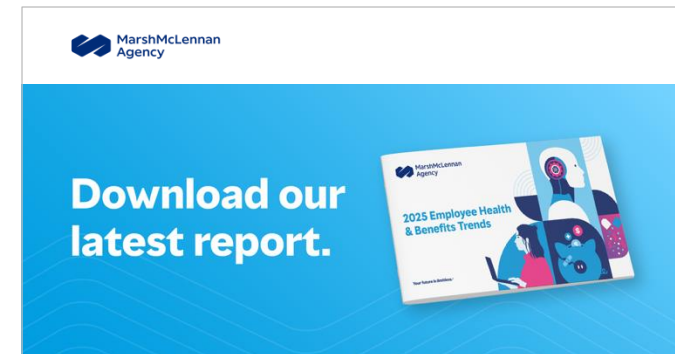
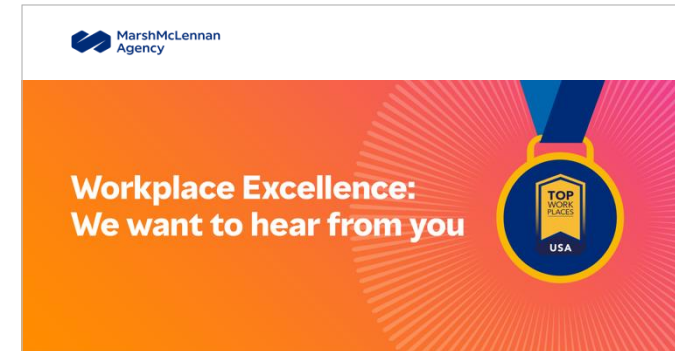
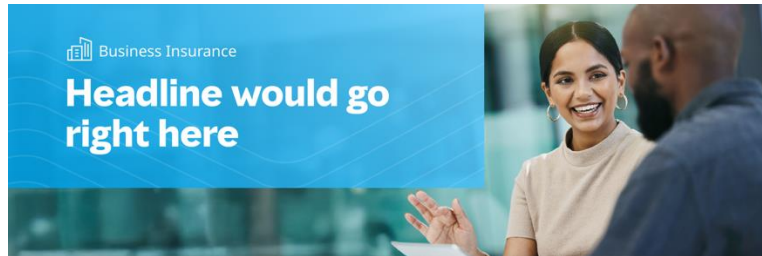
Brand in action


Social media



Brand in action

Email headers

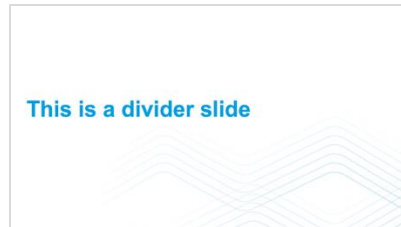


 Gradients should not be used in headlines for email headers. Please use solid colors for headlines.

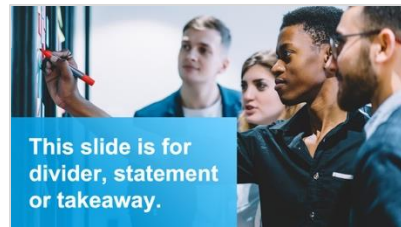
Brand in action

PowerPoint sections

Divider slides



Quote/callout slides

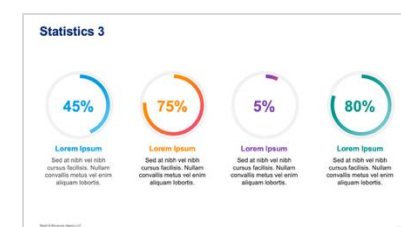
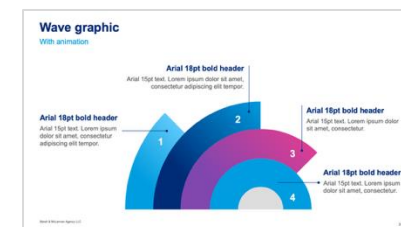
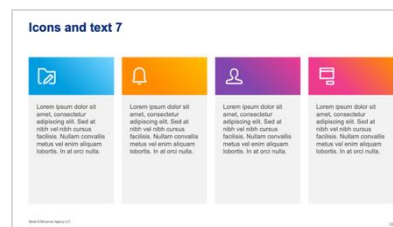
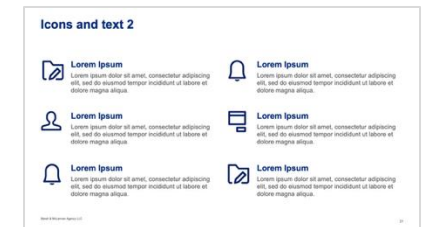
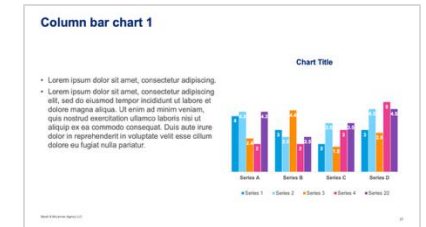


Important notes

Please do not add gradient text to any internal slide headlines. Headlines should always be dark blue. Gradient text can be used on the cover, callouts, quotes, and stats.

Try to maintain small files sizes for PowerPoints by not importing high-resolution pictures. If the file size is too large with pictures, the “compress pictures” panel within PowerPoint can be used to reduce the file size.


Content slides



Brand in action

Leadership and standard bio templates

Leadership bio



FirstName LastName

Title, Marsh McLennan Agency

"A famous quote that resonates with the leader goes here." — Quote author

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Get to know me

T + 1 514 855 6705
M + 1 514 458 1844
Colleague.Name@MarshMMA.com
MarshMMA.com

Education and certifications

Degree/certification/etc.
University Name

Fun fact


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About Marsh McLennan Agency

Marsh McLennan Agency (MMA) provides business insurance, employee health & benefits, retirement & wealth, and private client insurance solutions to organizations and individuals seeking limitless possibilities. With 15,000+ colleagues and 300+ offices across the United States and Canada, MMA combines the personalized service model of a local consultant with the global resources of the world's leading professional services firm, Marsh McLennan (NYSE: MMC).

Marsh McLennan Agency
A business of Marsh McLennan

Colleague bio




Your future is limitless.™

Firstname Lastname

Job title | Division

You can use this space to fill in a few paragraphs and bullet points about your job experience, educational background, skills and more.

To add your headshot in the column to the right, click on the blue square and go to the Drawing Tools > Format tab in the top right of the ribbon. Choose Shape Fill > Picture. Browse for your picture on your computer and click Insert. Now, click on your picture square and go to Picture Tools > Format in the top right of the ribbon. Click Crop > Fill and your picture will be resized to fit proportionally in the square. You can move your picture around in the square to find the best fit. If you have any issues adding your photo to this page, please reach out to your local MarComm team.



Colleague name

Marsh McLennan Agency
T + 1 514 855 6705
M + 1 514 458 1844
Colleague.Name@MarshMMA.com
MarshMMA.com

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Subhead

- Bullet
- Bullet

Marsh & McLennan Agency LLC

A business of Marsh McLennan

Brand in action

Email signature

Only use Arial for email signatures and refrain from using cursive or other fonts that look like signatures. Please use “|” to separate information.

No colors outside of MMC Dark Blue and core blue hyperlinks should be used. Only use approved MMA logo (no stretched logos or icons.) Make sure to separate co-branded logos with a 1pt line rule.

For a clean format, do not add quotes, Insight colors, headshots or credential seals. All additional images and statements should go below the signature and never above the person’s name.

Acceptable additions to your email signature:

- MMA logo, co-branded logo, or legacy agency logo
- State-mandated agency license number (California)
- A resource link (COVID-19 resource page, LinkedIn profile, office map...)
- Best Places to Work logo, or similar award
- Customer thermometer buttons
- Upcoming holiday closures or PTO (temporary)

Employee Name (Optional pronouns), **Accreditations**
Job Title, Designations (if applicable), Optional Practice Area
T +1 212 345 6000 | M +1 212 345 0001 | F +1 212 345 0001
Address 1 | Address 2 | City, State | Zip
First.Last@MarshMMA.com | MarshMMA.com

[Facebook](#) | [Instagram](#) | [LinkedIn](#) | [X](#) | [YouTube](#)



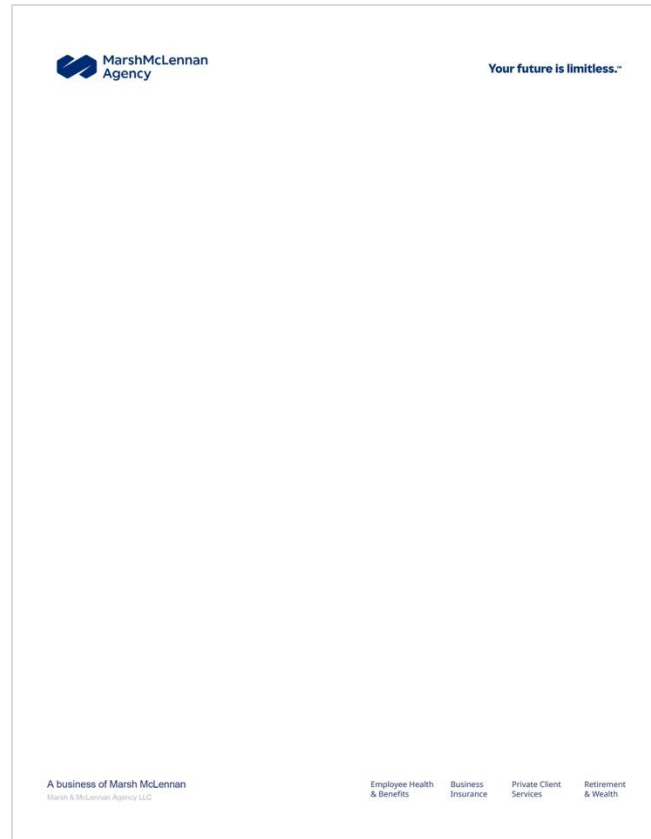
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Marsh & McLennan Agency LLC

Please see our [Privacy Notice](#).

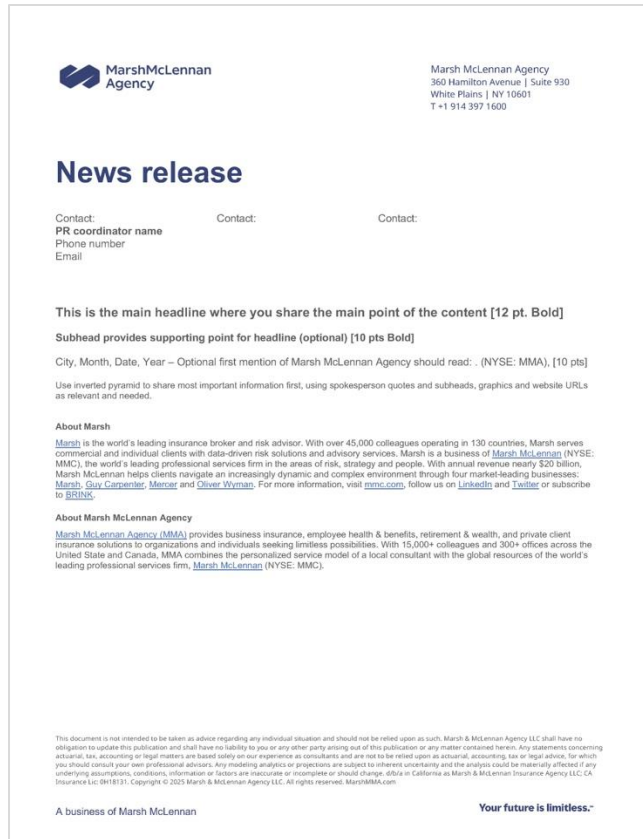
Brand in action

Stationery

Letterhead



News release



Promotional swag



Brand in action

Business cards

Our business cards come in five colorways all in one box to showcase our expressive and diverse brand.

Our preferred national print vendor is Taylor Communications. Nationally approved business card templates, including alternate versions for Retirement and California, are available for ordering on their print portal, SmartWorks.

If your region is working with a local print vendor, please reach out to the national design team for artwork.



Core blue/light blue colorway – front and back



Purple/pink colorway – front and back



Pink/orange colorway – front and back



Orange/yellow colorway – front and back



Turquoise/light teal colorway – front and back

Tradeshaw and SWAG

Tradeshow and SWAG

Examples of tradeshow booths, promotional materials, and SWAG for giveaways

Tradeshow booth materials



Promotional materials

A promotional flyer for an upcoming event. It features the Marsh McLennan Agency logo at the top. The main heading is "Join us for our upcoming event!". Below this, it states: "We hope you'll join our Employee Health & Benefits experts at booth #98 to learn how Marsh McLennan Agency (MMA) can provide employee benefits solutions for your organization. We will also be sponsoring Hut Acacia on Wednesday, September 20, from 7:30-9:00 pm. We look forward to seeing you at Ohio SHRM 2023!". Three speakers are listed with their photos and contact information: Dana Gore (Vice President, Employee Health & Benefits, Dana.Gore@MarshMMA.com, 216.532.6144), Nick Bellanca (Vice President, Employee Health & Benefits, Nick.Bellanca@MarshMMA.com, 858.349.4151), and Michael Cunningham (Vice President, Employee Health & Benefits, Michael.Cunningham@MarshMMA.com, 440.653.0226).

SWAG (giveaways)



 Tradeshow booth materials can be ordered in the [Geiger store](#).

A promotional graphic for Booth #98 at the Ohio SHRM conference. It features the text "Booth #98 Ohio SHRM conference" and "September 20-22, 2023 Sandusky, OH". Three speakers are shown with their photos and names: Dana Gore, Nick Bellanca, and Mike Cunningham. The Marsh McLennan Agency logo and "MarshMMA.com" are at the bottom.

Resources

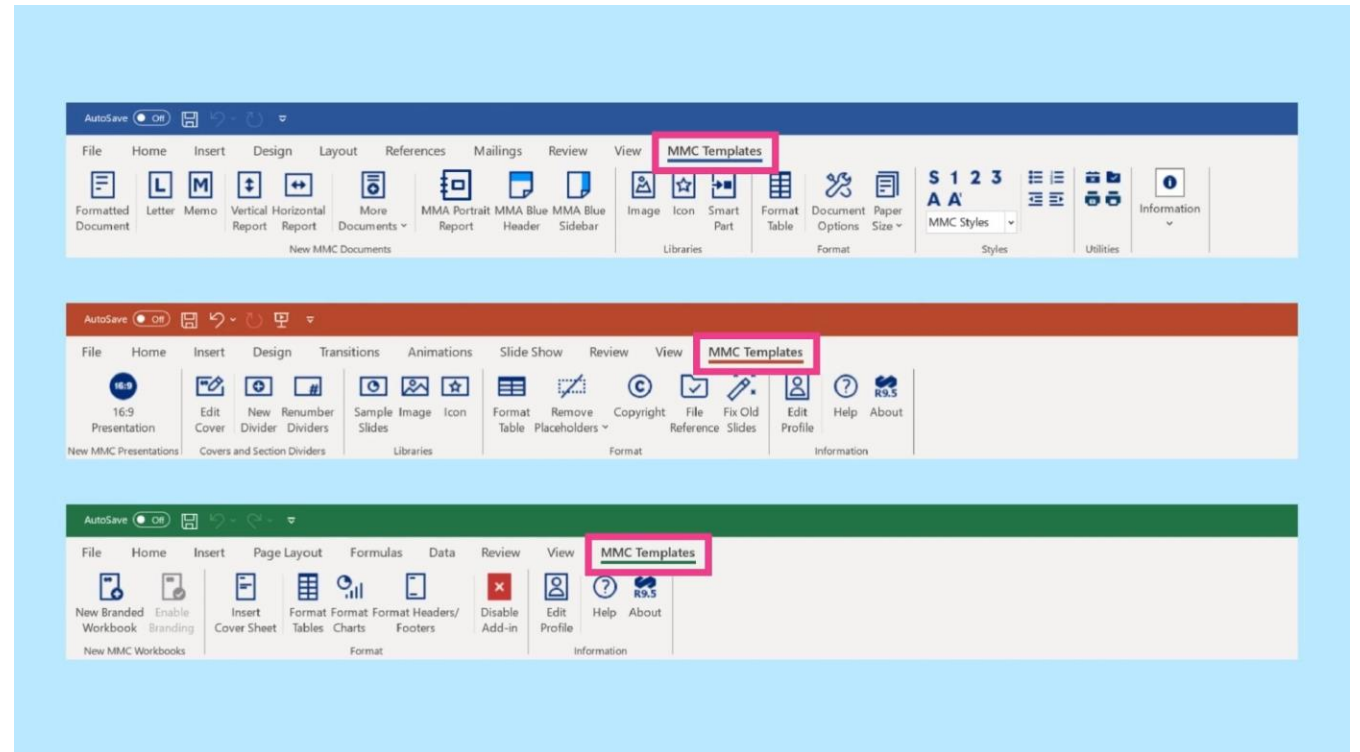
MMC Templates Toolbar

The Marsh McLennan templates toolbar in each of the core Microsoft Office applications is an essential toolset for creating on-brand documents, presentations, and spreadsheets.

The toolbar provides helpful functionality for creating letters, memos, reports, and on-screen presentations, making it easy to stay on-brand and enhance your presentations, documents, and spreadsheets through access to a range of approved images, icons, and libraries.

For more information about the MMC Template Toolbar, click [here](#).

For the MMA U learning track, click [here](#).



MMA brand portal

Marsh McLennan Agency and Marsh McLennan businesses have built a robust brand portal for colleagues to access brand guidelines, templates and brand assets.

All colleagues have access to the main brand portal. A separate Designer tab is available for MarComm colleagues as a resource for the latest design templates, extended guidelines and additional design elements.

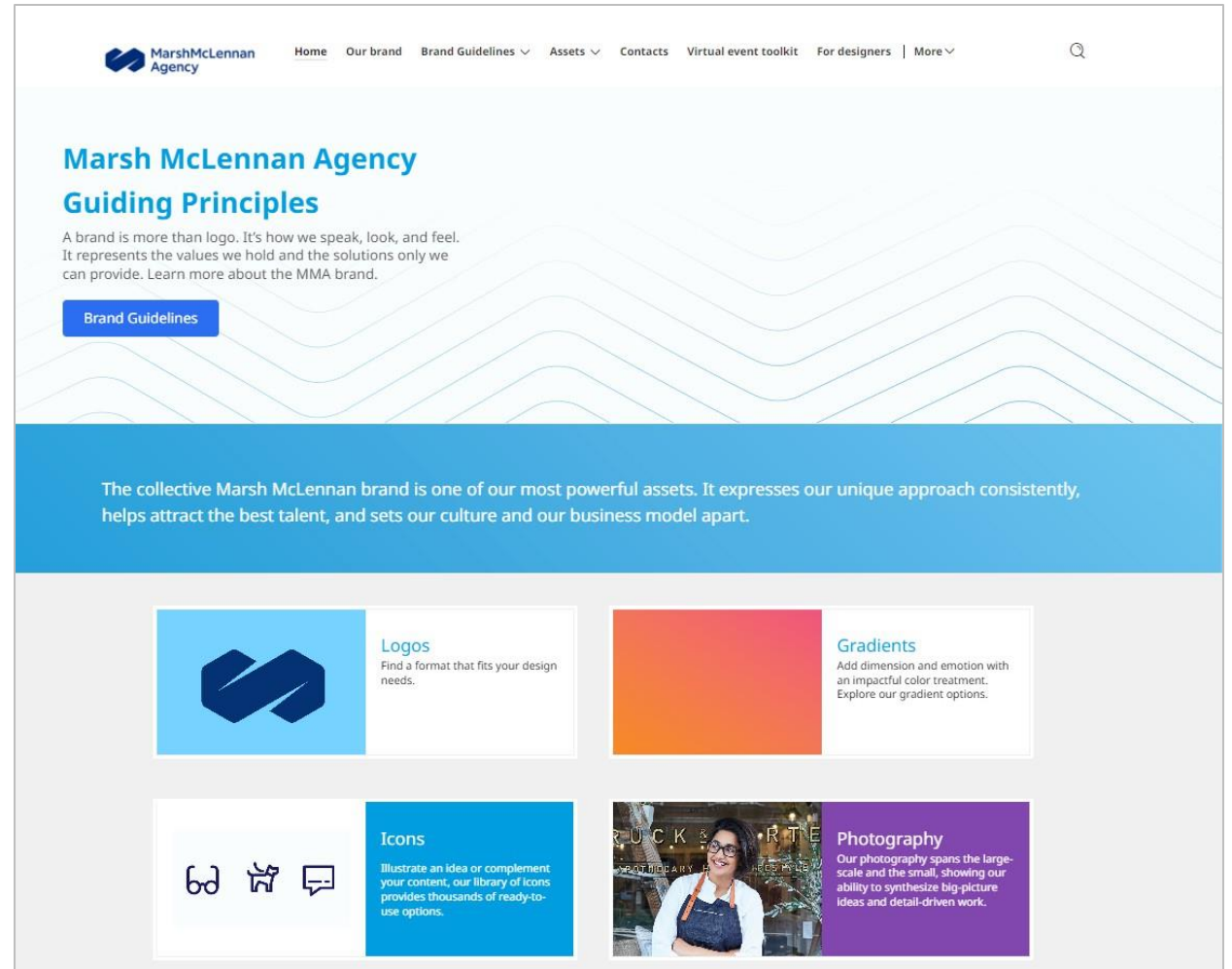
<https://brand.marshmma.com>

Have questions? Reach out!

Erin.Quigley@MarshMMA.com

Rachel.Katz@MarshMMA.com

Debbie.Neff@MarshMMA.com



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MarshMMA.com



**Marsh McLennan
Agency**

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