

Local Naming Principles

Names matter

They shape how people look at us. Think about the difference between a *Charlie* and a *Charles*. You never get a second chance at a first impression.

All the same things are true for a product, or service, or anything else we need to name as AXA. Get it wrong and people get the wrong impression. These guidelines are here to help us get it right.

They show how to keep it consistent. How to make it useful for our customers. When to fit, when to be straightforward, when to stand out. And when it doesn't need a name in the first place.

Welcome.

What's included in this guide?

1. Why we have naming principles **04**
2. Naming principles **07**
 - When to name
 - Types of names
 - Descriptive and suggestive names
 - Decision tree
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 - Stakeholder contacts
 - Tools to use

**1. Why do we have
naming principles?**

Business Insurance Wizard Start-up Kit Proactive Health Gateway

AXA Research Fund AXA Vantage AXA Connect Business Insurance

Business Guardian Angel Health Tech & You Amplify

Advance Doctor@Hand HomeSafe AXA First

AXA Advanced Realise Health Van Insurance PPP Taking Care HomeSure

eServe Working body ActivePlus Contents Insurance

Fizzy HomeSmart AXA Exclusive Business Scout

Fast Track Appointment Service Travel Insurance

We want to change the way we do things...

...To help us

look out for the times when a name isn't needed

name things consistently

save budget on registering names

prioritise our hero offers

save time on communicating abstract names

engage the right people from the offset

ensure enough time is given to the process

...To help our customers

navigate our offer without confusion

2. Naming principles

Name check: does it really need one?

Sometimes the best name is no name at all. When you've been working on something new and shiny for ages, it's only natural to want to call it something shiny and new.

But that's not always best (or clearest) for our customers. Our world is drowning in language. There are 39 million active trademark filings. So before you add to that pile, ask:

- Does a new name clarify, or confuse things for our customers?
- Does it fit with the rest of our offer?
- Would existing category language work better?

Still need to name it? Carry on.

We give new names to:

- Our 'hero' offers with brand building potential e.g. Realise Health
- New business opportunities where we're stretching into new markets e.g. PPP Taking Care

We adopt category language* for:

- Generic products/services that are easily understood with category language e.g. Travel Insurance
- Bundles - it's important they're easily compared

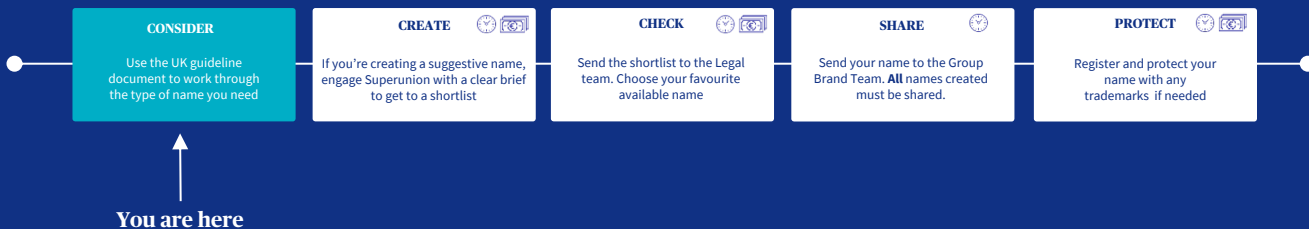
A couple of things you'll need...

Creating a new name is a lengthy, demanding process so you'll need a couple of things to see you through:

Access to expertise – You'll need to find help, or even just a sounding board. It's nearly impossible to create a good, working name on your own. We've got Superunion, our creative agency and our in-house Brand and Legal experts on hand.

Budget – Creating, protecting, managing and communicating meaning around a new name can be costly.

Time – Most importantly, names can't be rushed. Have a look at the timeline below for an overview of your journey.



What type of name do you need?

1. AXA has a **master brand strategy** – meaning all names must help to build the AXA brand and not compete with it.

2. Names should be **descriptive**.

3. Exceptions are **strategic ‘hero’ offerings**. They’re considered for **suggestive names**. To be a strategic ‘hero’ offer, at **least 3** of these criteria must be fulfilled (business case to the UK brand team):

- Has the potential to be category changing
- AXA is one of the first two brands to enter the market
- A unique name is a key driver in the purchase decision
- High revenue driver/potential commercial value
- High profile image driver with substantial brand building potential
- Name needed to help AXA stand out in a new competence area where AXA is not recognised
- Sufficient budget to build, promote and protect

What makes a name descriptive or suggestive?

A **descriptive name** clearly describes what the offer is or does

At AXA, our descriptive names:

- Capture the key function of the offer (its main feature, benefit or use)
- Use active language
- Are no more than three words
- Are easy to pronounce
- Use simple, globally recognisable English

Benefits:

+
Widely understood
Easy to get
Easy to translate
Easy to remember

Examples:

Young Drivers Insurance
My Wellbeing
Start-up Kit

A **suggestive name** suggests the offer rather than describing it literally

At AXA, our suggestive names:

- Evoke the category, function or benefit
- Are no more than two words
- Don't use numbers, symbols or acronyms
- Avoid trends, like removing vowels
- Can use unconventional spelling if they remain easy to pronounce

Benefits:

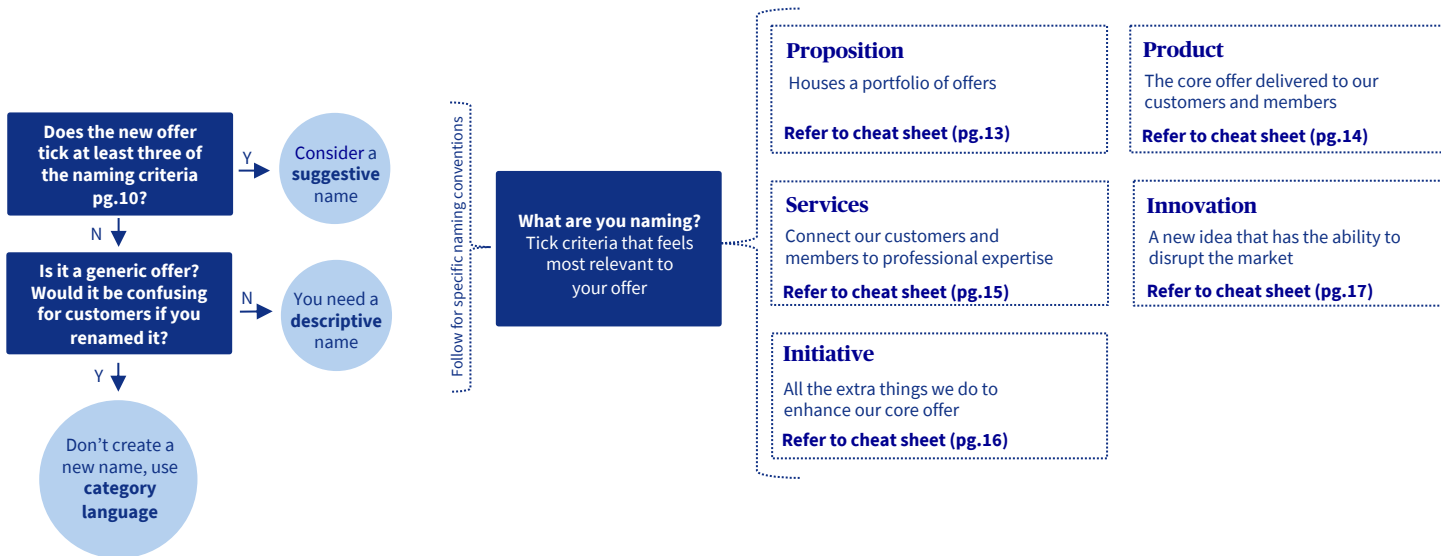
+
Distinctive
Good stretch of offer
Easier to trademark

Examples:

Business Scout
HomeSure
Business Guardian Angel
AXA Connect
E-Serve
Business Sense

What are you naming?

Use the decision tree below to make sure you're on the right track with the type of name you need. You can then check the specific naming conventions provided on our specific offers.



Proposition

Cheat sheet

Definition:

Houses a portfolio of offers

- Sit above a range of products, services and initiatives with the option to expand further
- Often the first point of contact for the customer/member journey - aiding navigation online
- Commonly play the lead in communications over specific offers

Examples:

- Realise Health (Realise health plans; Realise health assessment)
- Home Insurance (HomeSmart; HomeSure; HomeSafe)

Naming considerations:

- Consider how the proposition will be branded – Is it AXA branded like ‘Dental Insurance’? Or does it have a stand-alone identity like ‘PPP Taking Care’? If it’s stand-alone, can the name build attribution back to our brand?
- Consider how the proposition name works across a range of individual offers sitting underneath it.

Product

Cheat sheet

Definition:

The core offer delivered to our customers and members

- Housed under propositions
- Include assessments, plans and options
- Can be used to aid customer/member navigation

Examples:

- HomeSmart; HomeSure; HomeSafe
- Realise Health Plans - Heart, Plus, Premium

Naming considerations:

- Is this a new product? Or an option of an existing one? Follow suit if you're adding to an existing product set.
- Is the product name solely aiding navigation like 'Realise Health Plans'? If so, the simpler the better as to not distract our audience from where they're heading.
- For bundles, we use category language to make sure it's as easy as possible for our customers to make comparisons.

Services

Cheat sheet

Definition:

Connect our customers and members to professional expertise

- Housed under a broader proposition
- Can stand alone (Doctor@Hand) or be used as a supporting tool to deliver a product (Fast Track Appointment Service)
- Can work together to provide the best offer to customers (Doctor@Hand + Fast Track Appointment Service)
- Can offer long-term support for our customers (FIRSTcall)

Examples:

- FIRSTcall/CRISIScall
- Fast Track Appointment Service

Naming considerations:

- Consider using the same name to the proposition/product the service is housed under - It will help with audience navigation.

Initiative

Cheat sheet

Definition:

All the extra things we do to enhance our core offer

- Made accessible to a customer regardless of whether they've made a purchase e.g. Advice centres, events, inspirational/thought leadership
- Can be made exclusive to a particular proposition to enhance the offer. These are only accessible to a customer after a purchase has been made (Wellbeing hub)
- Can be targeted to internal audiences e.g. Employee reward programmes, away days/forums

Examples:

Business Guardian Angel, Wellbeing Hub, Health Tech & You

Naming considerations:

- Does the initiative enhance a proposition? Use the same or a similar name to help our customers navigate the offer.
- Is the initiative for the short-term or long-term? If it's for the latter, consider how the name could stretch in the future.
- If the initiative is internal, how much communication support will it receive? If it's not much, the simpler the better.

Innovation

Cheat sheet

Definition:

A new idea that has the ability to disrupt the market

- At seed or initial investment level
- Not accessible or seen by customers (just yet)
- Can be a third party brand with an existing name e.g. Discovered through Health Tech & You

Examples:

Birdie, Air Doctor

Naming considerations:

- For testing, the name does not have to comply with legal checks (although this does help to avoid any big changes in the future)
- Lots of our innovations are scaled and integrated into the business. What will the offer become? A product? Service? Proposition? Name accordingly.

3. Further help

Who can I talk to? What tools can I use?

| Contact: | Resources: |
|---|--|
| <p>Please contact the Brand team at BrandHelpline.AU@axa-uk.co.uk if you're thinking about creating any new names.</p> | <p>Group Naming Guidelines Naming conventions provided at a group brand level. To be used alongside this document.</p> <p>AXA Innovation Framework* Tool specifically to simplify and speed up the innovation process</p> <p>AXA Brand Architecture Decision Tool* A guide to assess the level of stretch the offer has from the masterbrand (if any)</p> <p>* Contact the brand team</p> |

Thank you