



Brand Guidelines

Protecting Caregiving
Professionals Since 1909.



Updated for 2026

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Our story began with Al Falkenhainer, a visionary pharmacist whose entrepreneurial spirit shaped our legacy. In 1898, he opened the first drug store in Titonka, Iowa, an act of innovation for its time. When a devastating fire destroyed the store just four years later, Al didn't just rebuild; he reimagined. Frustrated by the insurance industry's shortcomings, he took a bold risk and founded Druggist Mutual in 1909 to protect others like him. His problem-solving mindset and willingness to challenge the status quo laid the foundation for what is now Pharmacists Mutual Insurance Group, an enduring commitment to those who care for our communities.

Mission

Our mission is to help our customers attain peace of mind through specialized insurance products, risk management solutions, and superior personal service.

Vision

To be the leading provider of insurance and risk management solutions within our select markets by building enduring relationships.

Brand Characteristics and Tone

Welcoming	We value strong relationships and open communication. Our goal is to make working with us easy and collaborative, so you feel confident partnering with Pharmacists Mutual.
Trusted	Your success is our priority. We're committed to supporting you and safeguarding the financial well-being of the clients you serve.
Accomplished	Since 1909, we've been a proven partner for professionals who care for their communities, and for the agencies and distributors who help us reach them.
Reliable	You can count on us to deliver consistent service and dependable solutions when you and your clients need them most.
Professional	We understand your business and your clients' needs. Our team is dedicated to providing expertise and resources that help you grow and succeed.
Optimistic	Challenges happen, but we're ready with solutions that keep your clients protected and their business and lives moving forward.
Caring	Your reputation matters. We're here to help you protect the professional well-being of those you serve, every step of the way.



Brand Pillars

Specialists for Specialists

We bring together licensed professionals, specialty underwriters, and experienced claims experts to deliver tailored policies and dedicated support.

Comprehensive Coverage

Eliminate the headache of multiple insurance carriers for commercial and professional insurance. We offer it all. One carrier. One contact.

Consistent Support

When your clients and reputation are on the line, you need a partner you can count on. We deliver transparent, dependable coverage and proactive support, helping you strengthen relationships and grow your business with confidence.

Key Messages



Insureds

When it comes to protecting your business, reputation, and livelihood, you just want to know your insurance will cover you when you need it. That's what we're here for. PMIG eliminates the headache of holding policies with multiple carriers by offering comprehensive coverage for all your business and professional liability concerns. If you ever need to file a claim, you'll talk to a knowledgeable representative of our team who understands the complex, technical aspects of treating your patients and clients.



Distribution Partners

You've committed your business to protecting caregiving professionals – and so have we. PMIG offers professional and general liability, commercial property protection, and specialized endorsements. You'll get the comprehensive specialty support you need, from a dedicated underwriter specific to your business to experienced risk managers and claims examiners – plus competitive commissions. As your partner, we provide full policy lifecycle support and one contact for all your clients' professional and commercial insurance needs.



Logomark

Our logos, featuring the sunrise icon, are a symbol for tomorrow. With every sunrise, a new opportunity is born.



CLEAR SPACE AROUND LOGO



MINIMUM SIZE



1.125 in
28.5 mm
80 px



Improper Logo Usage

To maintain logo consistency, integrity and readability, do not make any alterations to the PMIG logo, such as stretching, adding new colors, changing letter case, rotating, or similar.



Do not rotate.



Do not stretch or skew.



Do not move or alter elements of the logo.



Do not use unapproved color combinations.



Do not change proportions.



Do not change fonts.



Company Names and Logos



Pharmacists Mutual Insurance Group (PMIG)
Used when referring to the company as a whole or parent company.



Pharmacists Mutual
Less widely used in 2026 when referring to the underwriting company. May be used until PM Underwriters is established in 2027.



Pharmacists Mutual Insurance Group (PMIG)
Less formal version of logo featuring PMIG acronym. Used when referring to the company as a whole or parent company.



PM Employee Foundation
Used when referring to the Pharmacists Mutual Employee Foundation, an employee-funded and employee-managed charitable foundation that prioritizes building strong communities, supporting veteran programs, and giving back to the markets we serve.



PMC Advantage Insurance Service, Inc. (PMCA)
Used when referring to the independent insurance agency offering personal and business insurance. PMCA is a wholly-owned subsidiary of Pharmacists Mutual Insurance Group.

Pharmacists Insurance Company (PIC)
Used when referring to the property and casualty underwriting company (or "paper") that issues the insurance policy. PIC does not have its own brand identity and is marketed under the name Pharmacists Mutual. It may appear in documents where the legal entity name is required. Pharmacists Insurance Company is a wholly owned stock subsidiary of Pharmacists Mutual Insurance Group.

Chiron Insurance Company (CIC)
Used when referring to the property and casualty underwriting company (or "paper") that issues the insurance policy. CIC does not have its own brand identity and is marketed under the name Pharmacists Mutual. It may appear in documents where the legal entity name is required. Chiron Insurance Company is a wholly owned stock subsidiary of Pharmacists Mutual Insurance Group.

Product/Vertical Names and Logos



Pharmacists Mutual
Used when referring to our personalized insurance plans for pharmacy and other healthcare service professionals and owners (home health, HME/DME, senior living, etc).



PM Vet Protect
Used when referring to our personalized insurance plans for veterinary professionals and owners.



PM Dental Protect
Used when referring to our personalized insurance plans for dental professionals and owners.



Sub-brand/ Vertical Inclusion

After more than a century of service, PMIG has grown to support more professionals who take care of their communities.

The vertical specific logos should stand alone. Do not use the Pharmacists Mutual logo with the PM Vet Protect or PM Dental Protect logo.

The same rules for color, spacing, and size for the PMIG logo (page 5) apply here as well.

Consult the Brand team for the complete sub-brand logo suite.



Sunrise Icon

The sunrise icon may be used when referring to all companies and products. It may also be used to add a design element or visual texture. When used as texture, it should not be used without a full company or product logo in the layout.

When used alone, it should include the ®.



A slight transparency is applied to the sunrise mark when it overlays an image: from 70% – 85% opacity, depending on the contrast of the underlying image.



Do Not



Do not use in solid orange.



Do not swap colors in the icon.



Do not flip the sunrise.



Do not use unapproved colors.



Design Elements

The Sunrise icon has inspired a number of other branded design elements that can be used to draw attention or create interest in a layout. These should be used as a way to enhance a layout, not be the dominant element on the page.



Arrows

Inspired by the rays in the Sunrise icon, the arrows can be used in any brand color as bullets or directional elements.



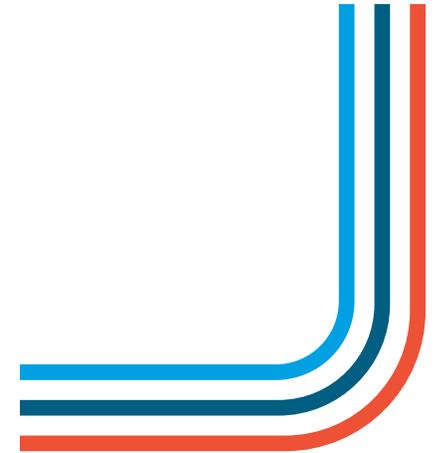
Rounded Corners

Based on the center of the Sunrise icon, the rounded corner graphics can add color to a photo or serve as a color box for sidebars or similar elements.



Outlined Sunrise Center

The outline of the Sunrise icon's center can add ownable branding to a photo or layout.



PMIG Racetrack

This directional element leads the reader's eye through a layout. Please keep these rules in mind when using it:

- Limit the bands to 3.
- The bend should be 90 degrees.
- Blue should be the prominent color.



Color Palette

Our brand color palette exemplifies the values we bring forth to our insureds, partners, and employees.

Usage

PRINT

Use CMYK or PMS color values for projects destined for print (e.g., magazines, posters, or stationery).

DIGITAL

Use RGB or HEX value for projects that will be viewed on a screen (e.g., websites or PowerPoint presentations).

PRIMARY



PMIG BLUE

CMYK 100, 19, 8, 46
RGB 0, 91, 130
HEX# 005e82
PMS 308C

Authoritative, Calm, Secure, and Trustworthy

PMIG blue conveys assurance and projects success. Widely used across Fortune 500 brands and their industries, blue helps instill confidence and trust that caregiving professionals are in good care with us.



PMIG ORANGE

CMYK 1, 83, 85, 0
RGB 224, 78, 57
HEX# e04e39
PMS 7417C

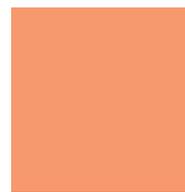
Friendly, Confident, Energetic, and Affordable

PMIG orange is the perfect complement to blue, offering an invigorating splash of color that helps our brand stand out in a cluttered market.

SECONDARY



Light Blue
CMYK 100, 11, 0, 0
RGB 0, 159, 227
HEX# 009FE3



Light Orange
CMYK 0, 49, 59, 0
RGB 247, 152, 109
HEX# f7986d



Light Gray
CMYK 7, 4, 3, 8
RGB 221, 220, 219
HEX# dddcd b



Gray
CMYK 33, 18, 13, 40
RGB 139, 141, 142
HEX# 8b8d8e

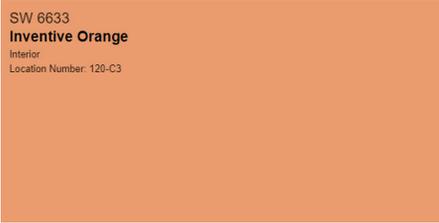
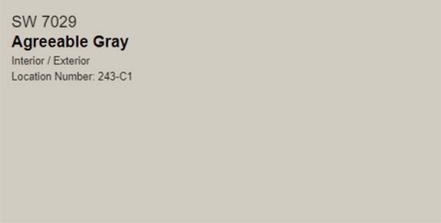
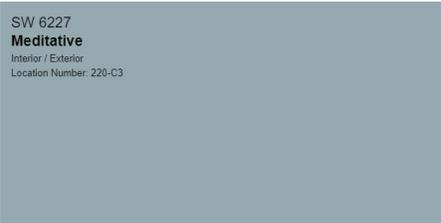
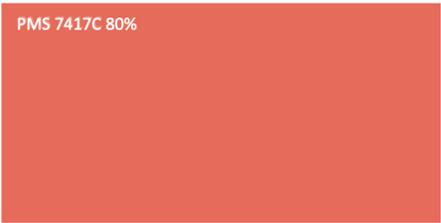


Dark Gray
CMYK 48, 36, 24, 66
RGB 64, 64, 64
HEX# 404040

Secondary colors have been added to the Pharmacists Mutual color palette to complement the primary color palette. These colors may be used when additional colors are needed. **Dark gray** is used for font color when consistency in font color is desired.



Paint Color Palette



Typography

Like our company logo, the following fonts are an expression of the Pharmacists Mutual Insurance Group brand – they’re part of our personality. Brand visual identity guidelines are established to ensure a consistent experience for everyone, and a uniform use of fonts is crucial.

H1 – Headline style

H2 – Secondary Headline Style

SH1 – SUBHEAD STYLE

B1 – Body copy style

H1 – Nexa heavy

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

H2 – Nexa Heavy

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Title Case

SH1 – NEXA HEAVY

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: ALL CAPS

B1 – Nexa Heavy

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

H1 – Corporate headline style

H2 – Secondary Headline Style

SH1 – SUBHEAD STYLE

B1 – Body copy style

H1 – Calibri bold

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

H2 – Calibri Bold

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Title Case

SH1 – CALIBRI BOLD

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: ALL CAPS

B1 – Calibri Regular

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

SECONDARY FONT

The Archer typeface is our secondary typeface and is used sparingly. Use only as a supporting font to Nexa. It should never be used in headlines or subheads.

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

H1 – Web headline style

H2 – Secondary Headline Style

SH1 – SUBHEAD STYLE

B1 – Body copy style

H1 – Verdana bold

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

H2 – Verdana Bold

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Title Case

SH1 – VERDANA BOLD

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: ALL CAPS

B1 – Open Sans Regular

Kerning: Optical | Tracking: 0 | Leading: +2pt | Case: Sentence case

EDITORIAL GUIDELINES

- Headlines should be sentence case.
- Subheads should be Title Case.
- Use serial commas.
- Put periods (not hyphens) in our phone numbers: 000.000.0000
- URLs should be lowercase and do not include “www.”: pmuw.com, pmig.com, pmca.agency.
- We can use the abbreviated “PMIG” when referring to our name as long as the first usage in the communication includes the full Pharmacists Mutual Insurance Group name.
- You can use our brand names as possessives: “Pharmacists Mutual’s coverage ...”
- Our address and standard disclaimer are as follows:
©2026 Pharmacists Mutual Insurance Group.
808 Highway 18 W, Algona, IA 50511. All rights reserved.
Products or services are provided by one or more subsidiary affiliates of Pharmacists Mutual Insurance Group

Add the following disclaimer at the end whenever coverage or policy information is mentioned, and if coverage is not approved in every state:

Coverage and eligibility may vary by state and are subject to underwriting approval. See policy for full description of coverages.



Photography

Consistent photography is critical to portraying our specialty or niche brand identity. It should convey an authentic, in-the-moment feel. Keep the following direction in mind for photography:

- It should feel naturally occurring – not staged.
- Avoid images of people looking directly into the camera.
- Use black and white photography to allow our colorful brand elements to stand out.
- Keep photos consultative to avoid issues with PPE and other possible safety or procedure concerns.
- All photos must be purchased, properly licensed, and approved by the PMIG Brand team.



NOTE: Avoid images of commercial farm operations.



Iconography

It's difficult to rely solely on photography to tell our brand story. Therefore, we've built an extensive library of icons to help relate to customers and convey our value proposition. Icon development is ongoing, so please consult the Brand team if you have a more specific need.

All icons have a version to use on a dark background.



See It in Action

Every marketing communication is an opportunity to create a positive impression with insureds, distribution partners, and business partners. Whether printed or digital, our communications should be clear, easy to understand, and simple to act upon. Here are examples showing how our brand elements work together to deliver a consistent and engaging experience.



The Pharmacists Mutual difference.

Our Customers

We offer comprehensive and personalized insurance solutions for the following professionals and practices:

- Pharmacy
- Dental
- Veterinary
- Home Health Care
- Home Medical Equipment
- Senior Living Facilities

Expert insurance solutions for those who care for our communities.

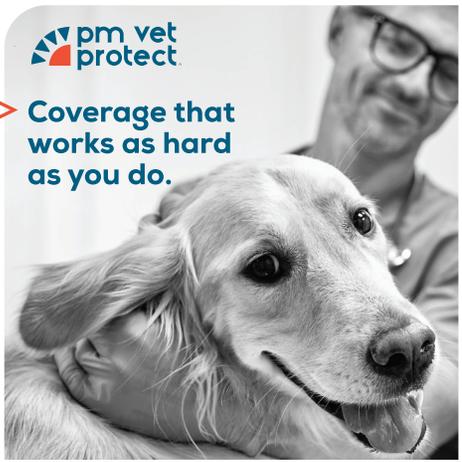
Our Purpose
Innovation Born From Adversity. Protection Built on Vision.
 Pharmacists Mutual Insurance Group was founded by an innovative risk taker who saw opportunity in the aftermath of a devastating 1902 fire that destroyed his town's only drugstore. Refusing to accept defeat, he created a new kind of protection, one tailored to the unique needs of pharmacists and health care professionals. That pioneering spirit still drives us today. For over a century, we've delivered specialized insurance products, proactive risk management solutions, and exceptional personal service to those who care for their communities. We don't just insure – we innovate, protect, and empower.

ESTABLISHED 1909 >>>>> EVOLVED 2025





▶ See the reverse side to explore how we support professionals like you.



pm vet protect

▶ Coverage that works as hard as you do.



pm dental protect



Insuring Dental Careers

One Carrier. One Contact.

COVERAGE FOR:

- ▶ Professional & General Liability
- ▶ Property
- ▶ Individual & Entities
- ▶ Small to Large Groups
- ▶ General & Specialty Practices



▶ Find your plan.



pmuw.com/dental

©2025 Pharmacists Mutual Insurance Company and Chiron Insurance Company. All rights reserved. Coverage may not be available in all states. See policy for full description of coverages.



Protect your reputation.



See Coverages



Co-op Guidelines

Please keep the following co-branding best practices in mind to maintain our brand integrity and ensure mutually beneficial relationships with our partners.

- Ensure equal billing between the PMIG product and partner logos.
- Use full-color logos when possible.
- Allow clear space between and around logos.
- Include any necessary trademark and legal disclaimers.
- Make sure calls to action clearly identify the appropriate contact.

We're always in your corner.

You dedicate your animals, but is your business protected? See how PM Vet Protect can help.

When it comes to protecting your livelihood, you want to make sure you have the right coverage. PM Vet Protect provides the insurance tailored specifically for veterinarians. We deliver coverage for the most common risks to vet practices, including:

Why Choose PM Vet Protect?

- ▶ **EASIER CLAIMS PROCESSING:** You have one contact point for all your claims.
- ▶ **DESIGNED FOR YOU:** Customizable products for veterinarians and veterinary practices of all sizes and types of animals.
- ▶ **BROAD COVERAGE:** Business owners with emergency and critical surgical procedures, including providing care for these small ruminant, swine, and pocket pets.

Limits of Liability and What We Cover

- ▶ **Limits of up to \$5 million per occurrence and \$5 million aggregate:**
 - Diagnosis, treatment, and prevention of animal disease, illness, pain, and injury
 - Medical and surgical procedures on animals
 - Prescribing, dispensing, administration, or application of any drug or medicine for animals
 - Use of complementary, alternative, and integrative therapies in animals
 - Diagnosis and treatment associated with animal reproduction
 - Health, fitness, and soundness of animal diagnosis
 - Veterinary consultation by electronic/telephonic communications
- ▶ **Limited Veterinary License Defense Reimbursement:** \$100,000 of license defense coverage included with no additional premium.

Add PM Vet Protect today.
Call: 800.247.5930
Visit: phmic.com/veterinary

pm vet protect

Partner Logo

8000 Highway 28 W, Algona, IA 50511
©2022 Pharmacia Mutual Insurance Company and Chiron Insurance Company. All rights reserved. Coverage may not be available in all states. See policy for full description of coverages.

pharmacists mutual

Partner Logo

Expert insurance solutions for those who care for our communities.

Our personalized solutions protect your profession.

One lawsuit can change everything. Know where your coverage stands.

With PM Dental Protect, get coverage as personal as the care you provide your patients:

- ▶ Access to a licensed dentist and other specialty professionals on staff
- ▶ Complimentary risk management resources, including:
 - On-demand course content for CE
 - One-on-one consultations
- ▶ Personalized protection for your reputation and business

One carrier. One contact. PM Dental Protect gives you more peace of mind.
800.247.5930

Partner Logo

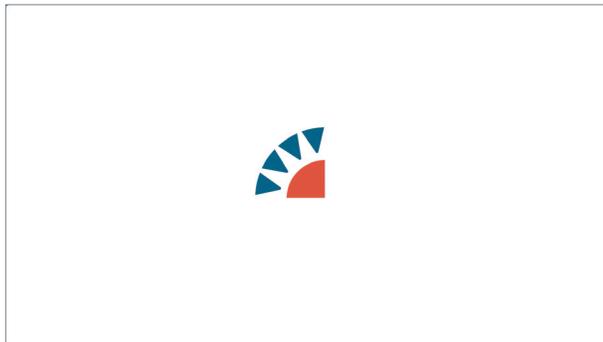
pm dental protect

DENTIST | DENTAL HYGIENIST | STUDENT DENTIST | DENTAL PRACTICE
8000 Highway 28 W, Algona, IA 50511
©2022 Pharmacia Mutual Insurance Company and Chiron Insurance Company. All rights reserved.

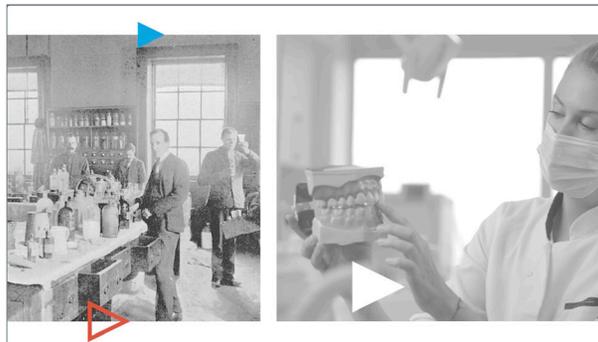


Video Guidelines

While video styles may vary by application (marketing, education, internal communication), please keep the following visual style frames in mind when producing videos.



Example of intro sunrise icon animation.



Example of photo and video treatment with branded visual elements.



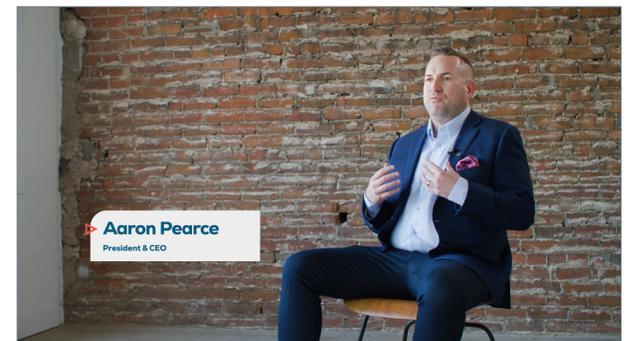
Example of branded transition element based on the sunrise icon.



Example of typography and icon treatment.



Example of branded end slate.



Example of a name bar.





Questions?

For answers to questions about PMIG brand guidelines,
please contact our brand marketing team:

marketing@pmig.com

800.247.5930

