



# Insurance 100 2018

The annual report on the world's most valuable insurance brands  
March 2018

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# Foreword.

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**David Haigh**  
CEO, Brand Finance

What is the purpose of a strong brand: to attract customers, to build loyalty, to motivate staff? All true, but for a commercial brand at least, the first answer must always be 'to make money'.

Huge investments are made in the design, launch, and ongoing promotion of brands. Given their potential financial value, this makes sense. Unfortunately, most organisations fail to go beyond that, missing huge opportunities to effectively make use of what are often their most important assets. Monitoring of brand performance should be the next step, but is often sporadic. Where it does take place, it frequently lacks financial rigour and is heavily reliant on qualitative measures, poorly understood by non-marketers.

As a result, marketing teams struggle to communicate the value of their work and boards then underestimate the significance of their brands to the business. Sceptical finance teams, unconvinced by what they perceive as marketing mumbo jumbo, may fail to agree necessary investments. What marketing spend there is, can end up poorly directed as marketers are left to operate with insufficient financial guidance or accountability. The end result can be a slow but steady downward spiral of poor communication, wasted resources, and a negative impact on the bottom line.

Brand Finance bridges the gap between marketing and finance. Our teams have experience across a wide range of disciplines from market research and visual identity to tax and accounting. We understand the importance of design, advertising, and marketing, but we also believe that the ultimate and overriding purpose of brands is to make money. That is why we connect brands to the bottom line.

By valuing brands, we provide a mutually intelligible language for marketing and finance teams. Marketers then have the ability to communicate the significance of what they do, and boards can use the information to chart a course that maximises profits. Without knowing the precise, financial value of an asset, how can you know if you are maximising your returns? If you are intending to license a brand, how can you know you are getting a fair price? If you are intending to sell, how do you know what the right time is? How do you decide which brands to discontinue, whether to rebrand and how to arrange your brand architecture? Brand Finance has conducted thousands of brand and branded business valuations to help answer these questions.

Brand Finance's research revealed the compelling link between strong brands and stock market performance. It was found that investing in highly-branded companies would lead to a return almost double that of the average for the S&P 500 as a whole.

Acknowledging and managing a company's intangible assets taps into the hidden value that lies within it. The following report is a first step to understanding more about brands, how to value them and how to use that information to benefit the business.

The team and I look forward to continuing the conversation with you.

# About Brand Finance.

**Brand Finance is the world's leading independent brand valuation and strategy consultancy.**

Brand Finance was set up in 1996 with the aim of 'bridging the gap between marketing and finance'. For more than 20 years, we have helped companies and organisations of all types to connect their brands to the bottom line.

We pride ourselves on four key strengths:

- Independence
- Technical Credibility
- Transparency
- Expertise.

Brand Finance puts thousands of the world's biggest brands to the test every year, evaluating which are the strongest and most valuable.

For more information, please visit our website:

[www.brandfinance.com](http://www.brandfinance.com)



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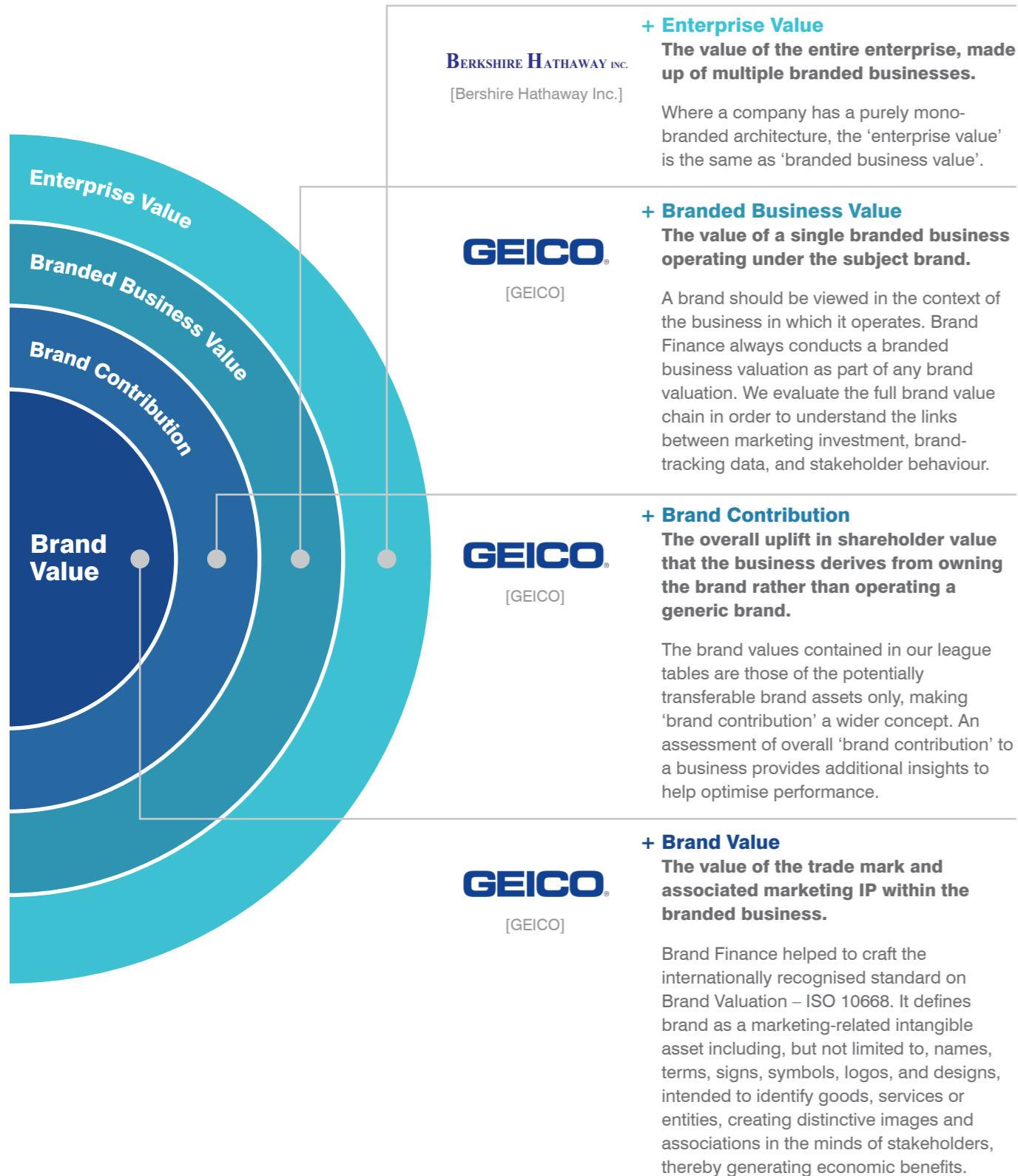
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# Definitions.

## Brand Value



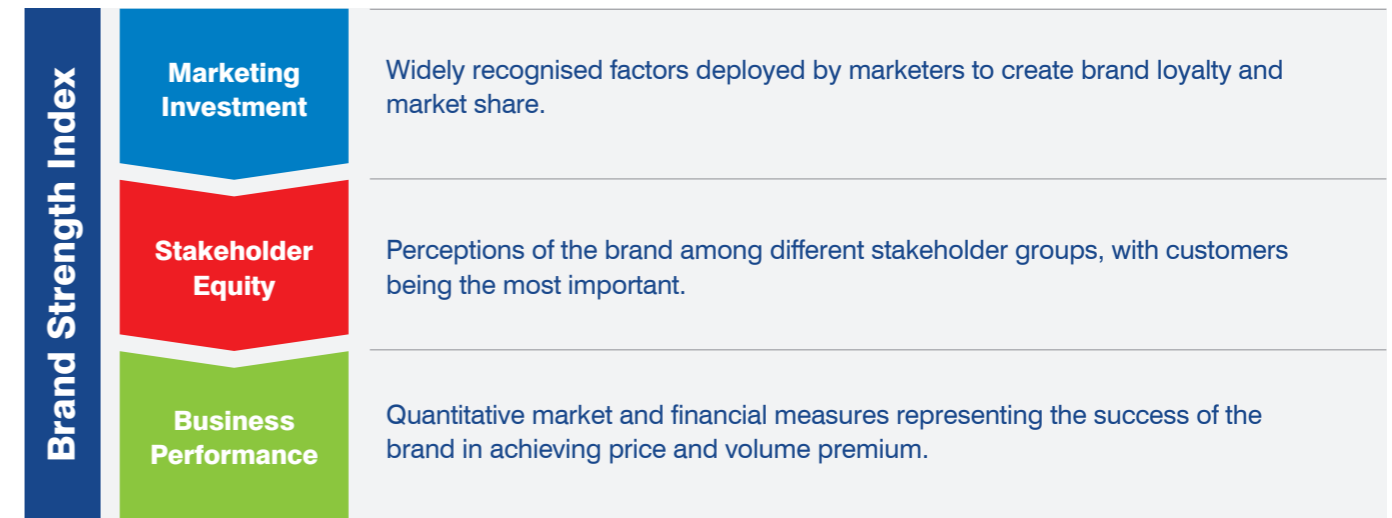
## Brand Strength

**Brand Strength is the efficacy of a brand's performance on intangible measures, relative to its competitors.**

In order to determine the strength of a brand, we look at Marketing Investment, Stakeholder Equity, and the impact of those on Business Performance.

Each brand is assigned a Brand Strength Index (BSI) score out of 100, which feeds into the brand value calculation. Based on the score, each brand is assigned a corresponding rating up to AAA+ in a format similar to a credit rating.

Analysing the three brand strength measures helps inform managers of a brand's potential for future success.



# Executive Summary.



## Ping An Brand is Safe and Well

Ping An tops the 2018 Brand Finance Insurance 100 league table as the sector's most valuable brand for the second year running. The Chinese insurer's brand value grew 60%, or US\$9.8 billion, to an all-time high of US\$26.2 billion. This result comes on the back of reporting the highest profit in the industry, with new business up 32%. This is due to China remaining more dynamic than more established Western markets and thanks to the brand's successful policy of introducing and cross-selling new products.

## Rise of Chinese Brands

In spite of a difficult year for many insurers, the values of the top 10 brands in the league table have risen by an average of 32%, with many brands changing ranks. Under economic pressures, competition in the sector is fierce and innovation is driving success, exemplified by Ping An's dominance and the rise of China.

The two brands breaking into the top 10 this year both come from China. CPIC (US\$8.7 billion) and PICC

**Ping An's brand is safe and well as the company celebrates its 30th anniversary this year. The brand's growing market share and excellent financial results speak for themselves. Ping An's equity with customers also continues to grow, but the brand needs to remain attentive to other stakeholders' perceptions too and stay alert to challenges from competitors.**

**David Haigh**  
CEO, Brand Finance

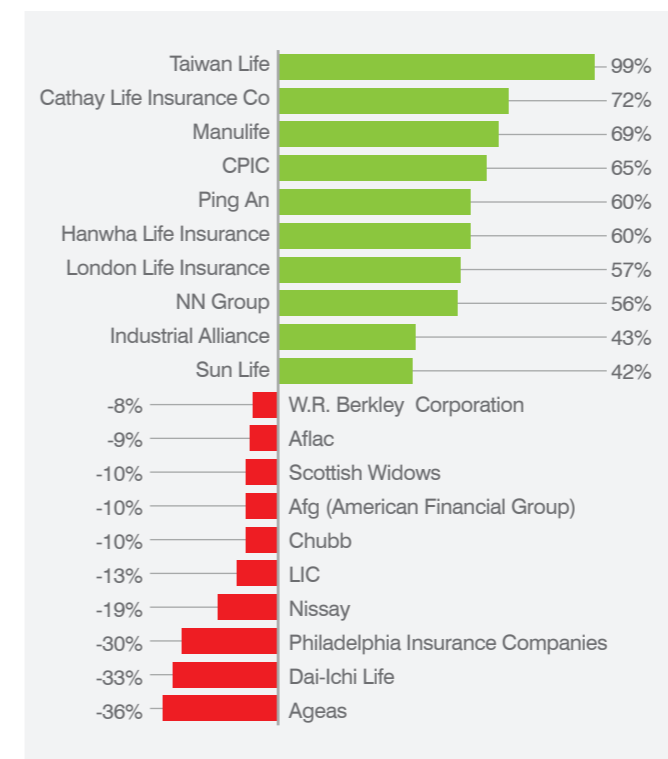
(US\$7.2 billion) are now positioned sixth and ninth, respectively. Brands from mainland China outperformed brands from other parts of the world, growing at an average rate of 42%. This rise in Chinese brand values is largely due to the decrease in perceived risk, as the businesses grow and become more stable.

## GEICO Shows Strength

At the same time, Ping An has been knocked back into second place in terms of brand strength, as GEICO became the strongest insurance brand in 2018 with a Brand Strength Index (BSI) score of 84.8 out of 100, and the only one achieving an AAA rating.

Scoring very highly across multiple metrics in Brand Finance's customer preference market research, GEICO has shown it is able to maintain high stakeholder equity while also growing the business at a consistent rate, and when up against a year with large natural disasters, including Hurricanes Harvey and Irma.

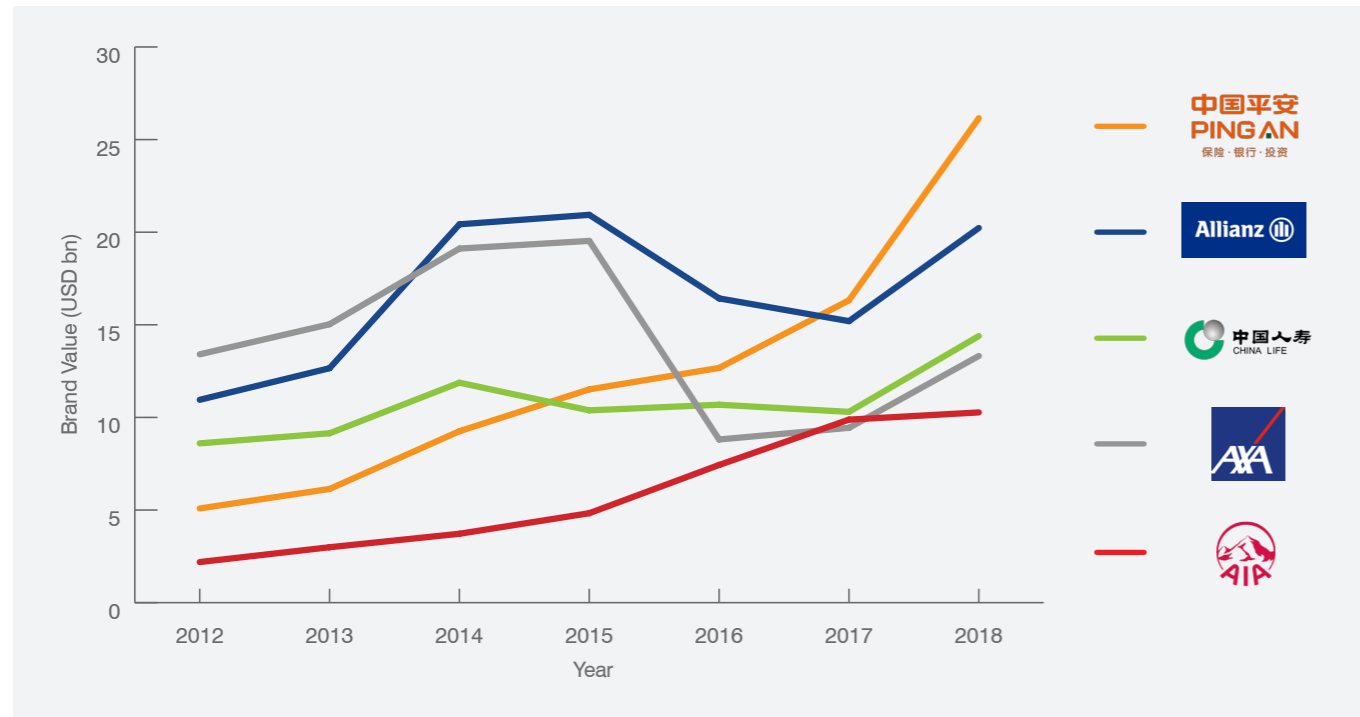
## Brand Value Change 2017-2018 (%)



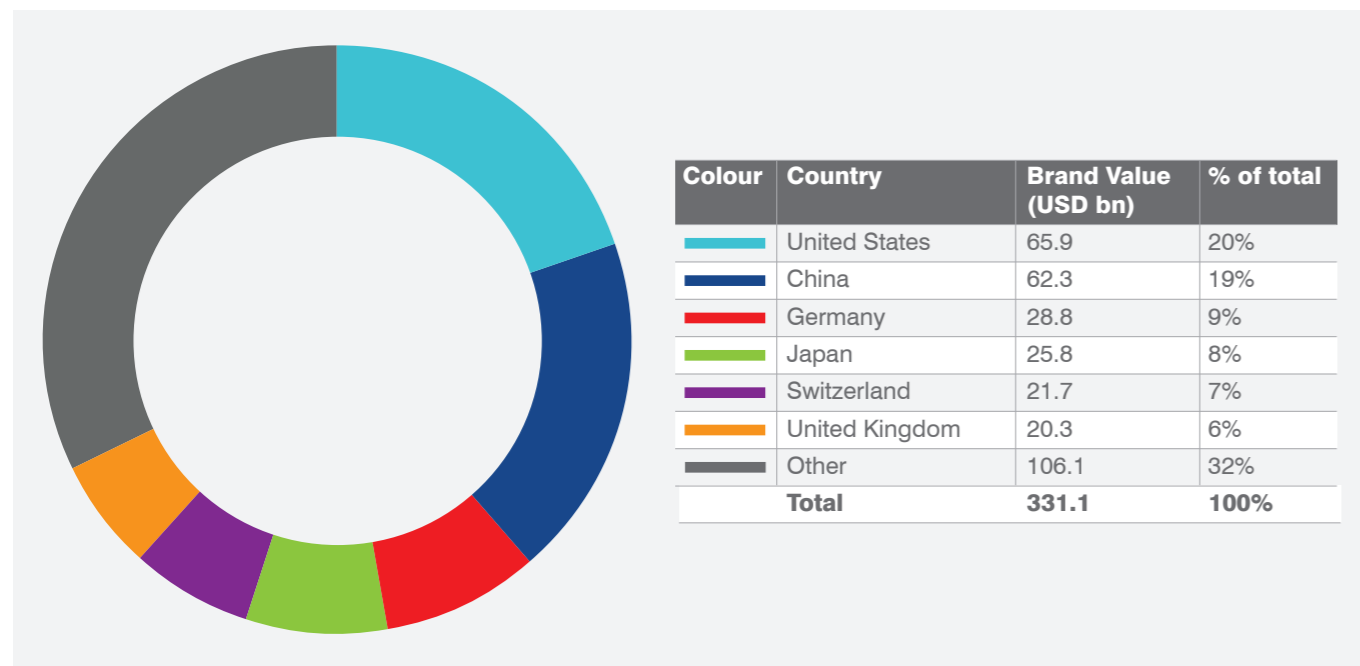
## Top 10 Most Valuable Brands

	<b>1</b>	Rank 2018: <b>1</b> 2017: <b>1</b> → BV 2018: <b>\$26,155m</b> BV 2017: <b>\$16,324m</b> +60% Brand Rating: <b>AAA-</b>
	<b>2</b>	Rank 2018: <b>2</b> 2017: <b>2</b> → BV 2018: <b>\$20,229m</b> BV 2017: <b>\$15,197m</b> +33% Brand Rating: <b>AAA-</b>
	<b>3</b>	Rank 2018: <b>3</b> 2017: <b>3</b> → BV 2018: <b>\$14,393m</b> BV 2017: <b>\$10,300m</b> +40% Brand Rating: <b>AAA-</b>
	<b>4</b>	Rank 2018: <b>4</b> 2017: <b>5</b> ↑ BV 2018: <b>\$13,317m</b> BV 2017: <b>\$9,437m</b> +41% Brand Rating: <b>AA+</b>
	<b>5</b>	Rank 2018: <b>5</b> 2017: <b>4</b> ↓ BV 2018: <b>\$10,270m</b> BV 2017: <b>\$9,881m</b> +4% Brand Rating: <b>AA</b>
	<b>6</b>	Rank 2018: <b>6</b> 2017: <b>16</b> ↑ BV 2018: <b>\$8,738m</b> BV 2017: <b>\$5,301m</b> +65% Brand Rating: <b>AA+</b>
	<b>7</b>	Rank 2018: <b>7</b> 2017: <b>9</b> ↑ BV 2018: <b>\$8,141m</b> BV 2017: <b>\$6,616m</b> +23% Brand Rating: <b>AA</b>
	<b>8</b>	Rank 2018: <b>8</b> 2017: <b>10</b> ↑ BV 2018: <b>\$7,674m</b> BV 2017: <b>\$6,335m</b> +21% Brand Rating: <b>AAA-</b>
	<b>9</b>	Rank 2018: <b>9</b> 2017: <b>14</b> ↑ BV 2018: <b>\$7,208m</b> BV 2017: <b>\$5,443m</b> +32% Brand Rating: <b>AA</b>
	<b>10</b>	Rank 2018: <b>10</b> 2017: <b>7</b> ↓ BV 2018: <b>\$7,169m</b> BV 2017: <b>\$7,202m</b> 0% Brand Rating: <b>AA-</b>

### Brand Value Over Time



### Brand Value by Country



### Allianz and AXA record growth

European giants Allianz and AXA performed well across all geographies in the Brand Finance market research, both jumping up two grades in brand rating to AAA- and AA+ respectively, showing the established brands command global recognition and respect.

Germany's Allianz has held on to second place in the brand value league table as it edged back above the US\$20 billion mark after recording a decline in 2016 and 2017. The 33% year-on-year brand value gain, from US\$15.2 billion to US\$20.2 billion, was the result of stronger premiums, as Allianz looks for continued growth with significant investments in technology and new markets, including taking a stake in the UK's LV=.

AXA moved up one position in the brand value table to fourth, trading places with pan-Asian life insurer AIA, following 41% growth to US\$13.3 billion.

### MetLife's brand livens up

The United States' most valuable insurance brand, MetLife, rebounded 23% to US\$8.1 billion, after dropping in value last year. Rising from ninth to seventh place, the brand added US\$1.5 billion to its value over the past year, arriving just US\$46 million shy of its all-time high recorded in 2014. The impressive result comes after spinning off the retail business into the new brand, Brighthouse Financial, last year.

**The new retail insurance company, Brighthouse Financial, will likely continue to capitalise on the strength of the MetLife brand for the foreseeable future by using a tagline endorsement in an attempt to transfer valuable stakeholder equity.**

David Haigh  
CEO, Brand Finance

### Top 10 Strongest Brands

	BSI Score <b>84.8</b>
	BSI Score <b>84.4</b>
	BSI Score <b>82.5</b>
	BSI Score <b>82.3</b>
	BSI Score <b>79.8</b>
	BSI Score <b>79.1</b>
	BSI Score <b>79.0</b>
	BSI Score <b>77.6</b>
	BSI Score <b>76.2</b>
	BSI Score <b>75.4</b>

# Brand Finance Insurance 100 (USD m)

## Top 100 most valuable insurance brands

Rank 2018	Rank 2017	Brand name	Country	Brand value (USD m) 2018	% change	Brand value (USD m) 2017	Brand rating 2018	Brand rating 2017
1	1	Ping An	China	26,155	+60%	16,324	AAA-	AAA-
2	2	Allianz	Germany	20,229	+33%	15,197	AAA-	AA
3	3	China Life	China	14,393	+40%	10,300	AAA-	AA+
4	5	Axa	France	13,317	+41%	9,437	AA+	AA-
5	4	AIA	China (Hong Kong)	10,270	+4%	9,881	AA	AA+
6	16	CPIC	China	8,738	+65%	5,301	AA+	AA-
7	9	Metlife	United States	8,141	+23%	6,616	AA	AA
8	10	Allstate	United States	7,674	+21%	6,335	AAA-	AA
9	14	PICC	China	7,208	+32%	5,443	AA	AA
10	7	Zurich	Switzerland	7,169	0%	7,202	AA-	AA-
11	6	Nissay	Japan	🔒	🔒	🔒	🔒	🔒
12	19	GEICO	United States	🔒	🔒	🔒	🔒	🔒
13	15	Generali Group	Italy	🔒	🔒	🔒	🔒	🔒
14	12	Prudential (US)	United States	🔒	🔒	🔒	🔒	🔒
15	8	LIC	India	🔒	🔒	🔒	🔒	🔒
16	18	Travelers	United States	🔒	🔒	🔒	🔒	🔒
17	13	AIG	United States	🔒	🔒	🔒	🔒	🔒
18	11	Chubb	Switzerland	🔒	🔒	🔒	🔒	🔒
19	21	Aviva	United Kingdom	🔒	🔒	🔒	🔒	🔒
20	23	Fubon Life	China (Taiwan)	🔒	🔒	🔒	🔒	🔒
21	24	Progressive	United States	🔒	🔒	🔒	🔒	🔒
22	20	Swiss Re	Switzerland	🔒	🔒	🔒	🔒	🔒
23	26	Prudential (UK)	United Kingdom	🔒	🔒	🔒	🔒	🔒
24	22	Aflac	United States	🔒	🔒	🔒	🔒	🔒
25	39	Cathay Life Insurance Co	China (Taiwan)	🔒	🔒	🔒	🔒	🔒
26	25	Munich Re	Germany	🔒	🔒	🔒	🔒	🔒
27	27	CNP Assurances	France	🔒	🔒	🔒	🔒	🔒
28	17	Dai-ichi Life	Japan	🔒	🔒	🔒	🔒	🔒
29	32	New China Life (NCL)	China	🔒	🔒	🔒	🔒	🔒
30	44	Manulife	Canada	🔒	🔒	🔒	🔒	🔒
31	29	Mapfre	Spain	🔒	🔒	🔒	🔒	🔒
32	28	Sompo Japan Nipponkoa	Japan	🔒	🔒	🔒	🔒	🔒
33	37	Berkshire Hathaway	United States	🔒	🔒	🔒	🔒	🔒
34	38	China Taiping	China (Hong Kong)	🔒	🔒	🔒	🔒	🔒
35	31	MS&AD	Japan	🔒	🔒	🔒	🔒	🔒
36	30	Samsung Fire & Marine Insurance	South Korea	🔒	🔒	🔒	🔒	🔒
37	33	Japan Post Insurance	Japan	🔒	🔒	🔒	🔒	🔒
38	40	Jackson National Life Insurance	United Kingdom	🔒	🔒	🔒	🔒	🔒
39	New	Nan Shan Life insurance	China (Taiwan)	🔒	🔒	🔒	🔒	🔒
40	36	Ergo	Germany	🔒	🔒	🔒	🔒	🔒
41	48	Sun Life	Canada	🔒	🔒	🔒	🔒	🔒
42	35	Swiss Life	Switzerland	🔒	🔒	🔒	🔒	🔒
43	47	Tokio Marine & Nichido Fire	Japan	🔒	🔒	🔒	🔒	🔒
44	46	Legal & General	United Kingdom	🔒	🔒	🔒	🔒	🔒
45	41	China Re	China	🔒	🔒	🔒	🔒	🔒
46	34	Scottish Widows	United Kingdom	🔒	🔒	🔒	🔒	🔒
47	49	Aegon	Netherlands	🔒	🔒	🔒	🔒	🔒
48	45	QBE	Australia	🔒	🔒	🔒	🔒	🔒
49	69	Taiwan Life	China (Taiwan)	🔒	🔒	🔒	🔒	🔒
50	52	Samsung Life Insurance	South Korea	🔒	🔒	🔒	🔒	🔒

## Top 100 most valuable insurance brands

Rank 2018	Rank 2017	Brand name	Country	Brand value (USD m) 2018	% change	Brand value (USD m) 2017	Brand rating 2018	Brand rating 2017
51	42	Hannover Re	Germany	🔒	🔒	🔒	🔒	🔒
52	43	The Hartford	United States	🔒	🔒	🔒	🔒	🔒
53	53	UnipolSai	Italy	🔒	🔒	🔒	🔒	🔒
54	50	Intact Financial	Canada	🔒	🔒	🔒	🔒	🔒
55	55	BUPA	United Kingdom	🔒	🔒	🔒	🔒	🔒
56	56	XL Group	Ireland	🔒	🔒	🔒	🔒	🔒
57	67	NN Group	Netherlands	🔒	🔒	🔒	🔒	🔒
58	54	Great Eastern	Singapore	🔒	🔒	🔒	🔒	🔒
59	51	Scor	France	🔒	🔒	🔒	🔒	🔒
60	72	London Life Insurance	Canada	🔒	🔒	🔒	🔒	🔒
61	62	Transamerica	United States	🔒	🔒	🔒	🔒	🔒
62	70	Great-West Lifeco	Canada	🔒	🔒	🔒	🔒	🔒
63	64	RSA	United Kingdom	🔒	🔒	🔒	🔒	🔒
64	60	Helvetia	Switzerland	🔒	🔒	🔒	🔒	🔒
65	59	Hyundai Marine & Fire Insurance	South Korea	🔒	🔒	🔒	🔒	🔒
66	63	PZU	Poland	🔒	🔒	🔒	🔒	🔒
67	58	Qatar Insurance Co	Qatar	🔒	🔒	🔒	🔒	🔒
68	65	RGA (Reinsurance Group of America)	United States	🔒	🔒	🔒	🔒	🔒
69	68	Sony Financial Holdings	Japan	🔒	🔒	🔒	🔒	🔒
70	71	Unum	United States	🔒	🔒	🔒	🔒	🔒
71	66	CNA	United States	🔒	🔒	🔒	🔒	🔒
72	New	John Hancock	Canada	🔒	🔒	🔒	🔒	🔒
73	93	Hanwha Life Insurance	South Korea	🔒	🔒	🔒	🔒	🔒
74	84	Baloise	Switzerland	🔒	🔒	🔒	🔒	🔒
75	79	Kyobo Life	South Korea	🔒	🔒	🔒	🔒	🔒
76	76	Principal	United States	🔒	🔒	🔒	🔒	🔒
77	81	Dongbu Insurance	South Korea	🔒	🔒	🔒	🔒	🔒
78	75	Canada Life	Canada	🔒	🔒	🔒	🔒	🔒
79	57	Philadelphia Insurance Companies	Japan	🔒	🔒	🔒	🔒	🔒
80	74	If	Sweden	🔒	🔒	🔒	🔒	🔒
81	95	Industrial Alliance	Canada	🔒	🔒	🔒	🔒	🔒
82	86	ASR	Netherlands	🔒	🔒	🔒	🔒	🔒
83	83	Gen Re	United States	🔒	🔒	🔒	🔒	🔒
84	New	AG Insurance	Belgium	🔒	🔒	🔒	🔒	🔒
85	80	AmTrust	United States	🔒	🔒	🔒	🔒	🔒
86	77	W.R. Berkley Corporation	United States	🔒	🔒	🔒	🔒	🔒
87	92	Catalana Occidente	Spain	🔒	🔒	🔒	🔒	🔒
88	82	Taiyo	Japan	🔒	🔒	🔒	🔒	🔒
89	97	Old Mutual	South Africa	🔒	🔒	🔒	🔒	🔒
90	61	Ageas	Belgium	🔒	🔒	🔒	🔒	🔒
91	94	Daido	Japan	🔒	🔒	🔒	🔒	🔒
92	New	Fidelity National Financial	United States	🔒	🔒	🔒	🔒	🔒
93	91	Cincinnati	United States	🔒	🔒	🔒	🔒	🔒
94	96	Genworth	United States	🔒	🔒	🔒	🔒	🔒
95	New	Medibank	Australia	🔒	🔒	🔒	🔒	🔒
96	88	Arch Capital	Bermuda	🔒	🔒	🔒	🔒	🔒
97	90	Assurant	United States	🔒	🔒	🔒	🔒	🔒
98	85	AFG (American Financial Group)	United States	🔒	🔒	🔒	🔒	🔒
99	New	PartnerRe	Bermuda	🔒	🔒	🔒	🔒	🔒
100	New	Axis Capital	Bermuda	🔒	🔒	🔒	🔒	🔒

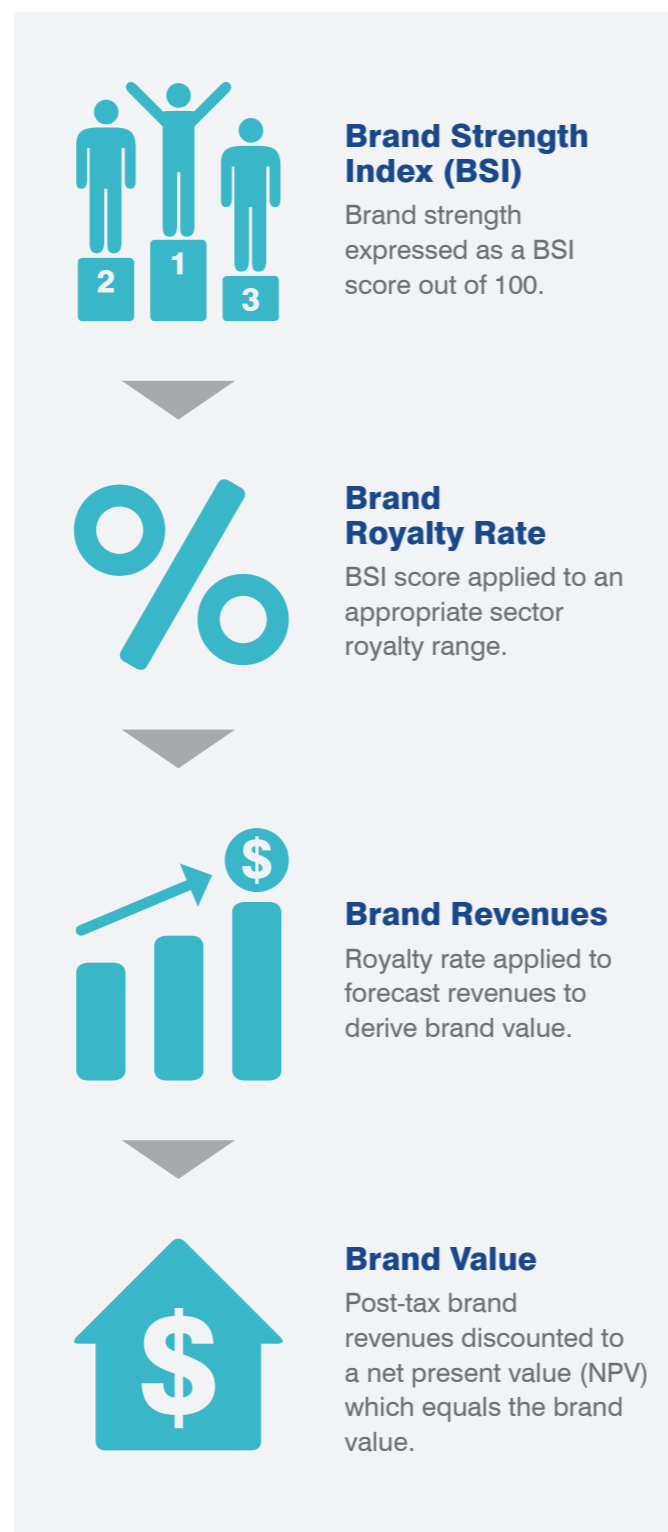
# Methodology.

**Brand Finance calculates the values of the brands in its league tables using the Royalty Relief approach – a brand valuation method compliant with the industry standards set in ISO 10668.**

This involves estimating the likely future revenues that are attributable to a brand by calculating a royalty rate that would be charged for its use, to arrive at a 'brand value' understood as a net economic benefit that a licensor would achieve by licensing the brand in the open market.

## The steps in this process are as follows:

- 1 Calculate brand strength using a balanced scorecard of metrics assessing Marketing Investment, Stakeholder Equity, and Business Performance. Brand strength is expressed as a Brand Strength Index (BSI) score on a scale of 0 to 100.
- 2 Determine royalty range for each industry, reflecting the importance of brand to purchasing decisions. In luxury, the maximum percentage is high, in extractive industry, where goods are often commoditised, it is lower. This is done by reviewing comparable licensing agreements sourced from Brand Finance's extensive database.
- 3 Calculate royalty rate. The BSI score is applied to the royalty range to arrive at a royalty rate. For example, if the royalty range in a sector is 0-5% and a brand has a BSI score of 80 out of 100, then an appropriate royalty rate for the use of this brand in the given sector will be 4%.
- 4 Determine brand-specific revenues by estimating a proportion of parent company revenues attributable to a brand.
- 5 Determine forecast revenues using a function of historic revenues, equity analyst forecasts, and economic growth rates.
- 6 Apply the royalty rate to the forecast revenues to derive brand revenues.
- 7 Brand revenues are discounted post-tax to a net present value which equals the brand value.



# Understand Your Brand's Value.

**A Brand Value Report provides a complete breakdown of the assumptions, data sources, and calculations used to arrive at your brand's value.**

Each report includes expert recommendations for growing brand value to drive business performance and offers a cost-effective way to gaining a better understanding of your position against competitors.

## What is a Brand Value Report?

### Brand Valuation Summary

- + Internal understanding of brand
- + Brand value tracking
- + Competitor benchmarking
- + Historical brand value

### Brand Strength Index

- + Brand strength tracking
- + Brand strength analysis
- + Management KPIs
- + Competitor benchmarking

### Royalty Rates

- + Transfer pricing
- + Licensing/franchising negotiation
- + International licensing
- + Competitor benchmarking

### Cost of Capital

- + Independent view of cost of capital for internal valuations and project appraisal exercises

### Customer Research

- + Utilities
- + Insurance
- + Banks
- + Telecoms

For more information regarding our Brand Value Reports, please contact:

**Richard Haigh**  
Managing Director, Brand Finance  
[rd.haigh@brandfinance.com](mailto:rd.haigh@brandfinance.com)

## What are the benefits of a Brand Value Report?



### Insight

Provide insight as to how the brand is performing vs. key competitors on underlying measures and drivers of brand value and brand strength.



### Strategy

Understand where brand value is being generated by region and channel in order to identify areas of opportunity that warrant further investigation.



### Benchmarking

Track year-on-year changes to brand value and set long-term objectives against which high-level brand performance can be benchmarked.



### Education

Provide a platform of understanding which the company can use to educate employees on the importance of the brand.



### Communication

Communicate your brand's success to shareholders, customers, and other strategically selected audiences.



### Understanding

Understand and appreciate the value of your brand as an asset of the business.



# Consulting Services.

**1. Valuation: What are my intangible assets worth?**

Valuations may be conducted for technical purposes and to set a baseline against which potential strategic brand scenarios can be evaluated.

- + Branded Business Valuation
- + Trademark Valuation
- + Intangible Asset Valuation
- + Brand Contribution

**2. Analytics: How can I improve marketing effectiveness?**

Analytical services help to uncover drivers of demand and insights. Identifying the factors which drive consumer behaviour allows an understanding of how brands create bottom-line impact.

- Market Research Analytics +
- Return on Marketing Investment +
- Brand Audits +
- Brand Scorecard Tracking +

**3. Strategy: How can I increase the value of my branded business?**

Strategic marketing services enable brands to be leveraged to grow businesses. Scenario modelling will identify the best opportunities, ensuring resources are allocated to those activities which have the most impact on brand and business value.

- Brand Governance +
- Brand Architecture & Portfolio Management +
- Brand Transition +
- Brand Positioning & Extension +

**4. Transactions: Is it a good deal? Can I leverage my intangible assets?**

Transaction services help buyers, sellers, and owners of branded businesses get a better deal by leveraging the value of their intangibles.

- + M&A Due Diligence
- + Franchising & Licensing
- + Tax & Transfer Pricing
- + Expert Witness

**Brand & Business Value**

**MARKETING**

We help marketers to connect their brands to business performance by evaluating the return on investment (ROI) of brand-based decisions and strategies.

**FINANCE**

We provide financiers and auditors with an independent assessment on all forms of brand and intangible asset valuations.

**TAX**

We help brand owners and fiscal authorities to understand the implications of different tax, transfer pricing, and brand ownership arrangements.

**LEGAL**

We help clients to enforce and exploit their intellectual property rights by providing independent expert advice in- and outside of the courtroom.

# Communications Services.

We offer a variety of services to help communicate your brand's success.

**How we can help**

**Your Brand Value**  
Explain and discuss your brand's performance in more depth.

**Press Release**  
Assist with the creation of a press release communicating your brand's success.

**CEO Quote**  
Supply a quote in recognition of your brand's performance for you to use in external and internal communications.

**Social Media**  
Coordinate with your social media activity to communicate your brand's success more effectively.

**Awards**  
Produce an accolade plaque and hand-written certificates, personally signed by our CEO, to recognise your brand's performance.

**Advertising**  
Allow full use of the Brand Finance logo on your ad designs and create a bespoke digital endorsement stamp for your website and investor relations use.

**Brand Finance<sup>®</sup>**

Strongest Global Brand 2018

**Your Brand**

Example digital endorsement stamp for use on your website as well as in investor relations and advertising, to recognise your brand's performance.



# BRAND EXCHANGE<sup>®</sup>

WHERE BRANDS MEET FINANCE

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Brand Exchange is a member of the Brand Finance plc group of companies

# Brand Dialogue<sup>®</sup>



## Value-Based Communications

We execute strategic communications programmes to optimise the value of your business and to enhance brand perception among stakeholders.

### SERVICES

- Research and Insights
- Project Management and Agency Steering
- Content and Channel Strategy
- Integrated Communications Planning and Execution
- Communications Workshops

For more information, contact [enquiries@brand-dialogue.co.uk](mailto:enquiries@brand-dialogue.co.uk) or visit [www.brand-dialogue.co.uk](http://www.brand-dialogue.co.uk)

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## Contact us.

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