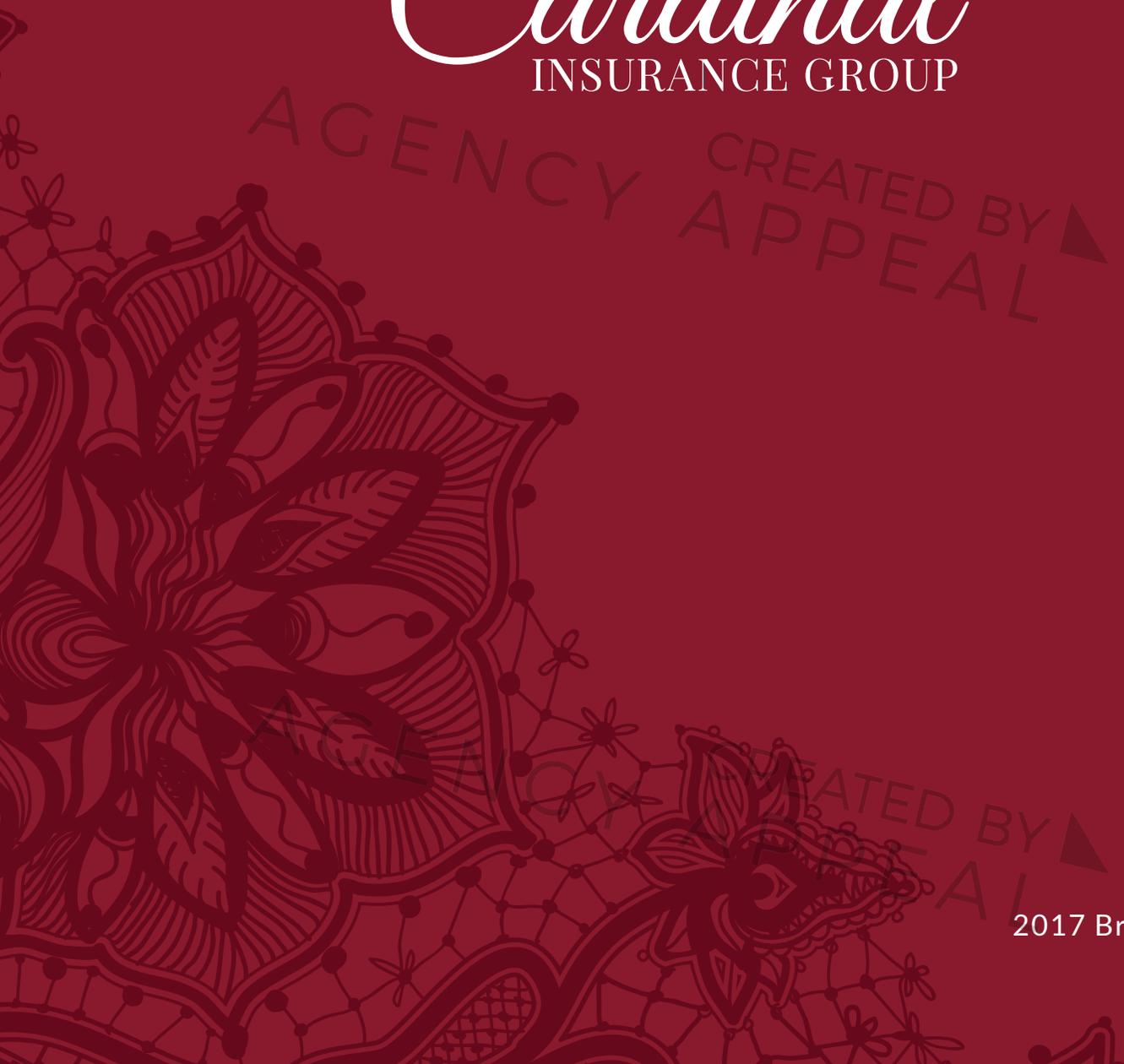


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APPEAL



Cardinal
INSURANCE GROUP

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PASSION LE

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AGENCY *our* BRAND
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brand
POSITION

“...caring for our community is more than what gets us out of bed in the morning--it’s what gets us up and running.”

For Cardinal Insurance Group, caring for our community is more than what gets us out of bed in the morning--it’s what gets us up and running. It’s why we (almost) leave our coffee on the counter in the morning because we’re eager to get out the front door. Rain, snow, or shine, we serve the entire state of Michigan both by donating our time and resources to

local charities as well as by delivering advice, protection, and connection to our neighbors at our office. As an independent group, we get to focus entirely on our clients and what they want out of their coverage. We’ve been building long lasting relationships with families, individuals, and businesses for the past thirteen years, and we’re ready for thirteen more.

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brand
STORY

“A passion for protection.”

At Cardinal Insurance Group, our clients' passions in life matter to us. You could say it's our passion to protect their passions, but that might be a bit of a mouthful. When clients come to us, our agents are all ears. We want to know what they dream about and who they are because when we build that shield of protection, we build it around what they want out of life.

We know every client is an individual. If what a client is passionate about is their business and they wake up every morning and immediately check their work emails, we can relate to that. As a small business, we've lived those worries and triumphs and we have all the up-to-date knowledge to keep business investments safe. If our client's biggest worry is protecting their personal financial stability, we've certainly felt that concern for our homes, our families, our health, and will work to protect them as well as we protect ourselves.

Our customers live and work in our community, just like we do. It's our goal to make sure everyone is as safe as possible so we can all focus

on the things that are most dear to us, instead of worrying about the future. Improving and protecting this beautiful city we live in is not only core to who we are as an agency, it's a way to care for our clients even when we're not at work.

When our city is safer, our clients are safer. Just in the past few years, our president, Linda M. Fisher, has volunteered, worked with, and been on the board of many charity organizations including: The Make-A-Wish Foundation, Big Brothers & Big Sisters, Munson's Women's Cancer Fund, and Goodwill. When an agency across the country in San Diego was having a sock drive to help their homeless population, Linda even bought and transported 50 pairs of socks to them.

Small businesses are the heritage of our city and part of what makes us such a strong community. That's why part of our outreach has always been featuring local businesses and spreading the word on events they're having. Local businesses keep us all strong, so our president serves on the State Board of Directors for the Michigan Association of Insurance Agents and works with Michigan's Young Agent Counsel.

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Our clients are the experts on their own lives and on what they need. They may be experts at planning out the best route to see the most unique sites on their RV trip, or at staking out the best, most hidden spots to go camping. Maybe they're experts at what makes their orchards produce the best fruit, or experts at what story will definitely help their kid fall asleep every night. We believe that clients understand what is best for them and their individual situation. What we're experts in is insurance. We put in the effort and take time to educate them on their insurance options so they can comprehend their choices and make informed decisions. At Cardinal, we break it all down to make it simple and easy to follow, and offer lots of real life examples so that our clients can get an idea of the situations we're talking about and how the insurance works. To do that, we have to be very knowledgeable as agents. We put in hours of continuing education by attending in-person classes to stay up to date on all the most current information. Because of this we are often able to find and suggest coverages to our clients that would greatly benefit them, but that no one has even mentioned to them before.

When you do the right thing, good things follow. Part of that is always treating our clients with respect. For us that means being honest with our clients about their risks, needs, and options. It means not overselling the client on insurance they don't need and never withholding information. This focus on integrity is supported by our president having obtained certification to do policy reviews. Only around 4% of the insurance agents in Michigan have this certification and it allows Linda to objectively look at a client's policy, from any agency, and make sure there aren't gaps or mistakes that could lead to financial disaster for a client. It all comes down to putting the best interests of the client first and knowing that if we do that, everything else will fall into place.

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brand

FOUNDATION

“Her desire to protect and support her community was unmistakable.”

From the very start, it was clear that Linda M. Fisher’s passion in life is helping others. Her desire to protect and support her community was unmistakable in her college majors of Criminology and Psychology. Almost thirty years ago, Linda took a job at a private insurance firm in order to pay for college. She had no idea the kinds of twists and turns this job choice would bring.

She threw herself into learning everything she could and in less than a year, she had made insurance her full-time priority. Shifting her focus completely was a huge leap from her previous plans and dreams, but Linda had to take the chance and pursue what she’d found she loved. Working as an insurance agent was a tangible way she could help others. While she was volunteering at local charities like Bras

For A Cause and Child and Family Services of Northwestern Michigan, she was also protecting her neighbors at work by shielding them from risk and being there for them when there was a loss. Linda gained many years of valuable experience working for agencies, and after sixteen years, she decided to set out on her own.

Linda built Cardinal Insurance Group from scratch in 2004. She wanted to start a firm that built relationships with her clients and protected them as a whole person. It was another big risk. It’s a male dominated field and there weren’t many agencies in the area owned by women. In fact there was only one other. Linda had spent her career weighing risk and judged the benefits of her ability to bring honest coverage and protection to so many others, absolutely worth it. She was right.

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AGENCY *our*
LANGUAGE

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our agency's **tone**

Insightful

At Cardinal Insurance Group we have decades of experience and an ever-expanding knowledge pool to draw from and create the most comprehensive safety net possible for our clients. That's why we stay painstakingly up to date on all the current regulations and attend classes whenever possible. We pride ourselves on being not only experts in our field, but expert teachers. Insurance is what we do all day, it's our life, our passion--but for our customers, it can be like an overwhelming foreign language. We should take care to patiently break down as much of the information as possible into easily digestible language and check in along the way to make sure our client is following us.

Genuine

When we show our clients how knowledgeable we are about insurance and that we give them this information in a straightforward, honest way, our clients know we have their best interests at heart. As an independent agency, we work directly for our clients, and not for the insurance carriers. We should strive to speak candidly with our clients to show them we aren't keeping anything from them or trying to take advantage. A bond of trust is built when repeated interaction with the same agent will show that time and again, our agents are communicating honestly with them and truly care about their wellbeing. This way our clients can see that at Cardinal Insurance Group, we are offering protection, not pushing a product.

Involved

Giving back is at the very core of Cardinal values. At Cardinal, it's our passion to be further involved to help protect more people in our community than just our clients. We achieve this by being involved in both local and national charities, and volunteer our efforts to regional professional organizations. The ultimate aim of the insurance business is also to help people: to help struggling businesses rebound instead of closing permanently after a fire, or a family avoid financial ruin after a car accident. Beyond coming to the financial rescue, insurance also provides emotional relief from worry, removing the burden of possible bankruptcy when tragedy strikes. We are known as that helping hand when you need it.

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our agency's
VOICE

Passionate

At Cardinal Insurance Group we have decades of experience and an ever-expanding knowledge pool to draw from and create the most comprehensive safety net possible for our clients. That's why we stay painstakingly up to date on all the current regulations and attend classes whenever possible. We pride ourselves on being not only experts in our field, but expert teachers. Insurance is what we do all day, it's our life, our passion--but for our customers, it can be like an overwhelming foreign language. We should take care to patiently break down as much of the information as possible into easily digestible language and check in along the way to make sure our client is following us.

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our agency's
UNITY & MESSAGING

"...they see just how involved we are in our community and the compassion we show by our tireless work with local charities."

Clients come to us because they want a warmer reception than they would get with a national firm over the phone. Clients know we will have that friendly, caring atmosphere because they see just how involved we are in our community and the compassion we show by our tireless work with local charities. When we spend the time to patiently explain complicated insurance matters in a way that's easy for them to understand, we demonstrate that our agents are insightful. Our clients see that we are genuine when

we give honest, straightforward information without pushing them to buy coverage that they don't need or want. When we provide this superior service to each individual while going above and beyond to build relationships with our clients, they will see how passionate we are for our work and for personal connection. When we combine providing knowledgeable, candid information with the act of giving back to our communities, we embody the values of being insightful, genuine, and involved.

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our
IDENTITY

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our agency's
LOGO

“The feminine, but bold, font choices will separate our new look from the old.”

The goal of our new logo is to create a visually appealing and effective way to communicate and reinforce our new brand.

We believe the bird gives us a niche with our clients and recognizability in the community. With a new brand and look we can attract new clients who may have overlooked us in the past, but will recognize us as a firm they want to work with in the future. The feminine, but bold, font choices will separate our new look from the old.

Our new logo will help reinforce our brand foundation if used properly. The best way to do that is to use our logo together with our photography and design elements consistently throughout our customer touch points. The three elements work in conjunction with each other to articulate our brand message.

RULE 1: Always scale proportionally. Maintain the logo's ratio of width to height at all times. Never stretch the logo.

RULE 2: Do not change the layout of the logo. This is the only proper layout of the logo. The bird element will remain on the 'C'. Any other layout will be considered out of brand.

RULE 3: Legibility is key. Don't change the color of the logo or place it on a background that makes it difficult to read.

RULE 4: The logo should always have .25" of clear space around it. This is labeled as the "Clarity Rectangle."

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LOGO SPECS



CORRECT USE



INCORRECT USE



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In Brand



01

This shows how to properly use our logo, in red and white, across multiple collateral pieces.

02

This is a great example of how to use our logo with the lace design element.

03

This is an example of how to use two design elements together, with proper placement of our logo.

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Not in Brand



01

Our logo should never be used in any color except our brand colors, true black and white.

02

This is an example where color and image choice are key. Placing our logo on a photo where it is not legible is not in brand.

03

Never overlap the logo on our lace design element. There should be at least .25" around the logo at all times.

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our agency's
COLOR PALETTE

“Traverse City is the ‘Cherry Capitol of the World.’”

We've chosen a bold and brilliant color palette of reds. The color red is often associated with passion and energy while also giving a sense of security. We also relate to the color red to Traverse City since it is the “Cherry Capitol of the World.”

We can reinforce the ideas of passion and security by utilizing our colors consistently across our brand. We offer 3 core colors: Malbec, Rose and Cherry. These colors will be most prominent in our marketing and our logo usage. Our color palette also consists of tints at 75% and 50%. Use this minimally, as the bold red is what we are going for. Do not use more than one color tint on the same marketing collateral as they can quickly become muddled.

Our two accent colors, Granite and Snow, are meant for minimal use. Instead of true black, we will use Granite as a copy color. Snow is merely provided as a background color, and not to be used for copy. When using text on a dark background, we will use true white for ultimate legibility.

Our new color palette will bring consistency and recognizability of our brand to the community here in Traverse City. Our current clients will enjoy a smooth transition and a fresh new brand while the future client base will see a new presence and a secure, solid agency to work with.

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MALBEC

PANTONE	RGB	CMYK	HEX	WEB
440 C	40, 26, 26	63, 71, 66, 76	#281A1A	#333333

75%

50%

ROSE

PANTONE	RGB	CMYK	HEX	WEB
188 C	103, 13, 27	34, 98, 81, 50	#670D1B	#660033

75%

50%

CHERRY

PANTONE	RGB	CMYK	HEX	WEB
202 C	137, 25, 43	29, 99, 80, 31	#89192B	#990033

75%

50%

GRANITE

PANTONE	RGB	CMYK	HEX	WEB
BLACK 7 C	55, 68, 81	67, 61, 60, 47	#40403F	#333333

75%

50%

SNOW

PANTONE	RGB	CMYK	HEX	WEB
663 C	247, 245, 243	0, 1, 2, 3	#F7F5F3	#FFFFFF

75%

50%

our agency's
TYPOGRAPHY

"...it creates a feeling of elegance and grace that help our designs feel feminine but firm."

Playfair Display has been chosen as our headline font because it creates a feeling of elegance and grace that help our designs feel feminine but firm. We will use Playfair Display in regular, bold and black fashions, while mixing in the italicize weights as well.

Claus Eggert Sørensen describes his design as follows, "As the name indicates, Playfair Display is well suited for titling and headlines. It has an extra large x-height and short descenders. It can be set with no leading if space is tight, for instance in news headlines, or for stylistic effect in titles. Capitals are extra short, and only very slightly heavier than the lowercase characters. This helps achieve a more even typographical color when typesetting proper nouns and initialisms. Languages, like German, where nouns are capitalized, particularly benefit from this lower contrast between lower and upper case glyphs. In German, with its many capitalized words, and in other European languages that use many diacritical characters, it is advised to use more leading."

Lato has been chosen as our copy font because it creates a feeling of stability that assists our designs to feel modern. We will use this font for copy in all provided weights.

A brief description of the font and Warsaw-based designer Łukasz Dziedzic, found at fonts.google.com states, "When working on Lato, Łukasz tried to carefully balance some potentially conflicting priorities. He wanted to create a typeface that would seem quite "transparent" when used in body text but would display some original traits when used in larger sizes. He used classical proportions (particularly visible in the uppercase) to give the letterforms familiar harmony and elegance. At the same time, he created a sleek sans serif look, which makes evident the fact that Lato was designed in 2010 – even though it does not follow any current trend.

The semi-rounded details of the letters give Lato a feeling of warmth, while the strong structure provides stability and seriousness. "Male and female, serious but friendly. With the feeling of the Summer," says Łukasz.

PLAYFAIR DISPLAY

Cozy lummoX
gives smart
squid who asks
for job pen.

CHARACTERS

ABCDEFGHIJKLMN
OPQRSTUVWXYZ
abcdefghijklmn
opqrstuvwxyz
01234567890
!@#%^&*()_+

WEIGHTS

Regular
Italic
Bold
Bold Italic
Black
Black Italic

LATO

Cozy lummoX
gives smart
squid who asks
for job pen.

CHARACTERS

ABCDEFGHIJKLMN
OPQRSTUVWXYZ
abcdefghijklmn
opqrstuvwxyz
01234567890
!@#%^&*()_+

WEIGHTS

Light
Light Italic
Regular
Italic
Black
Black Italic

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our agency's
PHOTOGRAPHY

"We look for love, passion, and beauty. We want our photos to feel real..."

In our photography, we look for love, passion, and beauty. We want our photos to feel real and authentic with subject matter and color. We stay away from stark images that feel posed and fake. We cannot get our brand foundation across with images that don't represent our values.

We focus on the authenticity of the image and the person or people that are it. A smile can be the main indicator of the authenticity of an image. We have several ways to determine if the image has a real or staged smile. This can be found in smiles that show wrinkles, crow's feet, shut eyes or bottom teeth. The person may not even be looking at the camera.

Red is a very bold color and we love that. While we have many shades of red that make up our core colors, we also will look for a hint of red in our photography. Staying consistent in this factor will help increase brand awareness to our clients and community.

RULE 1: Never, for any reason, scale a photo disproportionately.

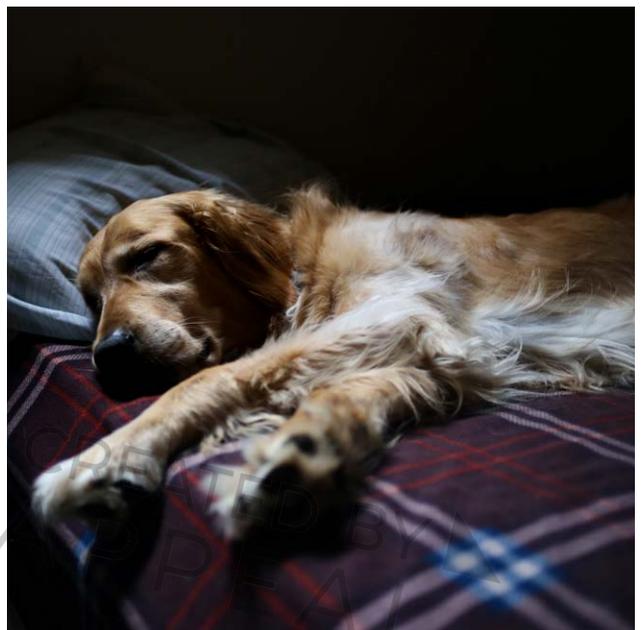
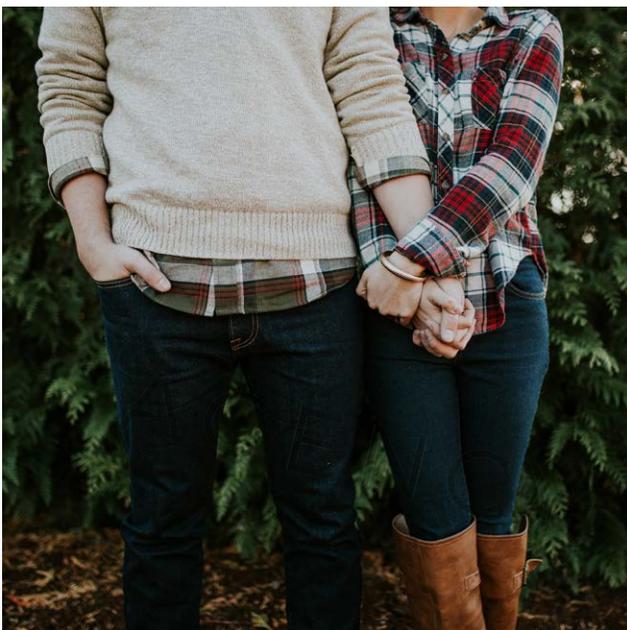
RULE 2: When choosing images with people, try to choose an image that you can imagine in your life.

RULE 3: Realism comes from showing the details. Our photos should include flaws and impurities, these real details are what makes up an authentic image.

RULE 4: Choose images that look like they could have been photographed by a friend. We will stay away from staged and stock-like images as these photos will not be cohesive with our new brand.

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In Brand



01

This is an image of diversity and passion. We show unity and love in our images to reinforce our brand foundation.

02

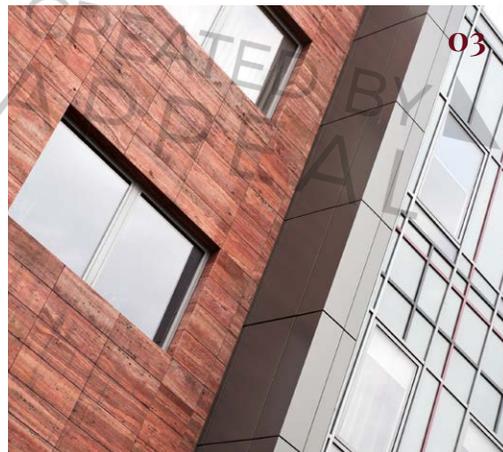
We love intimate images of couples. The raw emotion and authentic smiles are what we are looking for. Brand colors in the image make for an exceptional bonus.

03

We are always passionate about celebrating a new life. This image is in brand.

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Not in Brand



01

While the subject matter in this image aligns with our brand, the colors are too flat and it seems a little too posed.

02

This image is too bright. There is no depth and does not depict passion and therefore is out of brand.

03

This image is too modern and industrial. It does not align with our brand because of it.

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our agency's
DESIGN ELEMENTS

“Our honesty and trustworthiness will help our core message and foundation succeed...”

We have three design elements to reinforce our brand and our foundation. The elements are made up of our tagline, “Passion for Protection,” a beautiful lace accent and a gradient of color. We are conscious of our brand foundation and rely on it while our honesty and trustworthiness will help our core message and foundation succeed when launching our new brand to the public.

Our tagline helps us get our message across clear and forthright. We will use this on marketing collateral where necessary, but not over done. These words will give our brand distinction and recognizability. Along with our photography, our tagline gives a sense of security to our clients who know how serious we are about their protection and insurance needs.

The lace detail is a beautiful accent to a brand photo, solid background, or over our gradient design element. It is one more component that will give our brand a significant and distinct appeal to our clients. This is meant to be used minimally and carefully. For more information on how to use the lace detail, visit the next page for examples.

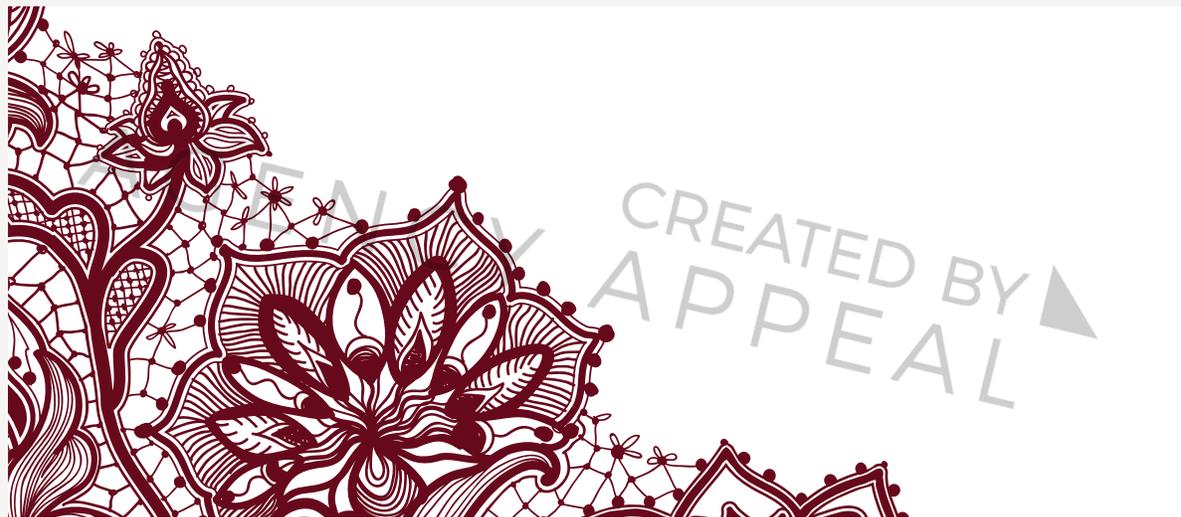
The smooth gradient of color is provided as a strong background. This design element will add visual depth to our marketing.

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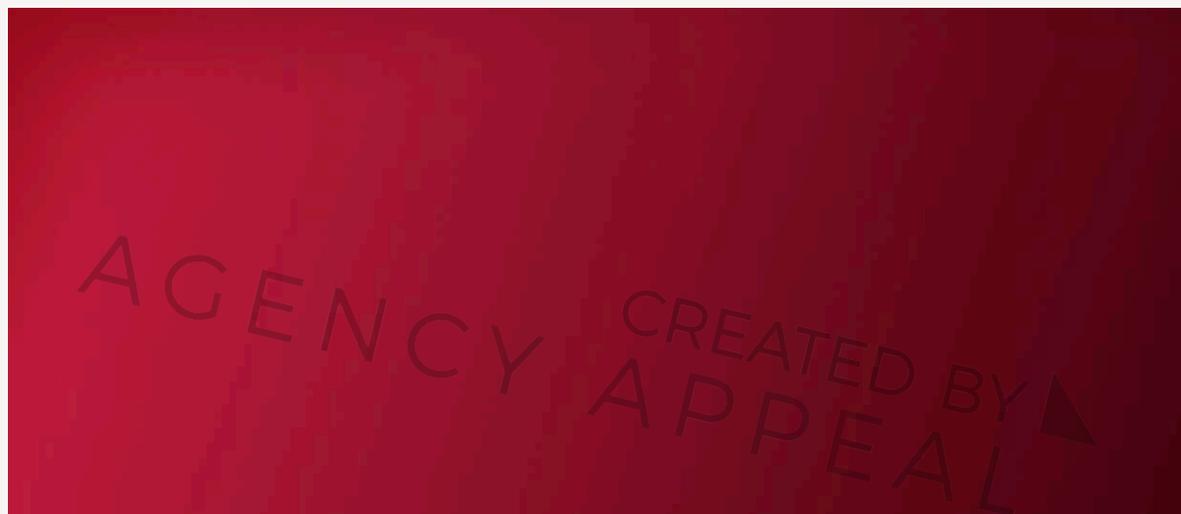
Tagline



Lace Detail



Gradient



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In Brand



01

This is a great example of our gradient element adding depth. It can be used horizontally or vertically.

02

This example shows proper use for the lace detail. The detail should enhance the piece without distracting or taking over the design.

03

This is a great example of our lace detail adding interest to the piece. The placement and size is appropriate, keeping it in brand.

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Not in Brand



01

Our gradient should only ever be a transition from rose to cherry, not to black.

02

The tagline should never be placed over the lace detail. They should always be treated as separate elements. Also, the lace detail should never be the main focus of a piece.

03

The lace detail should never cover the entire piece. Its purpose is to add subtle visual interest.

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