A guide to using your Star Rating
Describing Star Ratings in copy

These guidelines will help you determine the best way to use the Star Ratings logo and how to reference it in marketing copy.

It covers topics such as scaling, spacing and colours as well as some pre-approved narrative that can be lifted straight from this guide and instructions for what to do when you want to deviate from this (sign-off process).

Please remember to send final versions of marketing material or logo use to signoff@defaqto.com so that they can be recorded against your Star Ratings licence.
The Star Ratings logo is an important asset that represents the quality and comprehensiveness of your product or proposition. Under no circumstances can the logo be modified.

**Logo type and scaling**

Care must be taken to ensure correct use of the logo in every situation. Follow these guidelines to ensure optimum legibility of the logo:

- **Primary logo (with rating category)**
  To be used for logos of between 150 pixels width and 600 pixels width

- **Secondary logo (without rating category)**
  To be used for logos between 100 pixels width and 150 pixels width
  This logo type can also be used when you want to promote multiple rating categories in the same promotional item. The following conditions apply:
  - You must have a licence in place to use all rating categories
  - They must all be of the same ratings level
  - You must caveat the products this rating refers to

- **Tertiary logo**
  To be used for logos between 67 pixels width and 100 pixels width

The logo cannot be reproduced smaller in any case.
Logo spacing

Clear space around the logo must be maintained to protect the logo from distracting graphics or typography. The clear space is measured by taking the height of the letter ‘o’ in ‘defaqto’. Never allow type of other elements to invade this space. The clear space may not be reduced.
Correct use of logo

Using the correct format of the Star Ratings logo ensures that the logo will always be clearly legible and consistent. The logo formats below are the only approved formats for use in marketing communications.

Full colour logo
The full colour logo can be used against any background colour.

The black logo
The one-colour all black (or monochrome black) should be used when only one-colour printing is available (see overleaf).

RGB logos
The colour breakdown for on-screen RGB logos is as follows:
Black - Red 0, Green 0, Blue 0
Orange - Red 237, Green 108, Blue 6

The Star Ratings logo is automatically available in the following formats.

- EPS – CMYK
- JPEG – CMYK and RGB
- PNG – RGB

The EPS versions are best suited for print, the JPEG and PNG formats suited for electronic use.
Use of logo in print

Printed materials will require a CMYK, Spot Colour or Mono version of the logo. The logo formats below are approved formats for use in printed materials. Most print will require a CMYK version of the logo, occasionally the Spot Colour version will be suitable and on the rarer occasions of one-colour print being used then use the mono version.

CMYK logo
The colour breakdown for the CMYK logo is as follows:
Black - Cyan 0%, Magenta 0%, Yellow 0%, Black 100%
Orange - Cyan 0%, Magenta 68%, Yellow 100%, Black 0%

Spot Colour logo
The colour breakdown for the Spot logo is as follows:
Black - Pantone black 6c
Orange - Pantone orange 021c

The Mono logo
To be used when only one-colour printing is available.
Black - Cyan 0%, Magenta 0%, Yellow 0%, Black 100%
or Pantone black 6c

EPS is the recommended format for print purposes.

Logo Size
The size of the logo will vary depending on the restrictions of the artwork it is being placed within, but as a guide always try to use the logo at a width of 4cm or greater. If the artwork area for the logo is smaller than 4cm, please use the Star Rating secondary logo.

Note that the minimum size for using the secondary logo is 2cm. If you have any questions about sizing, please contact signoff@defaqto.com
Incorrect use of logo

Below are examples of how the logo should never be used.

Do not use colours other than orange and black

Do not switch the assigned logo colour scheme

Do not rearrange logo elements

Never use the logo in italics

Do not apply any shadow or distortion effects to the logo

Do not invade the clear space requirement around the logo
Describing Star Ratings in copy

This section provides guidance on how to use Defaqto Star Ratings related copy in your marketing communications.

- The words ‘Star Rating(s)’ should always have a capital S and R
- No capital R is required when the word rating is used as a verb, e.g., 5 Star rated insurance
- The ratings level should always appear as a number and never in written format
- ‘Star’ must always be written as a word and never symbolised by a star or asterisk
- A Star Rating is not an award or prize but a Star Rating can be awarded or given
- When you are referring to a product being rated a certain rating level use singular Star, e.g., product x has been rated 5 Star
- When you are referring to the number of Stars that the product has been given use plural Stars, e.g. product x has 5 Stars
- A company cannot receive a Star Rating, only its product

Note

When using Star Ratings in ads, such as PPC and banner ads, please ensure you reference the product that the Star Rating applies to. This can be done in the copy itself or by way of including a caveat or footnote.

For example:

- Our Defaqto 5 Star rated Premier home insurance comes with….
- Defaqto 5 Star Ratings applies to Premier home insurance only

If not possible in the ad itself, we ask you to include the product reference on the first page after clicking through to the site or landing page.
Describing Star Ratings in copy

The following phrases can be used without sign-off when describing a **5 Star Rating**.

- <Product name> has a comprehensive level of cover
- <Product name> has a comprehensive level of features and benefits
- <Product/proposition name> provides one of the highest quality offerings in the market

The following phrases can be used without sign-off when describing a **4 Star Rating**.

- <Product name> has a good level of cover
- <Product name> has a good level of features and benefits
- <Product/proposition name> provides a good quality offering
The following phrases can be used without sign-off when describing a **3 Star Rating**.

- `<Product name>` has an average level of cover
- `<Product name>` has an average level of features and benefits
- `<Product/proposition name>` provides an average quality offering

The following phrases can be used without sign-off when describing a **2 Star Rating**.

- `<Product name>` has a below average level of cover
- `<Product name>` has a below average level of features and benefits
- `<Product/proposition name>` provides a below average quality offering
Describing Star Ratings in copy

The following phrases can be used without sign-off when describing a 1 Star Rating.

- <Product name> has a low level of cover
- <Product name> has a low level of features and benefits
- <Product/proposition name> provides a low offering

More wording can be found on the About Star Ratings page in this guide or from our website

- For consumers – defaqto.com/star-ratings
- For financial advisers – defaqto.com/advisers/ratings/star-ratings
- For general insurance brokers - defaqto.com/insurance-brokers/star-ratings

If you wish to use different wording, please follow our sign-off process outlined in this document.
The following applies when describing Defaqto in copy for marketing communications.

The phrases below can be used without sign-off when describing Defaqto.

- Defaqto is an independent researcher of financial products
- Defaqto is an independent researcher of financial products, focused on providing intelligence to support better decision-making

More wording can be found on the About Defaqto page in this guide or from our website defaqto.com

If you wish to use different wording, please follow our sign-off process outlined in this document.
Defaqto is a financial information business, helping financial institutions and consumers make better informed decisions.

1. Collect
   We collect financial data from across the whole market.

2. Analyse
   We use our expertise and insight to analyse this data and make it comparable.

3. Create
   We create a range of products and services to deliver this information in a meaningful way.

4. Support
   We help consumers make better financial decisions and help the finance sector create, manage and distribute products.

Our independent fund and product information helps banks, insurers and fund managers with designing and promoting their propositions. We analyse more than 30,000 financial products in the UK. These products change on a daily basis, and our customers need help with keeping track of this.

We have been doing this for over 20 years, and we have 60 analysts spending 400 hours a day monitoring the market. They ensure that the information we provide is accurate and up to date. Our experts have done all the hard work so that financial institutions and consumers can make better informed decisions.


About Star Ratings

A Star Rating indicates where a product or proposition sits in the market based on the quality and comprehensiveness of the features it offers.

We have been producing Star Ratings since 2000. Our Star Ratings now cover over 60 separate areas within General Insurance, Wealth Management, Life and Protection, and Banking.

Our vision is to help people make better financial decisions. Star Ratings are a key element of how we achieve this, by helping people instantly understand where a product or proposition sits in the market, based on the features and benefits it offers.

Star Ratings award a product or proposition a rating of 1 to 5, depending on the quality and comprehensiveness of the features it offers. A 4 or 5 Star Rating indicates that a product or proposition represents one of the best quality offerings in the market.

Based on our analysis of each product area, market developments or regulatory influences and open discussion with product providers we select a set of features which we consider as ‘core criteria’. These are areas where we believe 5 or 4 Star rated products should offer a minimum level of benefit.

Overall product rankings are calculated using a scoring method called Data Numerical Analysis (DNA). Each product feature and benefit is scored from 1 to 5, with a score of 5 denoting that the product has the highest characteristics in the market for that element; a score of 1 indicates it has the lowest.

Totalling the individual DNA scores across the chosen range of features and benefits gives an overall DNA score, which we use to rank products in terms of their overall benefit to consumers. We also identify appropriate levels that determine each of the 5, 4, 3, 2 and 1 ratings within each product area.

To see the areas we currently rate, please visit our website:

- For consumers – defaqto.com/star-ratings
- For financial advisers – defaqto.com/advisers/ratings/star-ratings
Signing off your marketing communications

Communications not requiring sign-off
We do not need to sign off any communications that use our Star Ratings logo as long as the guidelines contained within this document are met and the terms and conditions of our contract of licensing are followed.

Final versions of marketing material or logo use need to be sent to signoff@defaqto.com so that they can be recorded against your Star Ratings licence.

Communications requiring sign-off
We welcome your ideas and creativity in describing Star Ratings. If you would like to use copy or content not contained within these guidelines, please follow the sign-off process below.

We are also happy to work with you to produce stock copy that we will sign off for the whole year.

Please contact your Defaqto Account Manager for more information.

Send any Defaqto or Defaqto Star Ratings collateral or content in need of sign-off to signoff@defaqto.com.

We will come back to you within a maximum of 3 workings days.
Get in touch

For further information please contact your Account Manager or our Marketing department:
Email: marketing@defaqto.com
Telephone: 01844 295 457
You can also visit defaqto.com/solutions/ratings