

What If You Cared Enough to Be Clear?

By Anne-Marie Chisnall

Australia's Budget Direct Insurance is always looking for ways to set itself apart from the competition. In 2017 it identified an opportunity to improve the customer experience by creating a new Home and Contents Product Disclosure Statement (PDS).

The company decided to challenge the idea that insurance is hard to understand and policies work only for the insurance company, not for their customers. In this project, we worked with our client toward a common goal—a clear insurance policy that would work better for both the insurance provider and its customers.

The new, easy-to-understand PDS was published late in 2019. At the time, it was the first document in the world to carry the heart with a tick—the WriteMark Plus, the highest mark of document clarity from WriteMark.

This article summarizes the why and the how of this 18-month project.

Care was a catalyst for rewriting

“What if you cared enough to be clear?” This small but searching question sparked some big conversations at Budget Direct Insurance and led them to contact us here at Write for plain-language help.

Budget Direct believed that transforming their policy documents would also help to transform how they dealt with their customers—winning the trust of both new and existing customers.

Clear goals and success criteria were defined at the start

To accurately scope and plan the project, we carried out discovery workshops, interviews, testing, and document reviews. We also used information from customer research.

The project team was united in wanting a new policy document that would:

- support their major business goal of improving the customer experience; and
- improve their own internal processes.

Goals for the new policy document	Desired outcomes	What success looks like
Easy to read and understand	Customers find the content easy to use	Company's reputation is enhanced by having crystal-clear policies that demonstrate care for their customers; remains a trusted brand
Inclusive, instructive, and practical	Customers understand their cover and can claim easily	Customers are happy with cover and claims process
Legally rigorous with clear intent	Claims division can make easy decisions Legal team is confident that disputes won't arise	
Well designed with graphics to support the text	New customers are attracted to buy the cover Existing customers feel well supported	Company employees feel proud to sell and support a policy that leads the market

“Plain Language,” edited by Joseph Kimble, has been a regular feature of the *Michigan Bar Journal* for 37 years. To contribute an article, contact Prof. Kimble at WMU-Cooley Law School, 300 S. Capitol Ave., Lansing, MI 48933, or at kimblej@cooley.edu. For an index of past columns, visit www.michbar.org/plainlanguage.

The complex rewrite required careful project management

Multiple stakeholders, a complex insurance product, and a large and complicated source document made the rewrite difficult. The original policy was traditional in style, with parts that were legalistic, technical, and densely written.

Many conversations with the project team and stakeholders ensued. We had multiple versions and sign-offs, with restructuring and redrafting along the way. We used a content spreadsheet to document changes and decisions.

Careful design and clear graphics support the rewritten text

Right from the outset, we recommended that the project team involve a design agency throughout. Gusto Design is well versed in plain language and readability principles, so they were the perfect design partner.

Thoughtful design choices showcase the policy content—and help readers to easily navigate complex information. Below are some examples showing the partnership between design and text.

A big part of the design brief was to inject some personality into the policy document. Gusto's first concept used the original brand guidelines, as you can see in the cover design below.



The initial design concept was simple and followed the brand guidelines.

In the more developed final version, the designer gently pushed the brand guidelines and added some human touches. They successfully added some personality while still supporting the document's purpose and keeping the impact of simple design. Visual elements used in the body of the document followed the same principle.



The developed design extends the brand guidelines to introduce more personality.

5 
Storms and rainwater
 When your property is damaged by storms and rainwater, but not by flood.
 → page 35

6 
Escape of liquid 
 When sudden escape of liquid causes damage, such as when a pipe bursts.
 → page 36

7 
Lightning
 When your property is damaged by a direct lightning strike or thunderbolt.
 → page 37

8 
Explosion
 When an explosion causes damage to your property.
 → page 38

Section summaries use illustrative icons.

What's included and what's not included in the policy are grouped according to type of cover. Options are clearly presented in tables so that customers can quickly see what will suit their personal circumstances. Graphics and icons support the messages in the text and introduce liveliness to the document.

 **Fire** **1**

	You are covered for
Loss or damage to your insured home and contents caused by fire, including bushfires and grassfires. Fire is defined as burning by flames.	

	You are not covered for
Loss, damage, or destruction caused by:	
<ul style="list-style-type: none"> • bushfire or grassfire during the uninsured period → page 62 • normal use over time of items that are usually exposed to heat, such as a splashback • scorching or melting when there is heat but no flame. This includes scorch or burn marks caused by a cigar, cigarette, or pipe • smoke or soot when no damage from fire has occurred, unless you have selected and we have agreed to provide optional Accidental Damage cover on → page 50. 	

Tables summarize what's included and what's not included in your cover.

(Continued on the following page)

Plain language helps to engage the reader and inspires trust

To achieve the goal of putting customer needs at the forefront, the policy uses plain-language techniques to deliver essential information clearly.

The document invites the reader in right from the start by using *we* and *you*—for example, with “An overview of your insurance product.”

In setting out the more detailed terms of the insurance agreement, the language boldly engages the reader in a conversation about the contract. For example, section 2 states, “This policy explains our agreement with you.” Clear and informative statement headings like this are used throughout the policy so that customers can see information at a glance and absorb key messages quickly.

The wording throughout reflects the company’s genuine desire to help the customer, as they confirmed when setting up their project. For example, the policy helps build the customer relationship with wording such as “We want you to be confident about the cover you have.”

Helping the customer is especially important at claim time. The wording is up front about both parties’ obligations, such as paying an excess for claims. The section “How to make a claim and what happens next” outlines all the steps of the process: customers know what they can expect from their insurer and what they need to do when making a claim.

Part of caring for your customer is showing empathy and helping them feel that you’re going to act fairly if the customer is not happy with something. The policy is up front about things like “What happens when you have a problem with our service” and gives full contact details and steps you can take.

Definitions are also a critical part of insurance documents but can be a stumbling block to clarity. When possible, we defined key terms naturally where they occurred in the body text. And we made the definitions list as clear as possible.

User testing helped validate the document alongside elements-based assessment

We collaborated with the client’s customer-experience team and tested the document with typical users. Overall, user testing gave positive results.

One exception was wording about the customer’s duty of disclosure (what the customer must tell the company about their

circumstances)—a critical part of any policy because it can affect what gets paid out at claim time. Even though we had worked on the wording extensively with the product and legal teams, user testing revealed that readers were still unclear about their obligations relating to disclosure. We reworked the policy to include an explanatory paragraph about duty of disclosure and examples of typical information that customers need to provide.

Customer care was a top priority

Care isn’t a concept that you’d instantly associate with an insurance document. But from our experience on this project, WriteMark believes that this company truly does care. We observed that customer needs were top of mind throughout.

The WriteMark Plus is a challenging standard to meet, and the policy has been completely reconfigured to meet it. All the signs are that the team has jointly designed an insurance policy that the customer **wants** to read.

Reactions to the PDS have been overwhelmingly positive, with customers giving feedback like “Information was well set out, which made decisions relatively easy” and “The PDS is the clearest insurance document I’ve seen.” The company’s advisers are happy too—they enjoy working with the new document when talking to their customers.

And as the insurance product and its terms change over time, the company continues to work with WriteMark to make sure that any changes still meet plain-language requirements. Now, that’s customer care in action. ■

Note: This article is based on a presentation to the September 2019 PLAIN conference held in Oslo, titled “What if you cared enough to be clear? A case study of an insurer who cared.”

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Read more about this insurance rewrite on the WriteMark blog: <https://writemark.co.nz/clarity-is-the-heart-of-the-matter/>.

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