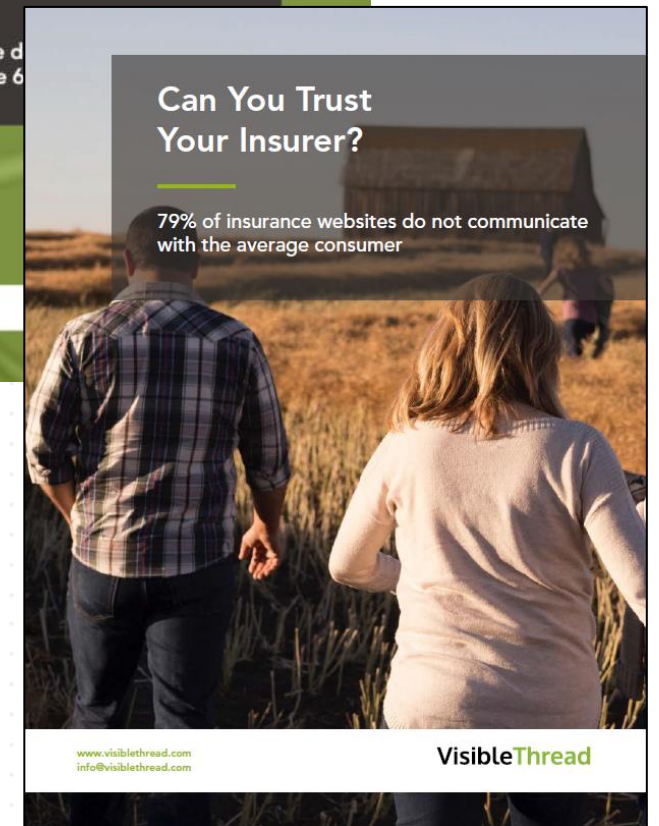Readability, Plain Language & Writing Compliance.

Driving operational savings, simplified claims and better customer experience.

Can you trust or understand your insurer?

86.6% of Medicare documents not accessible to those 65 and over.

56.6% of insurance companies communicate in an academic tone with overuse of passive voice.

U.S. Health Insurers Struggle To Communicate With Their Audience

86.6% of Medicare d[...]
accessible to those 6[...]

www.visiblethread.com
info@visiblethread.com

Can You Trust Your Insurer?

79% of insurance websites do not communicate with the average consumer

www.visiblethread.com
info@visiblethread.com

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P&C Carrier Business Impact

- 79% of Insurance communications are not readable
- This impacts enrolment, claims & experience
- Customers do not trust if they do not understand
- Empathy is the first step towards Trust

- Voice & Language create Empathy

- A fair transparent, easy, claims experience reduces churn

Can You Trust
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with the average consumer

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Analyze Your Documents

Analyze any PDF or Word file

7 of **100000** docs analyzed

Drop files here to upload

Upload Doc

Analyze Webpages

Analyze any Web Page or URL

0 of **100000** URLs analyzed

Enter or copy and paste URL address here:

HTTP:// | www.

Analyze URL

Analyze Your Text

Analyze any Text Snippet

We flag simple things that will make your message clearer. Mistakes were made is passive voice. While please make an application is a good example of a hidden verb.

4 text snippets analyzed

Enter or copy and paste your text here...

Analyze Text

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Plain language supports compliance

Example using CMS.gov **mandate for clear communications.**

#3.2 Keep your sentences simple and relatively short.
Use as few words as possible to state an objective or give concrete direction.

#3.8 Write as simply as you can, taking into account the reading skills of your intended audience.

Long Sentences	50.00%	Passive Voice	16.67%
3 Sentences		1 Sentences	
(i) Learn More		(i) Learn More	

Readability	49 / 100	Grade Level	11.8
(i) Learn More		(i) Learn More	

#3.1 Write in a conversational style, using the active voice.

#3.7 Use technical terms and acronyms only when readers need to know them.

■ VisibleThread

VT Writer Email Server: Submit PDF or Word Doc by email for scorecard
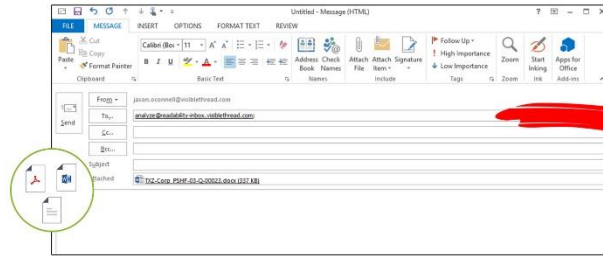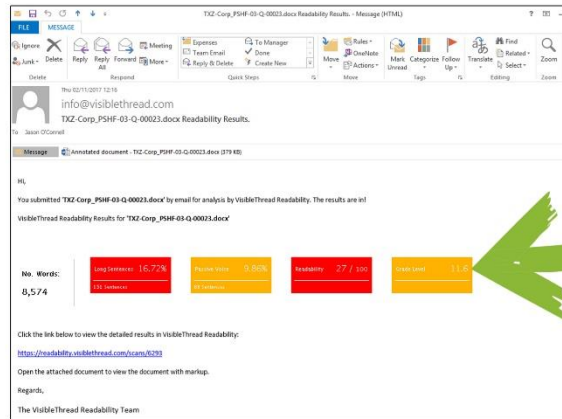
Thresholds

User

Ignore list

| **Watch Words**

Watch Words ⓘ

This is a list of words and phrases that you want to check in the copy. Use categories to group the search terms.

Last modified by jayme.allen@visiblethread.com

Last modified at 15:38 22 Feb 2021

| ⊕ Add | ⊗ Remove | Save Changes | Version History | | ⬆ Import from CSV | ⬇ Export to CSV |

All

Category	Search Term	Description	Case sensitive	Applies to language
Liability and Contract Risk	each and every	Re-state this in measurable terms. If you cannot re-phrase this then lose it. This phrase is often superfluous.	☐	All ▼
Liability and Contract Risk	assure	This implies a contractual obligation. What are you ensuring? Are you sure you can stand over it? Re-phrase this if possible.	☐	All ▼
Liability and Contract Risk	ensure	This implies a contractual guarantee. What are you ensuring? Are you sure you can stand over it? Re-phrase this if possible.	☐	All ▼
Liability and Contract Risk	insure	Are you insuring something? Using the phrase in the right way? Look to re-phrase if not.	☐	All ▼
Liability and Contract Risk	everywhere	Are you sure this applies 'everywhere'? Look at what you're saying and figure	☐	All ▼

Styleguide	according to our records	Try: our records show
Styleguide	accordance	Try: in line with
Styleguide	accordingly	Try: in line with this, so
Styleguide	accumulate	Try: gather
Styleguide	actually	(may be omitted)
Styleguide	acquiesce	Try: agree
Customer First Language	policyholder	Personalize our message by using you and your.
Customer First Language	PRD	Describe what this is - Pre-Retirement Death Claims
Customer First Language	premiums	Use "Payments" instead of this insurance specific term
Customer First Language	members	Personalize our message by using you and your
Customer First Language	receive	Try: get
Simplified Terms	credentialed	Try: qualified or trained
Simplified Terms	comprehensive	Try: full or complete
Jargon	deductible	Explain this clearly. Your deductible is the amount of money you have to pay before your insurance plan will pay.
Jargon	affiliates	This can be confusing terminology. Try to use simpler language. Refer to the branch or organization directly.
Tone of voice	accommodate	Multiple syllables in a word affects readability. Try 'allow,' or 'handle,' or 'help' for plainer language.
Tone of voice	accommodation	This sounds a bit sterile. Try something warmer like, 'home,' or 'hotel.'
Tone of voice	according to our records	Avoid jargon phrases. Say something like, 'our records show' instead.
Tone of voice	all things being equal	This phrase isn't necessary and give give off the wrong tone. Omit it.
Tone of voice	along the lines of	Avoid this cliche and simplify by saying 'like,' or 'as in' instead

VisibleThread

Thank you.

Email us for access to the system or test carrier content.

Rowland.Bradley@visiblethread.com
John.Nolan@visiblethread.com

Plain Language:

Your key to stronger customer experience, trust and return on investment.

Plain language removes roadblocks in the customer journey

Clear language drives a smoother more effective and efficient **customer journey.**

BEFORE		AFTER
Grade level		Grade level
7.9	www.org/product	7.2
6.5	www.org/products/classic	6.0
14.2	www.org/summary box	6.5
14.0	www.org/privacy notice	7.8
8.9	www.org/terms and conditions	7.3
11.0	www.org/standards	7.5

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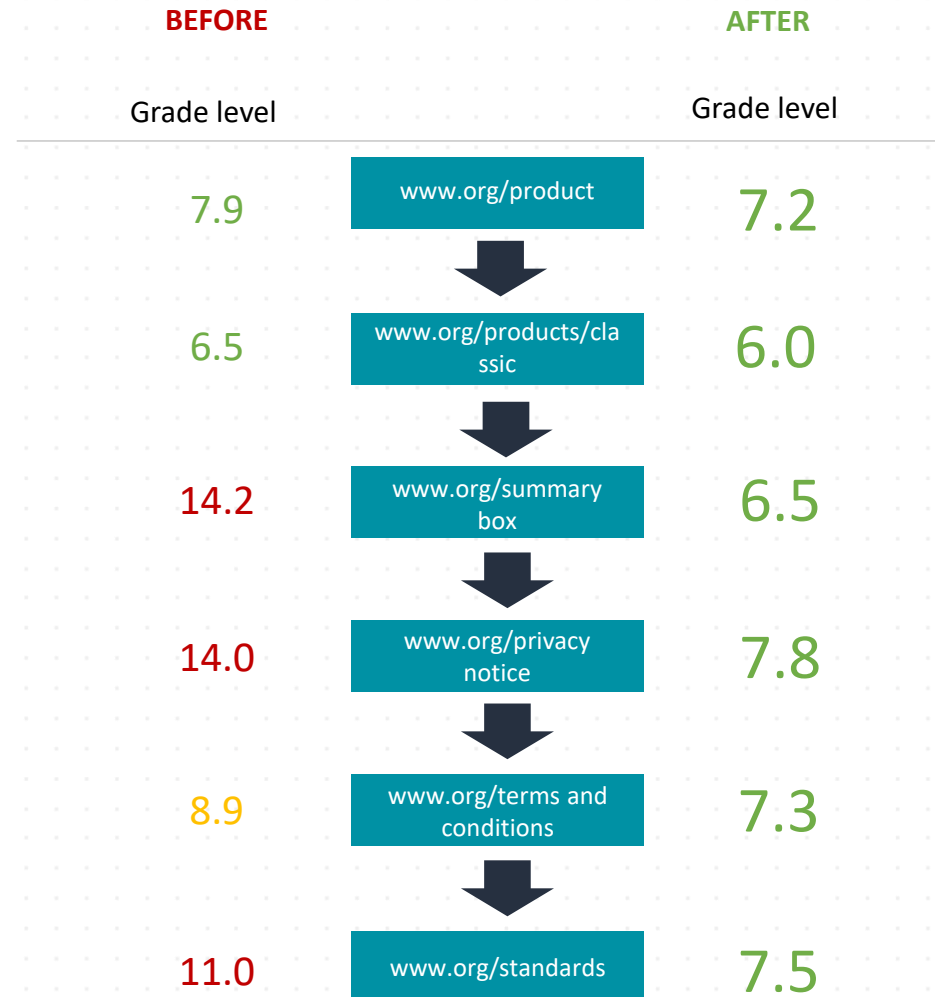
Plain language improves the digital experience
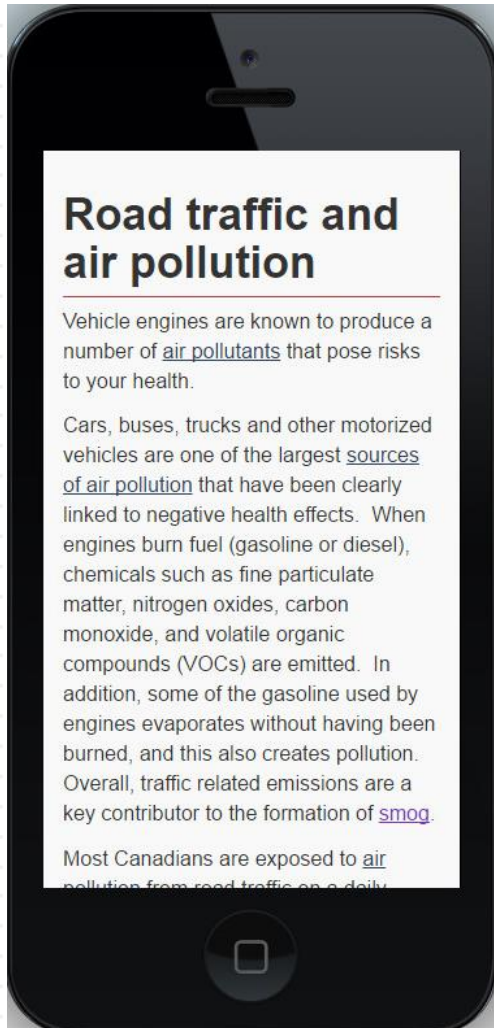
Grade 14.3
Before

Grade 7.3
After
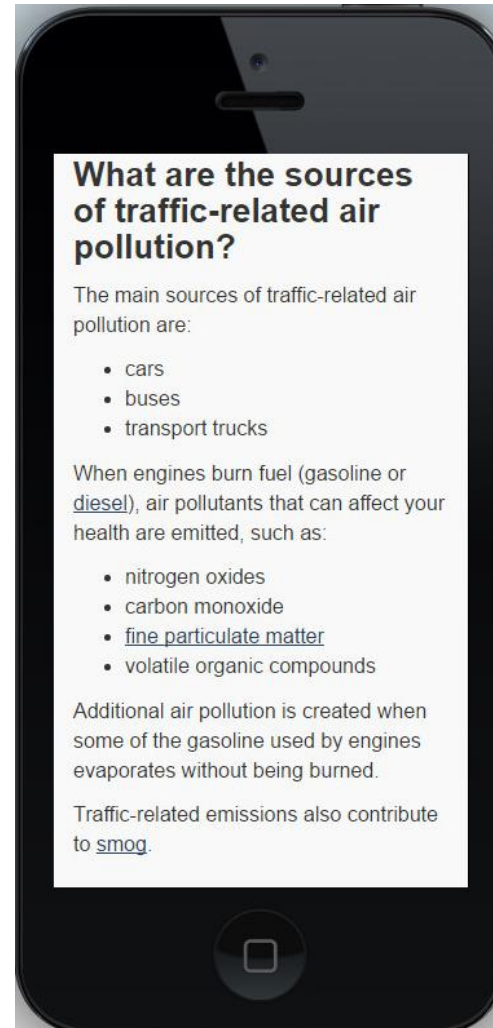
Simpler content helps **increase mobile engagement**.

VisibleThread

Plain language reduces resubmissions

A VisibleThread insurance customer experience a **23% drop in resubmissions.**

Plain language supports compliance

Example using CMS.gov **mandate for clear communications.**

#3.2 Keep your sentences simple and relatively short.
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Long Sentences	50.00%
3 Sentences	≡
(i) Learn More	

Passive Voice	16.67%
1 Sentences	A✓
(i) Learn More	

Readability	49 / 100
	📖
(i) Learn More	

Grade Level	11.8
	🎓
(i) Learn More	

#3.1 Write in a conversational style, using the active voice.

#3.7 Use technical terms and acronyms only when readers need to know them.

https://www.cms.gov/Outreach-and-Education/Outreach/WrittenMaterialsToolkit/Downloads/ToolkitPart04Chapter03.pdf

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Plain language reflects your brand voice and value proposition

Inconsistent tone, complex communications, and jargon-laden language is typical in our industry. This leads to reduced engagement with customers and, over time, in a loss of customer trust.

At Aberdeen Standard, we want to be completely transparent, serve our customers, and retain their trust. VisibleThread helps us do just that.

Chris Hill
Global Head of Content

Aberdeen Standard
Investments

VisibleThread

Getting started:

5 steps to better customer experience and return on investment.

Step 1: Identify a champion or team

Recognize all departments produce content. Identify a champion or team who can **work cross-functionally**.

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Step 2: Create a baseline with a content audit

2020-OH-EA-H5253-059-000-EN.pdf Added Fri 24 Jul by you	**2,683** words Size 102 KB	**4.41%** long sentences 12 of 272 sentences	**3.31%** passive sentences 9 of 272 sentences	66 / 100	Grade 6.2
2020-OH-EK-H5253-059-000-EN.pdf Added Fri 24 Jul by you	**25,900** words Size 2 MB	**3.75%** long sentences 143 of 3,812 sentences	**2.70%** passive sentences 103 of 3,812 sentences	29 / 100	Grade 10.6
2020-OH-EOC-H5253-059-000-EN.pdf Added Fri 24 Jul by you	**99,226** words Size 920 KB	**14.57%** long sentences 1,006 of 6,905 sentences	**15.45%** passive sentences 1,067 of 6,905 sentences	53 / 100	Grade 9.3
PreEnrollment_Checklist_EN.pdf Added Fri 24 Jul by you	**555** words Size 122 KB	**25.00%** long sentences 8 of 32 sentences	**25.00%** passive sentences 8 of 32 sentences	45 / 100	Grade 11.1
2020-OH-EA-H8125-002-000-EN.pdf Added Fri 24 Jul by you	**2,683** words Size 102 KB	**4.41%** long sentences 12 of 272 sentences	**3.31%** passive sentences 9 of 272 sentences	66 / 100	Grade 6.2
2020-OH-EK-H8125-002-000-EN.pdf Added Fri 24 Jul by you	**26,036** words Size 2 MB	**3.80%** long sentences 145 of 3,811 sentences	**2.78%** passive sentences 106 of 3,811 sentences	29 / 100	Grade 10.6
2020-OH-EOC-H8125-002-000-EN.pdf Added Fri 24 Jul by you	**99,303** words Size 921 KB	**14.58%** long sentences 1,007 of 6,906 sentences	**15.45%** passive sentences 1,067 of 6,906 sentences	53 / 100	Grade 9.3
2020-OH-Formulary-H8125-002-000-EN.pdf Added Fri 24 Jul by you	**43,174** words Size 3 MB	**0.54%** long sentences 84 of 15,608 sentences	**0.26%** passive sentences 41 of 15,608 sentences	50 / 100	Grade 6.7
2020-OH-Rating-H8125-002-000-EN.pdf Added Fri 24 Jul by you	**346** words Size 16 KB	**0.00%** 0 of 43 sentences	**11.63%** passive sentences 5 of 43 sentences	74 / 100	Grade 4.9

Gather existing customer communications and **measure against readability metrics.**

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Step 3: Make your style guide/ terminology list accessible

Provide clear guidance to all writers. Ensure they can **easily access it.**
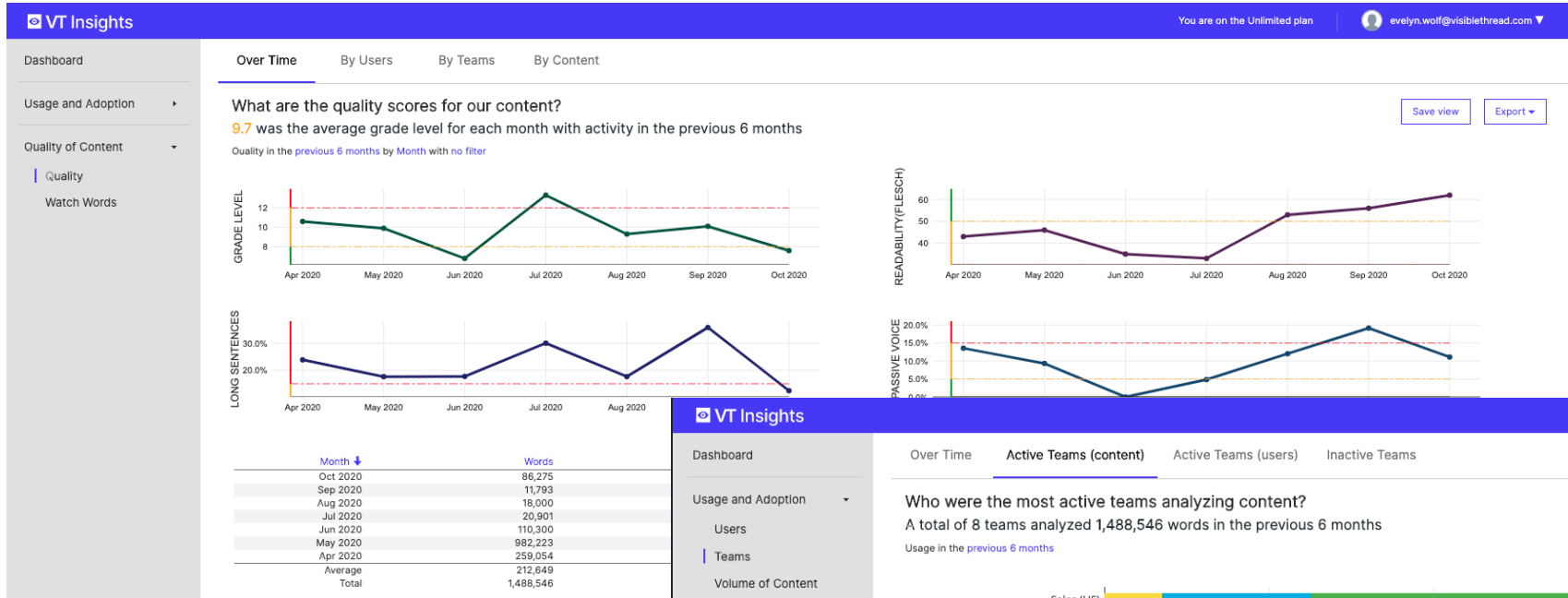
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Step 4: Support writers to score content for quality

Use technology to support writers and allow them to **self-score their content for quality.**

Step 5: Measure & improve

Measure **quality improvements** over time.

Analyze **usage & adoption** of your quality program.

Media Mentions

Forbes — [Major Banks Are Speaking A Language Their Customers Don't Understand](#)

THE GLOBE AND MAIL — [Why it's not your fault it's so hard to understand investing](#)

YAHOO! FINANCE — [VisibleThread Launches World's First Tone of Voice Insights Platform](#)