

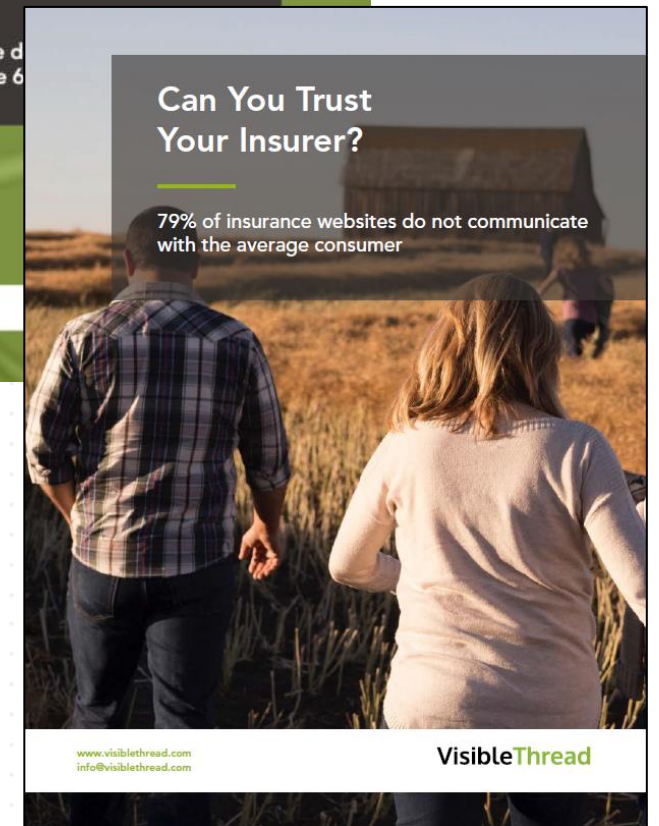
Readability, Plain Language & Writing Compliance.

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.



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 Your Insurer?

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

www.visiblethread.com
info@visiblethread.com

VisibleThread

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

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.

Long Sentences 50.00%

3 Sentences

 Learn More

Passive Voice 16.67%

1 Sentences

 Learn More

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

Readability 49 / 100

 Learn More

Grade Level 11.8

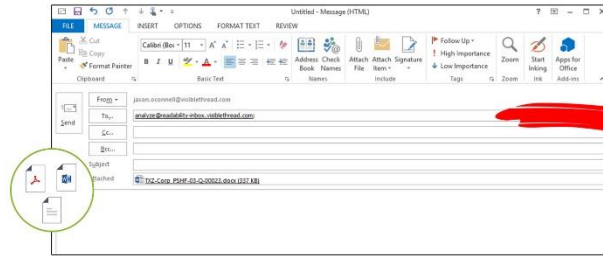
 Learn More

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

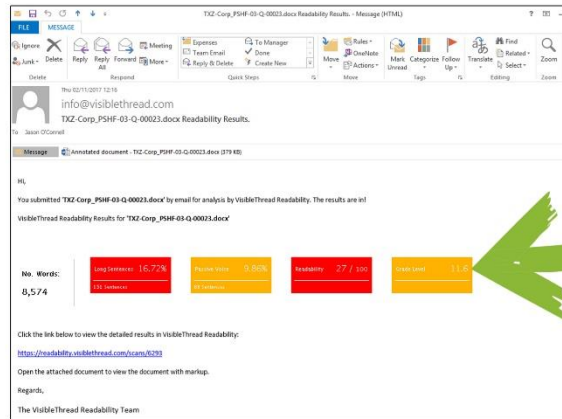
#3.7 Use technical terms and acronyms only when readers need to know them.



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



VisibleThread
Readability eMail Service





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

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.	<input type="checkbox"/>	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.	<input type="checkbox"/>	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.	<input type="checkbox"/>	All ▼
Liability and Contract Risk	insure	Are you insuring something? Using the phrase in the right way? Look to re-phrase if not.	<input type="checkbox"/>	All ▼
Liability and Contract Risk	everywhere	Are you sure this applies 'everywhere'? Look at what you're saying and figure	<input type="checkbox"/>	All ▼



 **VisibleThread**

Thank you.

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

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

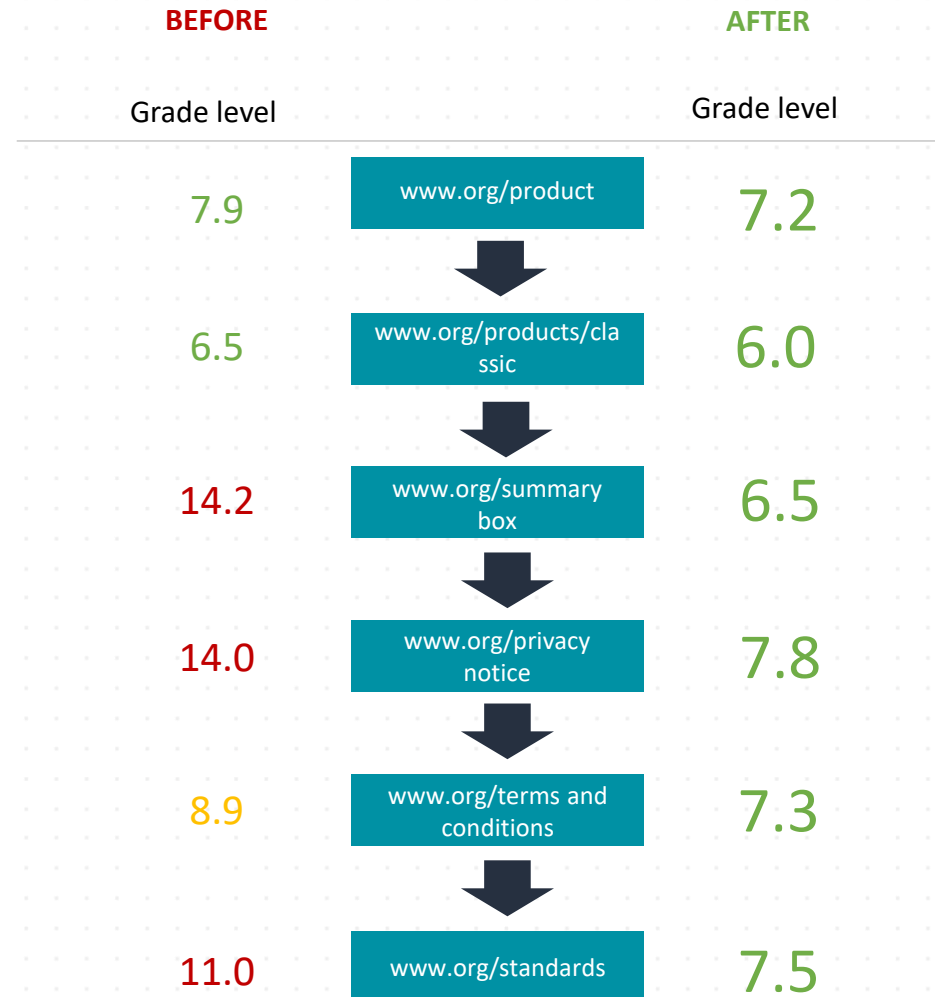


Plain Language:

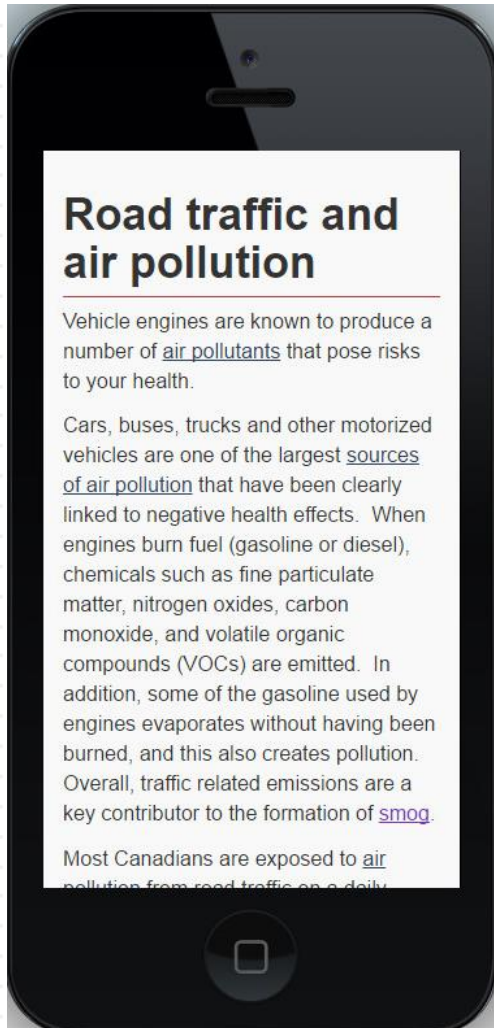
Your key to stronger customer experience, trust and return on investment.

Plain language removes roadblocks in the customer journey

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



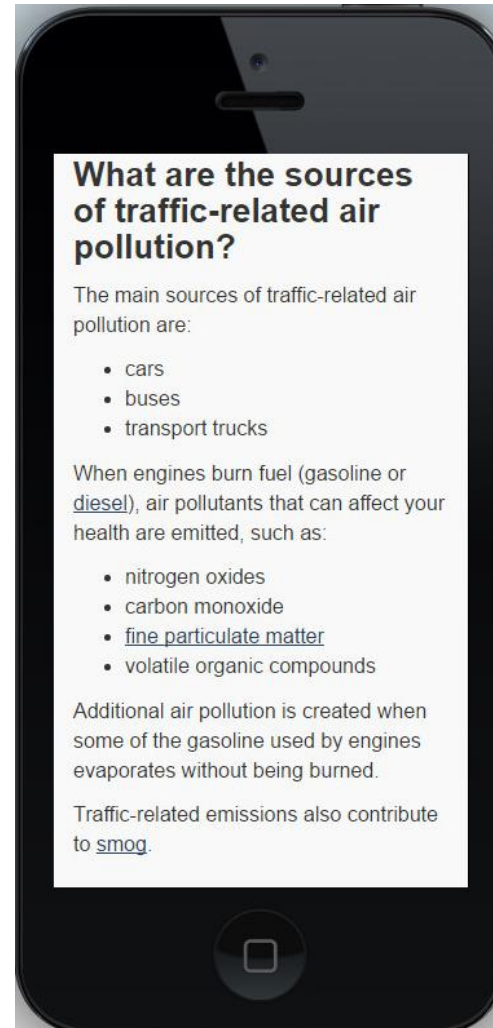
Plain language improves the digital experience



Grade 14.3
Before



Grade 7.3
After



Simpler content helps
**increase mobile
engagement.**

Plain language reduces **resubmissions**

BEFORE

Long Sentences 38.46%	Passive Voice 53.85%	Readability 48 / 100	Grade Level 10.5
8 Sentences	7 Sentences	0 Sentences	0 Sentences
Learn More	Learn More	Learn More	Learn More

Company Address
April 5, 2019
Tel: 1-XXX-XXX-XXXX
Fax: 1-XXX-XXX-XXXX

Dear Sir/Madam:

We have been notified of the potential passing of the above-mentioned member. May we offer the family our most sincere condolences.

Please note, however, that to date, we have not been supplied with the member's proof of death. In order to expedite the death claim process, we require either the death certificate or a statement of death, which must be issued by the funeral director. Initially, a copy can be faxed to 1-XXX-XXX-XXX, attention "ABC" death claims and an original or certified true copy will be requested only at the time of the claim. You may alternatively send it by mail using the pre-addressed envelope, hereby enclosed for your convenience.

Upon receipt of this documentation, a death claim package will be issued to the entitled party(ies) and sent by default to the member's address on file.

For any request for information to be sent elsewhere, we require that each beneficiary provides his or her address in the form of a signed letter, indicating their relation to the deceased member. Where the Estate is named, a proof of appointment as Executor is required, such as the Will or the Certificate of appointment of Estate Trustee. For all correspondence, please include the reference number indicated above.

Sincerely,

Place in the company

AFTER

Long Sentences 0.00%	Passive Voice 0.00%	Readability 73 / 100	Grade Level 4.5
0 Sentences	0 Sentences	0 Sentences	0 Sentences
Learn More	Learn More	Learn More	Learn More

Company Address
April 5, 2019
Tel: 1-XXX-XXX-XXXX
Fax: 1-XXX-XXX-XXXX

<Dear Mr./Mrs./Miss/Ms. LAST NAME,>

We're so sorry to hear of <FIRST NAME/LAST NAME's> passing. We'd like to extend our sincere condolences to you and <Mr./Mrs./Miss/Ms. LAST NAME's> loved ones. We're connecting because we haven't heard from you since you contacted us on <DATE>.

We'd like to help you start the process of closing <Mr./Mrs./Miss/Ms. LAST NAME's> Group Retirement Services account. Please use the enclosed envelope to send us either an original or a certified copy of:

- the death certificate or
- a statement of death from the funeral director.

A certified copy must be stamped by a commissioner of oath or notary.

You can also fax these documents to us at 1-XXX-XXX-XXXX (attention ABC Claims). We may still need original copies. If so, we'll let you know.

When we receive proof of death, we'll prepare a package with information on how to settle this claim. We'll send this package to:

- the eligible individual(s) and
- the address we have on file for <Mr./Mrs./Miss/Ms. LAST NAME>.

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

Plain language supports compliance

Example using CMS.gov [mandate for clear communications](#).

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Readability 49 / 100

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Grade Level 11.8

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

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



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**.



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.**

Step 3: Make your style guide/ terminology list accessible

The screenshot shows a writing tool interface with two main panels: 'Content' and 'Suggestions'. The 'Content' panel displays a paragraph of text with several words highlighted in yellow and pink. The 'Suggestions' panel lists various writing tips with corresponding icons and arrows. A pop-up window is overlaid on the 'Content' panel, showing a list of 'Watch Word Hits' with specific recommendations for each highlighted word.

Content

5 Since the rules dictated by your plan **provide** for an automatic transfer to the Group Choices Plan **in the absence of** our receiving valid instructions within 90 days from the date of this letter, please be advised that if we are not supplied with all necessary **documentation** in that regard, your **funds** will be automatically transferred to the Group Choices Plan and will continue to be administered with the same restrictions. These restrictions will **only be removed upon** our receiving an authorization from your **trustee** in bankruptcy as explained above.

Suggestions

- provide (Tone of voice)...
- Very Long Sentence
Try to split this very long sentence. It...
- 5 uses of Passive Voice
These are "advised", "supplied", "transf..."
- Hidden Verb
Try to make 'documentation' ...
- 2 Adverbs
These are "automatically" and "only".Try...
- 6 Long words
These are 'automatic', 'necessary', 'do...
- 7 Watch Word Hits
"provide" (Tone of voice)...

7 Watch Word Hits

- "provide" (Tone of voice) x2
Simplify by saying 'give' instead.
- "in the absence of" (Tone of voice) x1
Simplify for a more conversational tone. Try 'without' instead.
- "trustee" (Investment Terminology) x1
Try to explain in simpler more accessible terms. For example: "the person appointed to administer your case"
- "documentation" (Simplify to plain english) x1
documents
- "upon" (Simplify to plain english) x1
on
- "funds" (Simplified Terms) x1
Try: money, savings (unless you're talking about specific investment funds)

Provide clear guidance to all writers. Ensure they can **easily access it**.

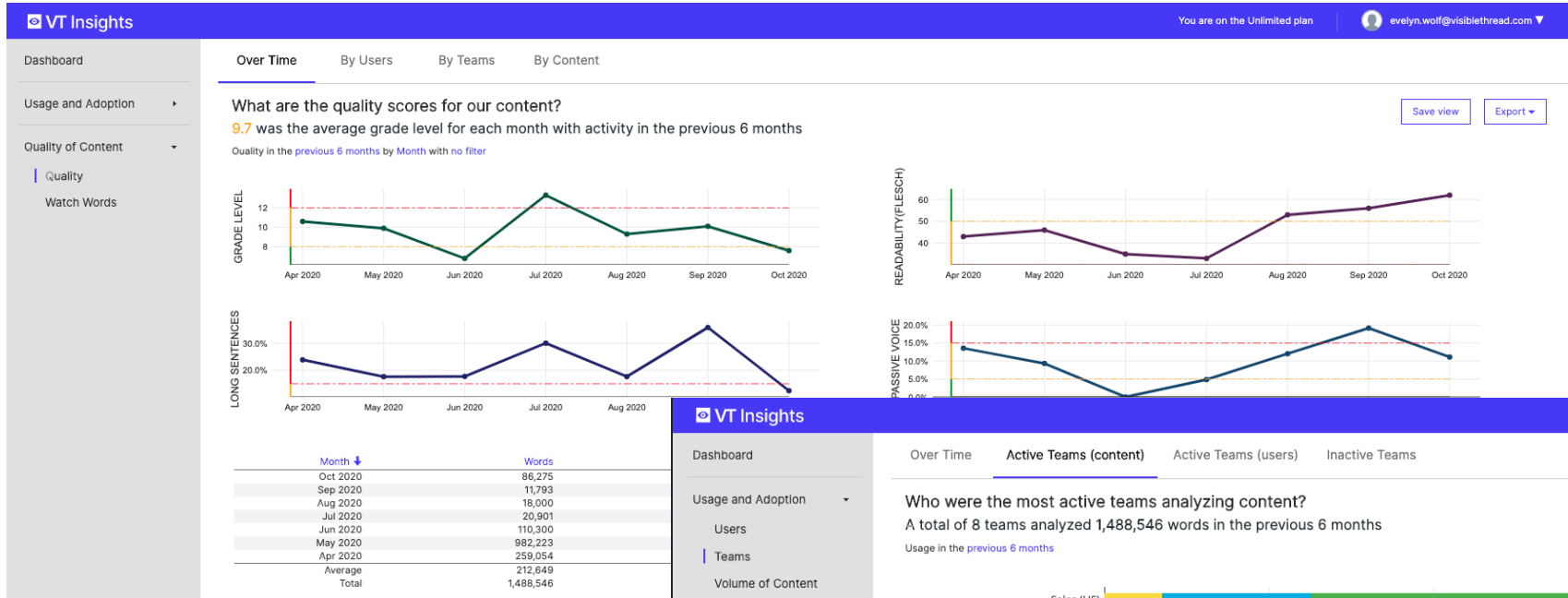
Step 4: Support writers to score content for quality

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

The screenshot shows the 'VT Writer | Scan Results' interface for a document titled 'Insurance Letter.docx'. The top navigation bar includes a home icon, a search icon, and the user's email 'evelyn.wolf@visiblethread.com'. Below the document title, there are four summary cards: 'Long Sentences' at 41.67%, 'Passive Voice' at 41.67%, 'Readability' at 37 / 100, and 'Grade Level' at 14.5. A 'Watch Words' section shows 18 words and 'No ignored terms found.' Below these are buttons for 'Show / Hide', 'Hide paragraphs', 'Download and Edit Annotated Document', 'Upload a Revision', and 'Export'. The main content area is a table with columns for 'Content', 'Suggestions', 'Readability', and 'Grade Level'. It lists three paragraphs of text with associated suggestions and scores.

Content	Suggestions	Readability	Grade Level
2 Re: <u>Certificate</u> of Discharge required to proceed with Settlement Option	Long word Long Words are words with more than 3 sy...	27/100	Grade 11.9
3 A review of your account reflects that you are currently <u>in a situation of bankruptcy</u> and that we have recorded the interest of your <u>trustee</u> in bankruptcy in your property, which now requires us to have your <u>trustee's</u> authorization to proceed with your settlement option.	Very Long Sentence Try to split this very long sentence. It... Hidden Verb Try to make 'situation' into... 2 Long words These are 'situation' and 'authorizatio... 2 Watch Word Hits 'trustee' (Investment Terminology)...	20/100	Grade 21.6
4 As such, <u>in addition</u> to returning your settlement option selections from the package enclosed, you will also need to include a written <u>authorization</u> from your <u>trustee</u> in bankruptcy in regards to the settlement option you wish to elect for your accounts. <u>Alternatively</u> , if you have been discharged from bankruptcy, please <u>provide</u> us with a copy of your Certificate of Discharge. If the <u>Certificate of Discharge</u> is received, we will contact your <u>trustee</u> in bankruptcy to <u>obtain</u> an <u>authorization</u> to either remove the restrictions currently recorded on your account and/or to process your settlement option, as the case may be.	2 Very Long Sentences 2 Very Long Sentences - These are 41 and... 2 uses of Passive Voice These are "discharged" and "received". T... 5 Long words These are 'authorization', 'Alternative... 6 Watch Word Hits 'provide' (Tone of voice)...	28/100	Grade 17.5

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](#)



[Why it's not your fault it's so hard to understand investing](#)



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