

Essential Email & Letter Writing Skills for Insurance Professionals



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Learning objectives

- Appreciate how style and layout can significantly impact on the readability of correspondence and documents.
- Recognise typical jargon, cliché, legalese and archaic words and phrases and be able to use credible plain English alternatives.
- Understand the need for clear and transparent language in the insurance industry in light of recent legislation and regulatory pronouncements.
- Identify the benefits of plain English in modern business communications.





What we'll look at

- Assessing the aims and objectives of correspondence.
- Style, layout and tone.
- Email etiquette.
- Commonly confused words and the importance of grammar.
- Plain English.



Introduction

Based on your experiences, what are the good, and not so good, aspects of written communication with customers and colleagues?



Assessing the aims and objectives of correspondence



➤ The hierarchy of personalised communication:

1. A conversation
2. An individually written document
3. A standard document with personal data and selective messages
4. Standard document to a particular target market
5. Indiscriminate standard document

➤ The lower we go down the list the harder the reader has to work to understand the relevance.



Preparation is the key

- Good writing is good thinking on paper or on a screen.
- Interruptions from emails, phone calls and colleagues will distract you from your task.
- Having to continuously read back over what has been written simply wastes time.
- Think, plan, write, pause, check and then send!



Objectives

- Ask yourself – what is the purpose of this letter or email?
 - To ask a question and obtain information?
 - To provide information?
 - To advise or persuade?
 - To create a record?
- Ask yourself – would it be better to have a meeting or a telephone conversation?



Aims

- Ensure the content is accurate and complete – it ultimately saves time by avoiding follow up correspondence or telephone calls.
- Use plain English – think about the target reader, avoid ambiguity and ensure the correspondence is readable.
- Be polite and human – tone is important. Aim to be respectful and sympathetic to the reader.
- Be prompt – delays in responding impact on commercial reputation.



Structure

➤ If you are providing factual information or seeking instructions, think about the following:

- Provide a summary and then the detail in a logical order.
- This ensures the reader is prepared and they will more easily understand the further details.
- Think of an executive summary in a report – the same principle applies here.



Over to you ...

Redraft the main body of this email to your customer:

Please provide the following:

- 1) photographs
- 2) completed claim form
- 3) witness statements

If you don't provide what we have requested, we will not be able to progress your claim.



➤ If you are writing to persuade, influence or advise, you need to adopt a different approach. You need to build towards your main point:

- Use the 6 Ps
- State your **purpose** for writing.
- Outline the **problem**.
- **Precis** the conclusion you will reach.
- Discuss the reader's **possibilities** in relation to the issues.
- Make your **proposal**.
- Outline the **practical steps** necessary and who should do what.



Style and layout



- If there is a house style, keep to it.
- Think about formality – especially with the salutation and be careful with emails:
 - Over familiarity can suggest a lack of professional objectivity
 - Overly formal writing can appear distant
 - It's a balancing act – use your judgement
- I or we?



Avoid insincere openings

Think of alternatives to the following:

Enclosed herewith please find attached

Pursuant to our telephone conversation

I acknowledge receipt of your letter ...

I refer to the above ...



Endings - what action is required of the reader?

- Don't allow the communication to break down at the last hurdle.
- Are dates, deadlines and amounts clear?
- Use listing to make clear exactly what someone needs to do. Guide them through the next steps.



Personal and gender neutral pronouns

- Using personal pronouns greatly improves the accessibility of a letter or email.
- I, we, you, she, he, they/their.
- There is a risk that the writing can become too conversational in style, particularly in an email.



- Traditionally, there has been a tendency to use the male pronoun but modern drafting advice is to avoid this.
- You have a few of options – you could use:
 - his or her
 - their/they
 - omit the pronoun
- Redraft the following:
 - A member of the committee may resign his position by giving 7 days notice to the other members.



Headings, numbering and enclosures

- Headings and subheadings will:
 - Guide the reader.
 - Make it easier for you to reference later on.
 - Allow the reader to go back later and find specific information.
- Numbering will:
 - Make it easier for you to reference particular paragraphs or sections.
 - Allow you to separate key advice, thoughts or requests for information.
 - Assist the reader when they are responding.
- List the enclosures and number them if there are multiple documents.



Ensuring use of the correct tone and organisational strategies



Getting the tone right

- Think about the target reader. Do you need to be particularly sympathetic, helpful or patient?
- Think about plain language (more later).
- It is a matter of thinking about your aims and objectives.
- Be careful, the reader is likely to 'mirror' your tone when responding!



- Don't transfer your emotion to the paper or the screen.
- Put yourself in the position of the reader.
- Meet aggressive correspondence with a calm tone. It will help to put you in a good light and shine a bad light on the other person.
- The use of 'I' and the active voice gives a sense of humanity to your writing.



Establish a relationship

- The personality and authority of the sender will impact on how the reader receives the message.
- Ensure there are clear identifiers of the sender.
- Contact details should be in a prominent place.



The language of advice

- Think about the structure by using the 6 Ps
- Using language that assures the reader is crucial. Someone has asked for your advice because you are an expert and a professional.
- Using terms such as 'I think' or 'I feel' can sometimes suggest a lack of confidence. Try to keep to statements of fact.



Delivering bad or unexpected news – the basics

- Don't cloak your message in spin or euphemism. This will simply irritate the reader.
- Be clear and direct but not blunt and brutal.
- Don't use language that can undermine the seriousness of a situation – "slight problem".
- Avoid words like "clearly" and "obviously".



Delivering bad or unexpected news – what to remember

- How you structure the information will have a bearing on how the reader perceives the information and you!
- When writing you need to keep in mind the following key points:
 - You need to begin the letter with a buffer. Don't launch straight into the bad news.
 - Ensure it is clear that all information has been considered.
 - Communicate clearly the decision that has been reached.



Delivering bad or unexpected news – organising and structuring the letter

- Open politely and professionally.
- Outline the details of the issue at hand.
- State what decision has been made in response to a query or state the news you need to give.
- Explain the reasoning behind the decision.
- Close politely and professionally.



Over to you ...

Redraft the following main body:

Dear Mr Jones

We have not been collecting the regular premium due for your insurance policy. This clearly means that you are currently underinsured and so obviously we are not able to handle any claims on your behalf. In order to resolve this slight problem we need you to make a payment of £2,500.00 as soon as possible.

We need to hear from you urgently.



Email etiquette



➤ Is an email necessary? Don't get a reputation!

➤ Do you need to copy the person in to the email? It leads to fragmented responses and frustration. Be careful with the bcc field.

➤ One subject per email and plan! Think about how or when someone will respond and how the email could be filed. If you can't keep to one subject, think of headings and numbering.

➤ Have a clear subject line.



➤ Do you really need a read receipt?

➤ Does the email really need to be marked as high priority?

➤ Do you have permission to forward an email? Avoid 'fyi'. Provide an explanation of why you are forwarding the email and what you want the reader to do or note.

➤ Be careful about the 'reply to all' button.



Maintaining formality

➤ Poor spelling or grammar reflects badly and can even appear to show a lack of respect.

➤ Use capital letters where appropriate and punctuation marks.

➤ Don't use text speak or emoticons.



Attachments

➤ Is it better to attach a letter rather than send a long email?

➤ Use a helpful file name so that multiple attachments can be identified.

➤ Is a large attachment necessary? Could it be sent by post or can you use a shared drive or send a web link?



Chasing a response

- Did you make it clear you were expecting a response? Check!
- Don't appear to demand a response. The person you sent the email to will have a reason for having not responded.
- Take some blame yourself if you didn't make it clear you needed a response or alternatively check they did actually receive your email.



Proofreading – the basics

- After you have drafted the letter or email, take a break for a few minutes before going back to it.
- Check for one type of problem at a time – for example, first check for accuracy of facts and figures and then check spelling and grammar.
- Read the text aloud.
- Read the text backwards (from right to left). This helps you to concentrate on the words instead of the message.



Commonly confused words and the importance of correct grammar



Think about these words

- Warranty
- Leakage
- Policyholder / insured
- Excess
- Comprehensive
- By (for example - you need to submit the claim by 3 September 2014)



Without prejudice

- This term can be used in two different ways:
 - to mean despite - "without prejudice to clause 1.2"
 - to claim some sort of privilege
- Be careful – its use does not automatically guarantee privilege. It must be used only when there is a genuine attempt to settle a claim.



and/or

- What does Jones *and/or* Smith mean?
 - Jones *or* Smith *or* both
- It is often misused in circumstances when the only possible meaning is *or*
 - Legal Translators Limited shall incorporate the subsidiary in London *and/or* Manchester
- Never use *and/or* in the language of obligation. It can obscure when an obligation will be satisfied
 - Legal Translators Limited shall hire Jones *and/or* Smith
 - Better to use *or* and add, if appropriate, *may hire both Jones and Smith*



Spelling and grammar checkers

- They should not be used as a substitute for carefully checking your documents and correspondence.
- It is unlikely that the following examples would be picked up by a spelling or grammar checker.



Words often used incorrectly

- Advice / advise
 - Advice (n) means guidance or recommendation (it is uncountable - we can't say advices).
 - Advise (v) means to recommend a course of action.
- Prescribe / proscribe
 - Prescribe (v) means to recommend the use of something or officially state that something should be done.
 - Proscribe (v) means to forbid something.
- Principal / principle
 - Principal (adj) means the main or most important.
 - Principle (n) means a truth or general law used as the basis for something.



The problematic comma

- Think about the following sentences:
 - The policyholder said the claimant is a fraud.
 - The policyholder, said the claimant, is a fraud.
- The following is taken from a reported Australian case (*Manufacturers' Mutual Insurance Limited v Withers*):
 - An employee was injured when driving the employer's vehicle carrying bricks.
 - The policy described the business as - "fuel carrying and repairing".
 - There were two possible interpretations:
 - i) "fuel, carrying, and repairing" or 2) "fuel carrying, and repairing".
 - The court preferred the first interpretation. The issue could have been avoided had a comma been used when the policy was drafted or if more thought was given to the word order.



Plain English in insurance



What is plain English?

“Plain English refers to the writing and setting out of essential information in a way that gives a co-operative, motivated person a good chance of understanding it at first reading, and in the same sense that the writer meant it to be understood.”

Martin Cutts in the Oxford Guide to Plain English (2004)



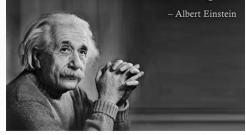
“Plain English is presenting information so that in a single reading, the intended audience can read, understand and act upon it. Plain English means writing with the audience in mind and presenting information clearly and accurately.”

*The Plain English Campaign
www.plainenglish.co.uk*



Why is it important?

If you can't explain it **simply**, you don't understand it well enough.
– Albert Einstein



More pics on www.LeFunny.net



- You will appear less pompous, unclear and dull.
- Business retention and competitive advantage through clear and concise documentation.
- Time management with less time spent fielding queries from puzzled readers.
- Reduction in business costs.
- Compliance.



Why is it important in a compliance and insurance context?

- The legislature and regulator are now emphasising the need for clear and transparent language in the industry.
- Treating Customers Fairly – documentation and correspondence must be 'clear, fair and not misleading'.
- The FCA's Business Risk Awareness Project – files should be independently checked. This should include key documentation and correspondence which should be regularly assessed for readability.



FCA Thematic Review – Motor Legal Expenses Insurance – June 2013

- Policy wordings are “long, legalistic and in some cases could be very difficult for a consumer to understand.” - para 3.31
- Firms should review their current practices to ensure they are meeting the needs of their customer “with an emphasis on providing clear, appropriate information.” - para 4.1
- Research shows a significant gap between insurance industry perceptions of consumer understanding and the reality - para 4.8



Government reports

- The *UK Insurance Growth Action Plan*, published in December 2013, emphasised the need for the insurance industry to engage with the consumer to help build trust and confidence.
- Consumers should be “able to access the insurance products they need with information that enables them to make informed choices.”



- *Sergeant Review of Simple Financial Products: Final Report* was published in March 2013

- A key recommendation of the review was that “the language in product literature needs to be significantly simplified and standardised.”



Consumer Insurance (Disclosure and Representations) Act 2012

3 Reasonable care

- (i) Whether or not a consumer has taken reasonable care not to make a misrepresentation is to be determined in the light of all the relevant circumstances.
- (2) The following are examples of things which may need to be taken into account ...
 - (a) the type of consumer insurance contract in question, and its target market ...
 - (c) how clear, and how specific, the insurer's questions were ...
 - (4) If the insurer was, or ought to have been, aware of any particular characteristics or circumstances of the actual consumer, those are to be taken into account.



What the critics say ...

➤ Plain English is:

- unsophisticated, informal and babyish
- too vague - technical terms cannot be replaced
- bad for certain professions, such as lawyers and insurers
- not appropriate for expressing complex ideas



How do we achieve it?

- Keep sentences short and avoid surplus words.
- Avoid archaic words (herewith) and jargon (condition precedent).
- Prefer personal pronouns.
- Avoid nominalisations.
- Use lists where appropriate.



Avoid surplus words

➤ Working words – carry the meaning of a sentence.

➤ Glue words – hold the sentence together so it makes grammatical sense.

“A well constructed sentence is like a fine cabinetwork. The pieces are cut and shaped to fit together with scarcely any glue.”

Richard C. Wydick



Example

Pursuant to section 152 of the Road Traffic Act 1988 a claimant must give notice of the commencement of court proceedings either seven days prior to or seven days subsequent to the court proceedings being issued because of the fact that if they do not do so the insurer may have a defence.

- Over 50 words!
➤ Too many glue words!



An alternative in plain English

Under section 152 of the Road Traffic Act 1988 a claimant must give notice of commencement of court proceedings seven days before or after proceedings have been issued. Otherwise, the insurer may have a defence.

- Two sentences - one of 28 words and one of 7 words.
➤ “Pursuant to” becomes “under”.
➤ “Prior to” becomes “before”.
➤ “Subsequent to” becomes “after”.
➤ “Because of the fact that” can become “because” or start a new sentence.
➤ Remember to think about the target reader!



Sentence length

- Long and complicated sentences will strain the reader's patience and their memory!
- The average sentence should be no more than 25 words.
- The average sentence should carry no more than one thought.
- Note – average not every.



Nominalizations ('hidden' verbs)

- Turning a base verb into a noun.
- Collide becomes collision.
- Complain becomes complaint.
- Pay becomes payment.



Examples

- You were involved in a collision with the rear of the other vehicle. (13)
- You collided with the rear of the other vehicle. (9)
- I want to make a complaint. (6)
- I want to complain. (4)
- You need to make a payment for the premium. (9)
- You need to pay the premium. (6)



Ambiguity

"Juvenile Court to Try Shooting Defendant"

"Hospitals are Sued by 7 Foot Doctors"

"Astronaut Takes Blame for Gas in Spacecraft"

www.plainlanguage.gov/examples/humor/headlines.cfm



Wordiness

- "The climatic conditions prevailing in the British Isles show a pattern of alternating and unpredictable periods of dry and wet weather, accompanied by a similarly irregular cycle of temperature changes."
- British weather is changeable.
- "People whose professional activity lies in the field of politics are not, on the whole, conspicuous for their respect for factual accuracy."
- Politicians often lie.



Wordiness

The due observance and fulfilment of the terms so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the Proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.

Taken from 'Language on Trial' by the Plain English Campaign



An alternative in plain English

We will only make a payment under this Policy if:

1. you have kept to the terms of the Policy; and
2. the statements and answers in your Proposal are true.

Taken from 'Language on Trial' by the Plain English Campaign



Case studies

➤ The following case studies show how plain English can influence the general public, consumers and have an impact on organizational performance.

➤ They have been taken from:

Kimble J., *Writing for Dollars, Writing to Please*, (Durham: Carolina Academic Press, 2012)



➤ US State of Washington – Consumer Documents

- In 2003 the Department of Revenue rewrote standard letters in plain English as part of a "Plain Talk" project launched in 2001.
- They focused on taxes that were notoriously difficult to recover.
- In just one year the letter produced \$800,000 more in revenue. The number of businesses paying the tax tripled.





➤ British Government – Forms

- 1982 review of administrative forms.
- Error rate in completing forms reduced from 55% to 3%.
- Significant cost savings – estimated at £33,000 per year.





➤ Allen-Bradley – Computer Manuals

- Consumer research showed that manuals were the second most important factor that influences the consumer to buy.
- Manuals were reviewed and rewritten in plain English.
- Calls to the company's helpline reduced from 50 a day to 2 a month!





➤ BANCO – Organisational Performance

- Customer representatives taking calls about products and services.
- If documents they rely on do not provide the answers they call a help desk to avoid the customer waiting.
- The documents they relied on to provide advice were rewritten in plain English and the results were staggering:
 - Productivity increased by 36.9%
 - Errors decreased by 77.1%
 - Calls to the help desk reduced by 17.4%
 - Duration of calls to the help desk reduced by 10.5%



The case for plain English

- The writer focuses on the reader being able to read, understand and act.
- The general public can better understand their obligations and duties.
- Organisations save costs.
- It can influence consumers.
- It has a significant impact on organisational performance.



Over to you ...

You are going to be provided with a worksheet. Look at the sentences and rewrite the plain English alternatives. For each one, write down what was wrong with the original sentence (e.g. use of surplus words).



Plain English in summary

- | | |
|---|--|
| ➤ Avoid surplus words. | ➤ Avoid nominalizations. |
| ➤ Avoid elegant variations. | ➤ Avoid ambiguity – the 2012 Act! |
| ➤ Think about sentence length and content. | ➤ Do not be wordy. |
| ➤ Avoid jargon, clichés, foreign and archaic words. | ➤ Regularly review standard letters and templates. |
| ➤ Think about style and the target reader – FCA! | ➤ Write to express and not to impress! |





Any Questions?