

Avoiding the Acronyms

Has “insurance-speak” become your default communication style?

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Have you ever pulled your hair out (literally) while trying to decipher your computer manual (insert cell phone bill, banking correspondence, or even barbeque assembly instructions here)? Or perhaps you rely on deep breathing to cope while attempting to fill in a form, or have resorted to caffeine and sugar (or worse) while trying to understand policies or procedures? Sadly, we’ve all been there.

Whatever you want to call it—corporate mumbo-jumbo, bureaucrat-speak, tech-talk, legalese, or med-speak—there are also numerous words to describe the consequences of unclear information: confusion, irritation, and frustration, not to mention creating an image of everything from authoritative to pompous to incoherent and dull—all at the same time. Although you have experienced the consequences of unclear language firsthand, have you also unwittingly perpetuated it? Has insurance-speak unconsciously become your default communication style?

Clarity is critical

The claimant, DOB, vocational, reserves, functional status, IE, quantum value, RHP—just business as usual, right? Not necessarily. What we industry insiders often don’t realize is that the language we consider “business as usual” is anything but usual for our customers and claimants. Whether communicating information to another insurance-related business or providing information directly to a claimant, it’s important to avoid falling into the insurance-speak

trap. When faced with insurance-speak, all types of readers end up pulling their hair out, or worse, they make poor decisions.

For our intended readers, comprehending insurance-speak is like struggling to understand a foreign language—the language of insurance is a unique dialect of med-speak, legalese, and corporate jargon all rolled into one. And the consequences of unclear language are especially high where insurance correspondence and information are concerned. Our intended readers need to—and have the right to—make informed decisions. They should be able to make decisions based on a *complete understanding* of the matter at hand. Ultimately, insurance-speak that creates unclear language can pose serious financial and liability risks, as well as negatively affect health, lifestyle, and safety.

Just say “no” to insurance-speak Here’s how...

Immersed in the industry, we’re immersed in industry language. We need to train ourselves to step back, using the motto “Write to your reader.”

1. Check your assumptions—be clear on “who” you are writing to

You may be surprised—especially if you work in a business-to-business environment—about average reading ability and literacy levels, which are often just assumed to be good (or not considered at all). Although there is wide-ranging agreement that it is important to define a “desired level” of competence for coping with the increasing skill demands of the

emerging knowledge and information economy, this doesn’t mean that most of us have achieved this level. It’s exactly the opposite, in fact. Here’s the scoop:

- The “desired level” or what the literacy world refers to as Level 3 performance “is generally chosen as a minimum benchmark because in developed countries, performance above Level 2 is generally associated with a number of positive outcomes.”
- However, the International Adult Literacy Survey “showed that close to half of the Canadian adult population aged 16 and over performed below Level 3 on the prose and literacy scale, the ‘desired level’ of competence for coping with the increasing skill demands of the emerging knowledge and information economy (OECD and Statistics Canada, 1995). Among those 16 to 65 years of age, this represented about 8 million Canadians below Level 3 in 1994.”
- Similarly, the results of the next large-scale survey in 2003, showed that “just under half of adults aged 16 and over and 42 percent of those aged 16 to 65, about 9 million, were below Level 3 in prose literacy.”
- Approximately 72 percent of Canadians below Level 3 are employed.

What does this mean? It means that most of our intended readers—whether in a business-to-business or business-to-consumer environment—struggle to easily read and easily understand written information. Now add to this the trend of rising multiculturalism, and it’s obvious that clear information is critical: The 2006 census indicates that the propor-



tion of the Canadian population born outside of the country reached its highest level in 75 years, nearly tripling over that time. This represents one in five (19.8 percent) of the total population and a 13.6 percent increase in the foreign-born population between 2001 and 2006, four times higher than the growth of the Canadian population overall.

Accordingly, as a guideline, experts recommend we aim to write at about the 9th grade level and often recommend even lower for important health and safety information. However, insurance-speak bumps up writing to a reading level well above this. As a result, even if your intended readers are technically able to read your information, they may not understand it and probably are not able to confidently act on it. Now that you know “who” you are writing to—namely a large proportion of customers and claimants that struggle to understand written information—it’s time to make your writing easier to read and easier to understand—and ultimately, more useful.

2. Carefully select the language you use

Enhance clarity—and banish insurance-speak—by using plain language writing techniques. Simply put, plain language is a development process in which the language, structure, and presentation of the information all work together to make sure your reader can read, understand, and act on your correspondence or information—after just one read. Plain language is often described as “considerate English” because it focuses on your reader’s needs, not your needs or your organization’s needs. The result?

- *If your readers are high literacy:* They appreciate plain language because it is quickly engaging and makes it easy for them to take from it what they need—and get the task at hand done efficiently. Zero confusion, zero frustration.
- *If your readers are lower literacy:* They don’t just appreciate plain language—it’s vital. Otherwise, although they may be able to read it, they may not be able to understand it or use it.

3. Tackle the “top three”

Small things make a big difference in terms of enhancing clarity. As a starting point, try these plain language writing

techniques to tackle what could be considered the “top three” insurance-speak issues:

Minimize abbreviations and acronyms—this improves clarity as well as tone

Although let’s face it: with insurance correspondence and information, realistically there is no way these days to abandon abbreviations and acronyms altogether. However, there are ways you can significantly decrease their use and in turn do major clarity damage control. Try this: After initial reference to the abbreviation or acronym, instead of repeating it again and again, replace it with, for instance, “the committee,” “the legislation,” or “the form.” For ex-

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ample, just refer to the “SABS” once (for the Ontario Statutory Accident Benefit Schedule), and then for any follow-up references simply say “the legislation.”

Break down long sentences—this lightens things up and helps reader fatigue

- First, check for only one complete thought per sentence by asking yourself, What is the main point that this sentence is trying to relay? Then cut out anything that doesn’t directly relate to the point.
- Next, circle any sentences that have more than 25 words and edit them down to 15-20 words (or even fewer;

consider aiming for an average of about 10 words).

- If you find you have several thoughts in one sentence and well over 15 words, in addition to breaking down the sentence into shorter sentences, try using techniques such as bulleted lists.

Aim for a friendly but professional tone—this energizes your writer and your reader

Use personal pronouns like “I” and “your” and “we” and “our”: This immediately makes your writing more direct and engaging. For example, “The insurer requires the following information...” becomes “We require the following information...”

Use the active voice as much as possible: This is the antidote to confusion and frustration because it makes it clear “who” is doing “what.” For example, “The documentation is required by the claims analysts” becomes “The claims analysts require the documentation” or even better (using a personal pronoun and simpler words), “We require the information.”

Read your writing out loud: Would you actually say it this way to someone? Do you sound friendly while still professional?

No decoding necessary

Overall, think of your writing as a conversation—try to write in the same everyday language that you would use if you were talking to your intended reader. Your writing should come across as if it were written by one human being for another human being. Keep in mind that to easily read, understand, and act on insurance correspondence and information, our customers and claimants should not have to be part insurer, part rehabilitation professional, and part lawyer.

The FCAC advises using “a checklist to ensure that clear language and presentation principles were followed.” To get started, download this complimentary checklist using promo code FCAC at <http://clearlanguageatwork.com/complimentary-resources/> 🍁

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