

# Plain language at Clarica—living our brand

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## Background

Clarica is a 130-year old Canadian financial services company providing life and group insurance and a full range of savings and retirement products. We have 7,500 staff and agents in 90 offices, and nearly 2 million retail insurance customers. We insure one in ten Canadians.

Up until last year, our documents were similar to most large financial institutions—more company-centred than reader-centred. Plus, we were pretty low key and didn't do much corporate advertising. All this changed in the past year.

In July, 1999 we demutualized and became a stock company. We changed our name from The Mutual Group to Clarica, based on a new brand of "clarity through dialogue." We also launched a national advertising campaign with the theme "There's a lot to be said for clarity." By doing so, we made a public commitment to clear dialogue and plain language.

## Our new brand 'clarity through dialogue'

We developed a new brand position based on research confirming that customers see financial decisions as overwhelming and confusing. They told us they needed someone who would listen and understand their concerns and financial goals, and help them make sound financial choices. This fit with who we wanted to be. Because of our exclusive sales force distribution system, dialogue is the basis of our business. So we positioned ourselves as a company who listens and understands. At the same time, we assessed our capability to deliver on our brand promise. We found there was a lack of plain language in our administrative writing—contracts, statements, and letters.

As a result, Clarica's internal directive is that (1) all new documents will be created in plain language, and (2) we will build our staff's plain language skills. Each department is responsible for prioritizing high-volume, high-visibility documents and rewriting them in plain language. There are no deadlines. We chose to sell the benefits of plain language and build enthusiasm for it, rather than enforce quotas.

## New documents created in plain language

### The policyholder guide

The first major document Clarica wrote in plain language was the 90-plus page policyholder guide, which we were required to send to all policyholders when we demutualized and became a stock company. We checked the industry to see what other companies had done, and found some examples that convinced us we could do our guide in plain language. Then, to help us with this large project, we contracted with Simplified Communications Group, Toronto, for writing and design expertise.

The drafting process took longer than anticipated because we had to wait for the federal government to write the regulations governing our demutualization process. In the end, it took more than a year to complete our guide. We wanted to help the reader as much as possible through difficult material, so design played an important role. For example, we structured the guide in two parts: overview and details. In addition, pages were formatted and colour-coded by section for easy navigation. We used “you” and “we” in the text and minimized jargon. And we actually received initial feedback that sentence length was a bit short!

### **Insurance contracts**

Since demutualizing, Clarica has developed several plain language insurance products. All have plain language contracts. Drafting is done by a committee of actuaries, lawyers, and business experts. A member of Simplified Communications was on the drafting committee for several of these contracts. Now those committee members have built their plain language skills, we have less need for external consultants.

### **Building skills through training and coaching**

We created the role of plain language practice leader, with a mandate to build skills through workshops, coaching and consulting. In addition, we identified about two dozen interested plain language “champions” to act as resources in their work areas. The group meets monthly to share ideas and success stories.

Since last April, nearly 1,800 people have attended a 1-hour awareness session or a 3.5 hour workshop—based on the amount of writing they do. To support the training, we’ve widely distributed plain language reference cards containing plain language tips and replacement words. Our byline is “It’s the responsibility of the writer to be clear, not the responsibility of the audience to interpret.” Other resources include a plain language Intranet site, and biweekly tips in the Company’s newsletter.

### **Some industry developments in Canada supporting plain language**

In the marketplace, consumer demand for plain language is growing. Here are three recent developments:

- On February 1, 2000, the Canadian Securities Administration required all mutual fund prospectuses to have a standard format and be written in plain language, to make it easier for consumers to compare information among companies.
- The Canadian Bankers’ Association will rewrite mortgage disclosure documents in plain language by the end of 2000, and all other mortgage-related documents by 2005.
- The federal Department of Finance is developing model plain language loan disclosure documents for adoption on a voluntary basis. The loans include credit card contracts and applications, personal lines of credit and automobile loan contracts.

### **What we’ve learned to date about introducing plain language**

- People have time and budget constraints that work against initiatives like plain language. Our brand helps keep us focused because everything ties to it—how we speak, write and listen to customers, agents and each other.
- Plain language is mainly a head office, not a sales force, initiative. Whatever head office can do to make information clearer, helps agents service their customers better.

- It takes time to develop new habits. We are making progress slowly and in small ways. People say they see the benefit of clarity and are incorporating plain language techniques into their writing. They ask, “Has this been checked for plain language?”
- Build skills internally. Contract with an external plain language consulting firm to get started—with an eye to transferring skills and becoming self-sufficient.
- Choose a visible and important project early to demonstrate the value of plain language, and test with consumers so that you can use consumer feedback to sell the concept of plain language internally.
- A committed legal department is essential. Our lawyers actively support plain language. When lawyers “walk the talk,” or in this case “write the talk,” people notice!
- Success is hard to measure. We have anecdotes from agents and customers, usually through calls to our service centres, but no hard evidence that using plain language has reduced customer inquiries, helped agents sell or saved administrative time and resources. But it’s been less than a year.
- We are publicly leading the plain language parade, but we’ll need to keep working hard. Consumer demand for plain language increasingly will push competitors in the same direction.

Susan Milne  
Plain language consultant, Clarica  
Waterloo Ontario  
519 888-2992