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Under South African laws, private sector organizations, such as financial institutions, must write to their customers in plain language. But what strategies do they follow to achieve this? Do they use a formal process or a quick fix to satisfy the regulator? Is plain language a strategic priority and do they understand how it can benefit them?

To answer these questions, I conducted a study among 4 short-term insurance companies. This article outlines the key results and proposes a conceptual framework for implementing plain language as a strategic priority.

The companies involved

Insurer 1 is a large global insurer. Large brokering houses and banks sell its policies.

Implementing plain language as a strategic priority

Insurer 2 is a privately-owned company that sells insurance in South Africa, the Southern African Development Community (SADC) countries, China, and India. The company works with partners, intermediaries, and brokers. They also have a small direct-to-customer business.

Insurer 3 is privately-owned and proudly South African. They sell their policies directly to customers online, and via a call center and mobile app. They also sell policies in other African countries, and have

sister companies in the United Kingdom, Australia, and New Zealand.

Insurer 4 is an intermediated and broker-based business. About 95% of the company's business comes through the broker channel. The remaining 5% is from direct business.

Strategies to implement plain language

The 4 companies follow different strategies to implement plain language, as the answers to the following questions show:

How does the company comply with plain language regulatory requirements?	
Insurer 1	Compliance department signs off on new customer communication.
Insurer 2	Governance team reviews new and existing customer communication.
Insurer 3	Policy committee reviews and adjusts policy wording (when needed) and a dedicated resource uses a set of guidelines.
Insurer 4	Silo approach: each business area is responsible for complying with the relevant laws.

How does the company develop new documents in plain language?	
Insurer 1	Policy wordings for new products are developed with a plain language practitioner.
Insurer 2	Governance team uses: <ul style="list-style-type: none"> • plain language templates and framework • a list of 15 plain language principles • a list of insurance jargon words with plain language explanations.
Insurer 3	Does not have a specific process. Plain language is part of their culture and the way they conduct their business.
Insurer 4	It is up to each area to determine how they will write in plain language.

Is plain language part of the company's business strategy?	
Insurer 1	No, only part of new product development.
Insurer 2	Yes, its under the "Trust" driver of company purpose and customer goals.
Insurer 3	No, but company culture is to make it "easy" for customers.
Insurer 4	No.

What is top management's role?	
Insurer 1	Top management is held accountable, but is not proactively involved.
Insurer 2	Top management: <ul style="list-style-type: none"> • provides budget and resources • appoints a service provider • develops an implementation plan.
Insurer 3	Top management gives input into policy wordings.
Insurer 4	Top management is not involved in implementing plain language.

The results show that the 4 insurance companies are making an effort to comply with the regulatory requirements for plain language. But plain language is not yet recognized as a strategic priority.

A conceptual framework

To improve the way organizations in South Africa implement plain language, a conceptual framework is needed to make it a strategic priority as part of the broader business goals. This could be based on 3 principles.

Principle 1: Visibly commit to plain language from the top

Plain language must be a top-down initiative. It is only possible to implement plain language successfully, and sustainably, if top management shows a visible commitment to change.

Principle 2: Give strategic priority to plain language

A clear vision is needed to prioritize plain language strategically. To develop a vision, organizations should ask the following questions:

- What does plain language mean

for this organization?

- What do we want to achieve with plain language?

The answers will guide the organization through implementing plain language.

The next step is to develop a strategic approach. The only way to implement plain language sustainably is to integrate a plain language strategy into the broader business strategy and strategic direction.

The last step is to include plain language in strategic planning. Key decisions top management could consider are:

- allocating enough budget and resources
- appointing a plain language practitioner
- identifying key personnel for training and awareness
- setting Key Performance Indicators (KPIs)
- establishing a plain language committee or governance structure.

Principle 3: Implement plain language consistently

An implementation plan is key to achieving plain language consistently across the organization. This would answer questions such as:

- Which department is best suited to drive plain language?
- What are the priority areas in the organization?
- How will the organization conduct user testing?
- How will the organization monitor and evaluate success?

The way forward

Implementing plain language as a strategic priority is not easy. It starts with visible commitment from top management and requires a clear vision and strategic approach. Top management must also include plain language in their annual strategic planning and develop a detailed implementation plan.

I hope this framework is a useful first step in making plain language easier and more sustainable for all organizations.

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