InsuranceBee
Liability insurance with a personal touch

Brand Voice & Style Guide

Created by Charlotte Peacock

April 2022

Brand voice

We know insurance can be a minefield of unfamiliar terms and old-fashioned, formal language. This makes it time-consuming to read and hard to understand. It's our job to make it quicker and easier.

We respect our readers. They're busy people who don't want to be our friends. They just need to know we've got their backs and we'll get them the right cover. Fast.

We're modern and we're digital, but with a human touch. We're here to help, we know what we're doing. And it's always with a smile.

How do we get this across in our writing?

Everything we write aims to:

> **Ease -** help people understand insurance by using language that's straightforward and jargon-free.
>
> **Engage –** communicate in an open, friendly and helpful way.
>
> **Explain –** tell readers exactly what they need to know and nothing they don't.

To achieve these goals our writing is:

Clear – we use simple words and short sentences.

Conversational – we write as we speak, using modern, everyday language.

Direct – we don't waste words, we get straight to the point.

Accurate – we pay attention to detail; mistakes matter so we get it right.

Warm – we're unstuffy and friendly but we're always polite.

How to write in our tone of voice

Write for our readers

Respect our readers. Remember, it’s not about you, it’s about them. So, don’t start with: what shall I write? Start with: what does the reader need to know?

Write plainly

Write plainly, using everyday language that’s current and jargon-free. Don’t waffle. Cut the fluff.

Write for humans

Our readers are people, so write how you talk. Do write with a smile, but don’t joke for the sake of it. And use puns with care. Too many can be patronizing.

Write for all readers

Some of our readers have degrees, others graduated high school. Some are blue-collar, and some are white-collar. Some read every word, some only skim. Writing for all readers means making it easy. Use headings and sub-headings; group related ideas. Don’t make people think.

Always sound the same way

Our customers want to know we’ve got their backs, which means building trust. And because trust comes from familiarity, we need to be consistent. That means whatever you’re writing for InsuranceBee (an email, a letter, or a blog) it must always sound the same way.

The basics

Talk on paper. Imagine you're on the phone to a customer. What would you say, in a concise, organized and polite way? Then write those words.

Remember, writing how you talk means keeping it simple; it doesn't mean simple-minded. You don't talk like you're in kindergarten, so don't write like it.

Here are a few pointers:

Words

Don't use a long word where a short one will do. Short words are quicker to read and understand.

Sentences

Write sentences of 10 words and most readers will understand them. Over 16 words and you'll confuse a few. And if your sentences are very long, like this one, your reader will have to go back over them to try and make sense of them and you risk losing them (or sending them to sleep).

Short sentences are best. But you'll keep readers interested if you vary sentence length. Like this.

And don't be afraid to break the rules. A sentence can be a single word. Or a paragraph.

Paragraphs

Long paragraphs can be off-putting for readers. Keep yours to 4 or 5 lines and make one point in each. Try using the rule of 3. Sentence 1 introduces the idea; number 2 expands on it; the third sums it up.

Active voice

Avoid using the passive voice. Active voice is shorter, clearer, and more direct:

Passive: Your policy documents will be sent by Hiscox.

Active: Hiscox will send your policy documents.

Verbs

Use those ‘doing’ words. Verbs make your writing punchier:

‘Our specialization is the provision of business solutions’, has one verb: ‘is’. Almost every other word is a noun.

Use more verbs and your sentence is shorter and much more dynamic: ‘We specialize in solving your business problems’.

That

If you can remove ‘that’ from a sentence and it still makes sense, delete it. It shortens your sentence and sounds less stuffy.

For example:

The insurance that Hiscox provides is coverage that many small businesses need.

The insurance Hiscox provides is coverage many small businesses need.

Contractions

They’re great. We use contractions when we talk, so use them when writing. Contractions use fewer words and sound more informal.

For example: you are = you’re; it is/it has = it’s; there is = there’s; could not = couldn’t.

Abbreviations and acronyms

Think your readers might not understand E&O? Then, the first time you mention an abbreviation or acronym, spell it out. After that, you can use the short version for all references.

Grammar

It’s OK to bend the rules a bit, it makes your writing sound less stuffy. But typos are a no-no. They look slapdash and unprofessional.

Editing

Read it aloud. Your ear will catch errors your eyes missed. And if you can’t say a sentence without taking a breath, it’s too long. Shorten it.

Be ruthless. Delete words, sentences, and even your entire first paragraph, if necessary. Trim your writing to the bare minimum you need for it to still make sense. And get to the point, fast.

Final checks

If there’s time, step away from your writing for a bit. When you come back to it with fresh eyes, you’re more likely to pick up mistakes.

Better still, get someone else to read your work. If no one’s around, try reading it in reverse. Your brain ‘corrects’ wrong words inside sentences. Reading backward, word by word, breaks this pattern.

Make sure your spell check’s set to American-English. And don’t forget your punctuation. Word’s grammar tool is great but for spelling, grammar and tone check out Grammarly or the Hemingway App.

Style guide

General pointers

Think first, then write. Do it the other way around and you'll inevitably come unstuck.

Put your reader first. Always. Think about their situation.

Ask yourself:

· How much do they know about insurance?

· How do they feel about what's going on with their insurance?

· How do I want them to feel after they've read my message?

This will help determine your content and tone. Because while IB's voice is always the same, its tone varies, depending on the situation.

Write how you talk to customers. That means using jargon-free language and everyday words. Remember: don't make them think.

We know what terms like 'inception date'; 'claims occurring'; and 'waiver of subrogation' mean. Our customers most likely won't. So don't risk confusing (and possibly losing) them with industry-speak. The same goes for acronyms.

Use short, simple, friendly words. Don't waffle. Get to the point.

Forget

- Insurance-industry jargon
- Words and phrases you don't use in real life.

Remember

- Be human, not corporate
- Our values.

Be **clear**, **concise**, **conversational** and **correct**.

Throughout this guide, suggested changes are in orange. Definitions and explanations aren't.

UK English speakers, remember to set your spell checker to American English.

You can do this in your word document itself. Just click on Review in the toolbar and select English (USA) as the proofing language.

Need more help? The AP Stylebook, the Chicago Manual of Style, and the Merriam-Webster online dictionary are useful resources. So, too, is William Strunk's The Elements of Style.

A

a or an before H?

Use ‘an’ before a silent H: an heir, an hour.

use ‘a’ before a pronounced H: a hero, a hotel, a historian.

abbreviations

Use abbreviations only if you’re sure your reader knows what they mean. (Or if they’ve used them first.)

Plural abbreviations don’t need an apostrophe, eg tons of RAPs, but possessives and contractions do, eg the AE’s workflow, IB’s got a new office.

Acronyms are written in lower case with an initial capital: Unicef. Initialisms are pronounced as individual letters and written in capitals, eg CEO.

able to offer some assistance – help

active voice – See passive/active voice.

according to our records – our records show

additional – extra

advice – noun (guidance or recommendations)

advise – verb (to give advice)

advisor – noun (person who gives advice)

affect/effect

Affect = action or change

Your firm’s location affects your policy price.

Effect = result or consequence.

The effect of a flood could be disastrous for your business.

Not sure which to use? Try swapping affect/effect in your sentence with ‘change’, then ‘result’. One will make sense, one won’t.

ain’t – slang or dialect (strictly speaking**).** Only use when quoting speech.

alot – a lot

alright – all right

amongst – among (see also whilst)

and

Ignore what your English teacher told you. It’s OK to start a sentence with ‘And’, ‘Because’, or ‘But’.

anymore – any more

any time – anytime

approximately – about

apostrophes

There are only two reasons to use an apostrophe.

1) To show something belongs to someone/something (possession).

   The policy’s wording. A business’s insurance. Nine customers’ emails.

2) To indicate something is missing from the word (contraction).

   Your policy hasn’t expired. That’s the wrong insurance type.

Never use an apostrophe to indicate a plural. That includes words ending in vowels, eg employees, extras, photos, abbreviations, eg APs, RAPs, and years, eg 1920s, 90s.

Wrong = The customer wants her certifcate’s emailed.

Right = The customer wants her certificates emailed.

as an [occupation] – avoid this at the start of a sentence. The customer knows what they do.

as per your instructions/request/our telephone conversation – as instructed/requested/we discussed. ('As per' is a bit old-fashioned.)

as to whether – whether

at the present time/at this moment in time – now

at your earliest convenience – as soon as you can or as soon as possible.

assist/assistance – help

attached you'll find – attached is

B

brackets

(See also parentheses.) If your sentence works without the information in brackets (like this), the punctuation stays outside. (A complete, standalone sentence in brackets starts with a capital letter and ends with a full stop inside, like this.)

And if your sentence works without punctuation before brackets are inserted, there's no need to add any.

bullet points. Great for highlighting important information and processes. Being technically right isn't as important as being consistent, and there are no fixed rules. Our style is to use a colon in the introductory text, then a capital letter and (an optional) period on each line. Like this:

- This is the first.
- This is the second.
- And this is the third.

If you want a cleaner look, forget the periods. Avoid semi-colons (;) at the end of a line – they're fussy and don't suit modern writing.

business activities – industry jargon. If you can, try something like what you do or what your business does.

business premises – office or workspace

C

Call us on 978.344.4215 – call us at 978.344.4215

capital letters

Avoid using for types of insurance, clauses, documents, and job descriptions (see Jobs). Unnecessary caps make text difficult to read and are, often, plain wrong.

Use them only for names of people, places, brands, and organizations, eg John's an accountant and has Hiscox professional liability insurance**.**

Never use capitals to Make Words Stand Out (unless you're being ironic). Use **bold**, italics, underlining, or:

- Bullet points

commence – start

company names are singular. InsuranceBee is a broker. Hiscox has changed its coverage.

complimentary – free (but you can be complimentary about something if you say nice things about it).

complementary – describes things that are different but go well together.

consequently – so

contractions (removing letters to shorten or combine words). We like these because they make the text easier to read and are less formal.

For example, couldn't, what's, won't are preferable to could not, what is, will not. But do not rather than don't might be more useful for emphasis, eg do not, under any circumstances, admit liability.

could of/should of – could have/should have or could've/should've

coverage – insurance (cover is used in the UK).

currently – now

cybercrime, cybersecurity, cyberwar, cyberspace, cyberterrorism, cyber insurance, cyber extortion, cyber liability, cyber-attack

D

dates are written like this: April 7, 2022. No need for suffixes (1st, 2nd, 3rd, 4th etc). Short-form is written mm/dd/yyyy: 07/04/2022.

definately – definitely

documentation – documents, or docs if it's appropriate.

E

e-Commerce/eCommerce/Ecommerce – e-commerce but E-commerce at the start of a sentence or in a job title.

e.g./E.g. – eg/Eg

ellipsis – use to show an omission, an incomplete thought, or trailing off. Treat an ellipsis as a three-letter word, ie three periods surrounded by a space on either side.

Like this: …

If the ellipsis comes at the end of a sentence you still need to add a period. So you end up with an ellipsis plus a period. Like this ….

e-mail – email

exclamation marks should be used sparingly or your reader won't take you seriously!

explained – said

F

firstly, secondly, thirdly – first, second, third

folk means people. It's already plural so there's no need to add an 's'.

forward – send

further to my previous email – following my last email

further to our recent discussion regarding – as we discussed

G

going forward – tired, meaningless, dated, stale, irrelevant, predictable, utterly unnecessary business-speak. Please. Do. Not. Say. It.

H

here at InsuranceBee – unnecessary

hyphens

Use to separate the same letters in a word, eg re-evaluate, pre-emptive, co-ordinator. No spaces on either side.

Hyphens are also used to join two adjectives eg a much-loved copywriter, especially when not using one might be confusing. For example, a small-business insurance broker is a broker for small businesses, not a little broker who sells business insurance.

Adverbs (a word that gives more information) ending in ~ly don't take a hyphen, eg **constantly evolving style guide**; **hotly disputed claim**.

The slightly longer en dash – like these – introduces a clause giving more information in a sentence (Alt+0150 on your keyboard to get it).

I

I'm writing to tell you – it's obvious you're writing. You don't need to say so.

I'm pleased to confirm I've received your – Thank you for sending your

I have pleasure in enclosing your – Here's your

I refer you to the documents attached/enclosed herewith – Attached/Enclosed is or Attached/Enclosed you'll find

I trust this is satisfactory – I hope this helps or I hope this is OK

in due course – soon or shortly

in excess of – more than or over

in order that – bit formal. Try so that or so.

in order to – to

in respect of – for

in the absence of – without

in the event that/of – if

in the order of – around or approximately

incept – start

inception date – start date

inclusive of – including

incorrect – wrong

infer/imply. Infer means to deduce or draw a conclusion from available information. Imply means to suggest or insinuate. They are not the same.

information – info (if appropriate)

instalments – installments

InsuranceBee – try not to talk about us in the third person. Say us or we instead. Or, if you can, be personal and say I or me**.**

insurances – industry jargon. Insurance is an **uncountable noun** (like information or sleep) and doesn't have a plural form. More importantly, it's clunky and sounds wrong.

insureds – industry jargon. They're customers, clients or policyholders.

insurers – saying something like "I'll send it to your insurers" when there's actually only one is confusing. Leave off the 's'.

it's – contraction of it is (it's a risk not worth taking)

its – possessive (every business has its risks)

J

jobs

Use capital first letters for job titles on a business card or in an email signature, eg:

> John Smith
> Management Consultant

But not for job descriptions in a sentence, eg John Smith is a management consultant.

jump on a call – business-speak, so please don't use it.

K

L

lapse – end, stop, run out, finish

less/fewer

Use **less** for quantities of things, **fewer** for numbers of things. A good rule of thumb is:

ends in S = fewer, not less.

For example: less traffic, fewer cars; less insurance, fewer policies; less copy, fewer words.

license – same spelling when used as a verb or noun.

login – noun (I've lost my login)

log in – verb (I can't log in)

lose – can't find

loose – not tight

M

make payment – pay

many thanks for your email – say it, but only say it once (in an email conversation).

myself – me

N

nevertheless/nonetheless – but

no-one/noone – no one

numbers

Spell out one to nine; use numerals from 10 to 999,999.

Exception: numbers can add impact to a headline or help grab your reader's attention, eg 5 reasons you don't need D&O insurance. OK to use m, bn etc for large sums of money, eg £5m level of cover.

£tens of thousands – tens of thousands of pounds. Longer but clearer. And it flows better.

O

obtain – get

okay/ok – OK

on this occasion – this time

ongoing – almost always unnecessary.

onto – on to

ourselves – us

P

parentheses (see brackets)

PDF – pdf

per annum – a year (no one speaks Latin these days)

persons – people, staff, employees, folk

passive/active voice

Although not wrong, **passive voice** can be unhelpful. It adds words, is more formal, and sounds vague.

Active voice is less complicated, more compelling, and easier to understand. It all comes down to sentence structure:

> The review of your proposal form was completed by Matt (passive)
> Matt reviewed your proposal form (**active**)
>
> Your insurance is underwritten by Hiscox (passive)
> Hiscox underwrites your insurance (**active**)
>
> It is believed by customers that we communicate clearly (passive)
> Customers believe we communicate clearly (**active**)

Using active voice drastically improves readability and reduces how much typing you have to do. Customers, and your fingers, will love you for it.

please accept our apologies for any inconvenience – the worst kind of non-apology. Say We're sorry**.** It's more genuine, more personal, and shows we take responsibility for our actions.

please don't hesitate to contact me should you require further assistance – let me know if you need anything else.

please find enclosed – I enclose

premium – industry jargon. Alternatives are cost, price**,** or amount. Avoiding it altogether works too, eg your insurance is £150**.**

principal/principle

> **Principal** = first in importance, rank, or value. As in 'principal designer'.
>
> **Principle** – a standard, ideal, or rule. As in 'sticking to your principles.

An easy way to remember which to use: 'rule' and 'principle' both end in 'le'.

prior to – before

programme – program

provide coverage for – cover

purchase/purchased – buy/bought

Q

quotation – quote is less formal, and easier to read, write and say.

R

rates/rating – industry jargon and a bit ambiguous. Customers misunderstand a phrase like ‘how the policy is rated’ – it sounds like we’re talking about its ranking or quality score. Saying something like ‘how the price is calculated’ is longer but clearer.

receive/received – get/got

regarding – about

reinstate – start, renew

request – ask

require – need

residence – house

revert – reply

S

semicolons (;)

Use to break up sentences. You can link two clauses with a semicolon without the need for a conjunction.

> She canceled her insurance; it was no longer needed.

They're not substitutes for periods or commas so be careful not to overuse them. And don't use a semicolon to introduce something; you need a colon (:) for that.

seperate – separate

start up – verb (to begin)

startup – noun (a new business)

sign-offs

Different sign-offs suit different situations – don't just stick to one.

> Kind regards – a trusty (if dull) mid-formal sign off for your first email in a conversation with someone you don't know.
>
> Many thanks or Thank you – simple, clear, and meaningful. Great when someone's helped you or has done what you asked.
>
> Thanks so much – a friendlier alternative to 'Thanks in advance' and a good, genuine sounding option when someone has, or will, put time and effort into doing something for you.
>
> Hope this helps – a good one when it's you doing the helping or giving information.
>
> Best or All the best – genuine and friendly sounding, and useful for when the conversation has come to a natural end.

Regards – formal sounding, and useful if you want to sound authoritative.

Just your name – useful when emailing frequently, and when you have a good relationship with the person.

Just your initial – very informal, but concise and quick. Best for internal comms, insurer comms, or if you have *that* sort of relationship with a client.

Nothing at all – email convention so don’t think it rude and don’t be afraid to mirror the customer if they’re doing it.

stationary – not moving

stationery – envelopes, pens, paper etc

sub-contractor – subcontractor

T

terminate – end

that – can often be left out to help sentence flow.

that/which

‘That’ defines, ‘which’ elaborates:

This is the style guide that InsuranceBee uses. The other style guide, which is written in UK English, is for PolicyBee.

that/who

Use ‘who’ when talking about a person, eg the customer who wanted the quote. Use ‘that’ when talking about almost anything else.

the documents will be sent to you – I'll send you the documents (active not passive, and more personal).

their – belongs to

there – a place

they're – they are

through the use of – using

time

Avoid using the 24-hour clock as not everyone understands it. Use the 12-hour clock written like this: 9am to 5.30pm (EST). Write noon and midnight instead of 12 noon and 12 midnight or 12pm and 12am.

touch base – corporate jargon, so please don't use it.

Ts&Cs/T&Cs/Ts & Cs – take your pick but no apostrophe. They're plural.

try and – try to

U

underwriter – a person employed by an insurer. Avoid using underwriter/insurer/carrier interchangeably – customers don't know the difference.

upon receipt – **get**

V

W

we are unable to provide cover for – we can't cover

we regret that – I'm sorry

we are able to – I can

whilst – while

who's – a contraction of 'who is' or 'who has'. (The customer who's asked for a quote.)

whose – the possessive form of 'who' or 'which'. (The customer whose policy needs renewing.)

with the minimum of delay – quickly, fast, as soon as possible

would you be able to – please can you

who/whom

Work it out by deciding if 'what's going on' relates to him/her/them (whom) or he/she/they (who). For example:

> Who wrote the style guide?
> He wrote it (who is right)
>
> To whom did you send the email?
> I sent it to him (whom is right, if a bit old-fashioned sounding

But because we write how we speak, it's OK to write:

> Who did you send the email to?
> (It might be grammatically wrong but it's better than sounding pompous.)

X

Y

you're – you are

your – belongs to you

yourself – you

Z

zeroes – zeros

Corporate …	**Human …**
Additional	Extra
Advise	Tell
Adjustment	Change
Alternatively	Or/otherwise
Amongst	Among
As of the date of	From
As regards	About
Authorize	Allow/let
Commence	Start
Complete	Fill in
Comply with	Keep to
Comprises	Includes
Consequently	So
Cumulative	Added up/added together

Customary	Usual/normal
Discuss	Talk about
Discontinue	Stop/end
Due to the fact that	Because, as
Duration	Time/life
During which time	While
Ensure	Make sure
Emphasize	Stress
Forward	Send
Furthermore	Then/also/and
In due course	Soon
In excess of	More than
Inquire	Ask/check
In respect of	For
In the event of	If
Inception	Start

Immediately	At once/now
Issue	Give/send
On request	If/when you ask
Particulars	Details
Per annum/per month	A year/a month
Persons	People/folk
Principal	Main
Prior to	Before
Proceed	Go ahead
Purchase	Buy
Quotation	Quote
Receive	Get
Regarding	About
Regulation	Rule
Require	Need
Requirements	Needs/rules

Select	Choose
Should you so wish	If you like
Supplementary	Extra/more
Terminate	End
Unable to provide coverage for	Can’t cover
Upon receipt	When I/you get
Whether or not	Whether
Whilst	While