

REPORT

Forbes Advisor Research 2022: U.S. Insurance Website Clarity Report

IN ASSOCIATION WITH

Forbes
ADVISOR



Executive Summary

In 2021, [Forbes Advisor](#) asked VisibleThread to examine the readability of 34 of the top insurance companies in the United States.

We examined how leading insurance companies talk to their customers. Our goal was to understand the readability of insurance providers' websites and if the average American could easily understand this information.

The average US consumer [reads at an 8th-grade level](#). This means insurance companies should communicate at this level or below. Insurers must prioritize plain language in their communications. But we often see an entrenched [culture of "legalese"](#) in communications and the [fallacy of the sophisticated customer](#). This latter problem manifests where writers assume their readers are "sophisticated" and want to wade through dense prose.

Defining clarity in communication

We scored over 30 leading insurance websites using VT Writer. We used a 100-page-minimum sample from each website to benchmark our analysis. Our team excluded sites with smaller sample sizes from the report. We measured the clarity of these insurance sites using these five dimensions:

- **Readability:** How readable is the content? A score of 60 or above is ideal, even for brands with sophisticated customers.
- **Passive Language:** Active language communicates clearly. We recommend keeping passive voice at 4% or lower within one piece of content.
- **Long Sentences:** What proportion of all sentences are too long? We recommend using 5% or lower in your content .
- **Average sentence length:** The average length of sentences we scanned. A lower score indicates easier to read content.
- **Word Complexity Density:** How many complex words or jargon does the content contain? The lower the score, the better.

Forbes ADVISOR

For a more detailed breakdown of the formulas used in our analysis, see Methodology on **Page 14**.



These five metrics determine how easy it is for readers to access and understand information. Our results show that:

91%

of websites analyzed are not readable for the average American.

8/10

of the top 10 insurance providers use excessive passive voice in their communications. This makes the content ambiguous and difficult to read.

100%

One hundred percent of all insurance providers analyzed did not meet the recommended long sentence use of 5%.

99%

Complex word density is an issue for 99% of insurers analyzed.

Complex language erodes trust and negatively impacts Customer Experience (CX). A recent report from IBM Institute for Business revealed that [42% of customers don't trust their insurers, while 60% of insurers agree that their organization lacks a CX strategy.](#)

The gap between customer expectations and the reality of their experience offers an opportunity for insurers. As Amy Danise, Chief Insurance Analyst at Forbes Advisor, observes, "VisibleThread's report reveals the real extent of what consumers have long felt: That insurance company materials are hard to understand and don't help clarify confusing products."

Taking a proactive approach to clear communication can be a strong differentiator from your peers. Adopting plain language can increase loyalty, satisfaction, and advocacy among customers, before a transaction has even taken place.

"VisibleThread's report reveals the real extent of what consumers have long felt: That insurance company materials are hard to understand and don't help clarify confusing products."

Amy Danise

Chief Insurance Analyst at Forbes Advisor

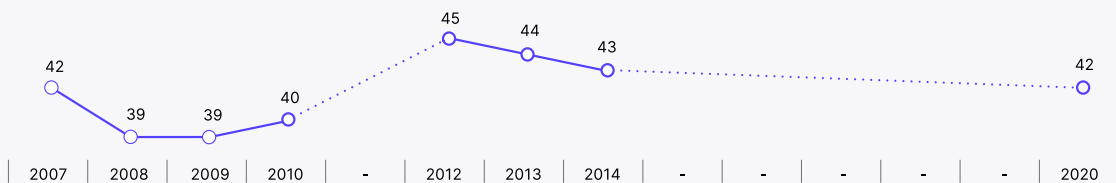


Industry Context

While [85% of insurers use CX initiatives throughout the customer journey](#), trust is still a significant issue for insurance companies. It has [remained more or less unchanged throughout the last decade](#).

Figure 3

Consumers still do not trust the insurance industry



Q: Do you trust the insurance industry?

Source: IBM Institute for Business Value consumer surveys 2007 to 2020

Yet [64% of consumers want their insurers to understand them well](#). Insurers can bridge this gap between customer expectations and the current state of CX in insurance using plain language. Since the onset of the pandemic, customer expectations have increased while their tolerance for poor CX has decreased. This trend is set to continue, with [65% of customers desiring quick and easy online transactions](#).

Insurance companies bank on trust

From consumer research to purchases, plain language empowers customers to get the information they need and act without hassle. How can you expect to win more business if a consumer can't understand your website or policy forms?

Building trust with customers is particularly important in the insurance industry. Consider the timing and context of when customers interact with insurers: they're often making difficult decisions during a time of stress. You're most likely to reach out to an insurer because something has gone wrong.

"Finding the right insurance is frustrating for consumers because they generally don't trust insurance companies or agents. The lack of consumer-friendly wording on insurance company websites can further erode any trust," says Amy.

"Finding the right insurance is frustrating for consumers because they generally don't trust insurance companies or agents. The lack of consumer-friendly wording on insurance company websites can further erode any trust."

Amy Danise

Chief Insurance Analyst at Forbes Advisor



From protecting homes and cars to securing important life insurance, customers deserve personalized, efficient support in their time of need. At its core, plain language empathizes with customers to meet them where they are, support them to make better decisions, and help them fulfill their goals.

Why insurance providers should embrace plain language

There are also many benefits for businesses who prioritize CX. These include reduced conversation volume for time-strapped support reps, increased customer loyalty, and on average, [5.7 times more revenue than their competitors](#).

Unfortunately, insurance companies are still relying on legalese and jargon to convey the value of their products and explain their policies. This creates complexity in the customer experience and can drive customers into the arms of their competitors.

“Plain language can be the foundation that insurers build on to create memorable, personalized experiences for customers that grow trust and advocacy”

A recent Zendesk report revealed that [50% of customers would switch to a competitor after one bad experience](#). It's crucial that insurers create a customer experience that builds trust and loyalty to create repeatable success at scale.

‘Legalese’ is the formal and technical language of legal documents. It is “poor legal writing that is cluttered, wordy, indirect, and includes unnecessary technical words or phrases.” It’s often difficult for the average person to understand. Yet, insurers all over the world use it.

[Meeting a customer’s basic needs is the starting point of all positive customer experiences](#). Plain language can be the foundation that insurers build on to create memorable, personalized experiences for customers that grow trust and advocacy.

The power of plain language can’t be overstated. It helps companies empathize with customers while ensuring access to important information regardless of their education or literacy levels. This is also extremely important for more vulnerable groups or those who may not speak English as their native language.

To date, the overall standard of clarity and CX in the insurance industry has been low, so attrition hasn’t been a critical issue for organizations in this area. But as insurance companies grasp the importance of a positive customer experience; more savvy insurers will focus on clarity in their content to enhance their customer experience and protect their business from competitors.





Rankings

Of the 34 insurance providers we analyzed for [Forbes Advisor](#), Country Financial ranks number one for readability, grade level, and use of active voice—with Progressive coming in a close second. This shows an awareness of the importance of clarity in their communications.

				Clear Writing score	
				Score	Rank
Country Financial	https://www.countryfinancial.com/	100	81,078	3.2	1
Progressive	https://www.progressive.com/	100	91,086	4	2
American Family	https://www.amfam.com/	100	107,797	5.4	3
State Farm	https://www.statefarm.com/	100	78,083	9.2	4
USAA	https://www.usaa.com/	100	80,405	9.2	4
Erie	https://www.erieinsurance.com/	100	73,629	10.2	6
Lemonade Ins Co	https://www.lemonade.com/	102	149,586	10.4	7
MetLife Auto & Home	https://www.metlife.com/insurance/	101	71,930	10.8	8
Principal	https://www.principal.com/	100	65,208	11.2	9
New York Life	https://www.newyorklife.com/	101	63,713	11.2	9
Mutual of Omaha	https://www.mutualofomaha.com/	100	86,720	11.4	11
Nationwide	https://www.nationwide.com/	100	62,177	14	12
Nationwide	https://www.nationwide.com	100	61,358	14.8	13
Legal & General America	https://www.lgamerica.com/	100	52,063	15	14
Minnesota Life	https://www.securian.com/about-us/affiliates/minnesota-life.html	100	95,190	16	15
Geico	https://www.geico.com/	101	139,821	17	16
Travelers	https://www.travelers.com/	103	58,028	18	17
Chubb	https://www.chubb.com/us-en/	102	40,485	18.2	18
Midland	https://www.midlandnational.com/	100	85,821	18.4	19
North American	https://www.northamericancompany.com/	100	87,414	18.6	20
Cincinnati Life	https://www.cinfin.com/	100	57,059	19.2	21
Northwestern Mutual	https://www.northwesternmutual.com/	100	107,015	19.2	21
RiverSource	https://www.riversource.com/	100	156,034	20.8	23
Guardian	https://www.guardianlife.com/	101	100,482	21.2	24
Lincoln Financial	https://www.lfg.com/	100	55,454	22	25
National Life	https://www.nationallife.com/	100	48,477	22.4	26
AIG	https://www.aig.com/	100	36,701	22.8	27
Penn Mutual	https://www.pennmutual.com/	101	20,966	23.2	28
Allianz	https://www.allianzlife.com/	100	60,911	23.8	29
John Hancock	https://www.johnhancock.com/	100	78,818	25	30
Ohio National	https://www.ohionational.com/	255	125,397	25.2	31
AXA Equitable	https://equitable.com/	100	94,335	25.6	32
Prudential	https://www.prudential.com/	100	173,697	25.6	32
Ameritas	https://www.ameritas.com/	100	82,270	26.8	34



Using [VT Writer](#), we found that companies can improve their websites by:

- Reducing sentence length to 20 words or fewer
- Reducing complex language and jargon

The companies that performed the worst in the rankings were Ameritas and Prudential.

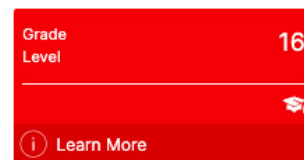
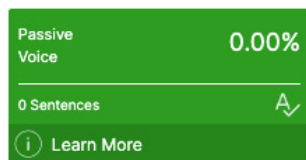
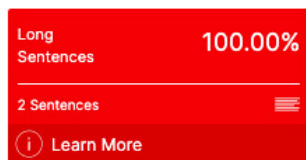
Ameritas's website would need a grade 11 level of education to understand. Consumers can't possibly be experts in insurance products. Amy notes, "For example, you might buy life insurance only once in your life. Knowledgeably navigating the range of products and pricing is practically impossible. Instead of providing easy-to-understand explanations, insurance company websites often add another barrier to informed decision-making."

To improve the clarity of their content, Ameritas could:

- Reduce their use of passive voice. We recommend getting passive voice percentage down to 5% or less,
- Reduce sentence length to 20 words or less, and
- Avoid jargon and complex words.

Take this example from Ameritas's universal life insurance section on their website:

"With protection that can last as long as you need, the ability to build cash value, and premium and death benefit flexibility, universal life insurance can create a flexible layer of life insurance protection. Universal life insurance is permanent insurance that provides protection in case of death as well as a savings or cash value component."



This piece of text scored only 30/100 for readability and has a grade level of 16. This information would be very difficult for the average consumer to understand and choose a product.

The introductory sentence is very long at 32 words and contains listed items. VT Writer has identified this as a problem and has advised on changes to improve readability.

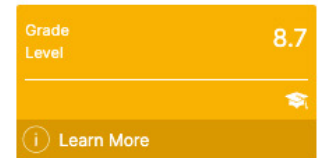
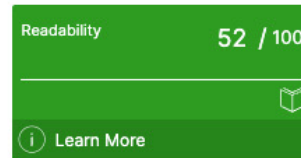
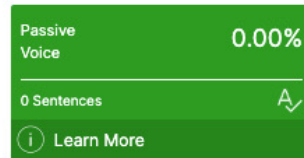
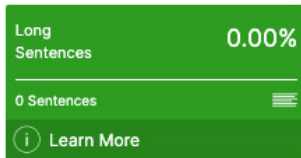


Now read our version of the same text. It's the same information, but we've used shorter sentences and simpler language to make it easier to understand:

"Universal life insurance is permanent life insurance plus the ability to grow cash value tax-free within your policy. This flexible life insurance protection lasts as long as you need. With this insurance, you can:

- Have flexibility with premium payments and the death benefit amount
- Build cash value that you can take out from the policy"

By reducing sentence length and removing complex words, we reduced the grade level from 16 to 7.9. This brings the writing back in line with plain language best practices and ensures a broader audience can understand it.





Conclusion

Insurance providers need to speak the same language as their customers.

Trust has remained low across the insurance industry for the last decade. Legalese and complex jargon play a crucial role in why this rating has remained so poor.

Our research shows that 91% of insurers analyzed are far too complex for their intended audience. With more consumer-friendly website language, insurance companies could potentially attract and keep more loyal customers.

Maintaining consistency and a single tone of voice across all communications can be challenging. Yet, it is a vital part of building trust with customers. Consumers want easy-to-understand and accessible products and service information.

Improved readability means customers know what they're entitled to and understand all messages from services. More consistency also promotes trust and leads to loyal customers and advocates who are less likely to churn.

Small changes can have a huge impact on clarity

All insurance companies could improve their rankings by focusing on four simple changes:

- Use shorter sentences
- Use the active voice instead of the passive voice
- Choose simpler words
- Adopt technology

Many companies have a style guide listing hundreds of rules. Expecting employees who write everything from claim denial letters to audit letters to remember these rules isn't practical. The reality is that time-strapped employees will see it as an unnecessary extra step in their busy day—which can negatively impact overall customer experience.

Every team in your business creates content for your customers—not just the marketing and communications team. This is why using technology to audit and improve content at scale can be a game-changer for organizations.

“With more consumer-friendly website language, insurance companies could potentially attract and keep more loyal customers.”

Amy Danise

Chief Insurance Analyst at Forbes Advisor



Managing content quality improvements at scale

Using VisibleThread's Language Analysis Platform allows you to make quantifiable improvements to your written communications. Equipping multiple teams, not just the communications or marketing function, with a solution like [VT Writer](#) increases the quality of your content at an organizational level.

Leadership can measure adoption and scale improvements using team improvement dashboards in [VT Insights](#). Executives can quantify the value plain language drives for their organization, from reduced support conversation volumes to a better brand experience for the customer.

The beauty of using a language analysis platform for your writing is that it provides clear, objective feedback on the quality of your writing. The metrics reduce friction for writers and aid collaboration by changing the conversation about writing and depersonalizing feedback, so you focus on creating content that resonates with your customers. The dashboards in VT Insights then aggregates all data across all teams giving C-suite visibility into improvements made at scale.

VisibleThread can unlock value across all touchpoints of your customer journey to help you effortlessly meet and exceed customer expectations. Language analysis creates frictionless editing cycles for writers, provides quantifiable metrics for leaders, and empowers customers with clear, compelling messaging, so you can focus on scaling your organization for success.

The screenshot displays the VT Writer Scan Results interface. At the top, the header shows 'VT Writer | Scan Results' and 'You are on the Unlimited plan | Peter@xyz.com'. The main content area displays a document snippet: 'These first-party benefits, known as personal injury protection (PIP), are a mandatory coverage'. Below this, four key metrics are shown in colored boxes: 'No. Words: 46', 'Long Sentences: 33.33%', 'Passive Voice: 0.00%', and 'Readability: 20/100'. A 'Grade Level' of 14.1 is also displayed. To the right, there are buttons for 'Edit', 'Copy all content to clipboard', and 'Actions'. Below the metrics, a table shows the content and suggestions for improvement. The table has columns for 'Content', 'Suggestions', 'Readability', and 'Grade Level'. The content snippet is highlighted, and a 'Watch words' callout box suggests simplifying the tone of voice by saying 'costs' instead of 'cover'. The suggestions table lists 'Long Sentence', 'Hidden Verb', and '4 Long words' with corresponding readability and grade level scores.

Content	Suggestions	Readability	Grade Level
10 These first-party benefits, known as personal injury protection (PIP), are a mandatory coverage in true no-fault states. The extent of coverage varies by state. In states with the most comprehensive benefits, a policyholder receives compensation for medical fees, lost wages, funeral costs and other out-of-pocket expenses.	Long Sentence Try to split this long sentence. It is... Hidden Verb Try to make 'compensation'... 4 Long words These are 'mandatory', 'comprehensive'...	20/100	Grade 14.1



5 practical steps to improve content quality with a Language Analysis Platform

Clarifying communications requires changes to organizational mindset and processes. The framework below offers a starting point for leadership in insurance organizations.

Step 1: Identify a champion or team

Recognize that all departments produce content. Identify a champion or team who can work cross-functionally.

Step 2: Create a baseline with a content audit

Gather existing customer communications and measure against readability metrics.

Step 3: Make your style guide accessible

Provide clear guidance to all writers. Ensure they can easily access it.

Step 4: Support writers to score content for clarity

Use technology to support writers and allow them to self-score their content for clarity.

Step 5: Measure and improve

Analyze usage and adoption of your plain language program. Measure quality improvements over time.

Focus your investment where it matters

Investing in customer experience pays off in many diverse ways. Clear communication and plain language are an investment in customer experience. They reduce costs across operations, customer acquisition, hiring and training. Not to mention the money saved by more efficient processes and a consistent tone of voice for your brand.

You have a choice to make. Will you nurture trust with your consumers and support them through potentially life-changing situations and processes, or will you ignore their needs and continue with a subpar customer experience that doesn't lead with their needs? Businesses who invest in customer experience don't just survive—they thrive. It's the right thing to do for customers, and it's the right thing to do for your business.



Get your free VT Writer trial today

Self-score business-critical documents and text in a single click.

Get your free 14-day trial and improve your mission-critical business writing today:

- Analyze Unlimited Text Snippets
- Analyze URLs
- Analyze Documents
- Create Personal Watch Words and Ignore Lists

[Start Your Free Trial](#)

“I’m on temporary loan to the Public Health Agency of Canada to help with web writing about COVID-19. This pandemic has underscored the essential nature of plain language during a crisis. When communication is critical, plain language is essential. There’s no room for ambiguity.”

Susan Scruton,
Senior Communications Advisor and Web Writer
Government of Canada

For press inquiries, please contact Caoimhe Gaskin,
Lead Content Strategist for VisibleThread, at
caoimhe.gaskin@visiblethread.com.





Full Rankings

	Clear Writing score		Readability		Grade Level		Passive		Long Sentences		Complex	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
Country Financial	3.2	1	58	2	7	1	5.46%	3	10.31%	1	1.77	9
Progressive	4	2	57	3	7	1	6.60%	4	13.94%	8	1.44	4
American Family	5.4	3	60	1	7	1	7.51%	10	15.44%	12	1.29	3
State Farm	9.2	4	47	10	9	7	6.96%	8	12.85%	5	2.23	16
USAA	9.2	4	49	7	9	7	10.92%	21	13.70%	6	1.63	5
Erie	10.2	6	51	6	8	4	11.97%	25	12.84%	4	1.82	12
Lemonade Ins Co	10.4	7	52	5	9	7	6.88%	7	25.00%	31	1.21	2
MetLife Auto & Home	10.8	8	45	13	9	7	6.66%	5	12.63%	3	2.87	26
Principal	11.2	9	49	7	9	7	5.15%	2	13.79%	7	3.46	33
New York Life	11.2	9	53	4	8	4	7.14%	9	17.50%	16	2.72	23
Mutual of Omaha	11.4	11	49	7	8	4	8.86%	14	12.38%	2	3.12	30
Nationwide	14	12	42	19	10	13	8.98%	15	14.75%	9	2.05	14
Nationwide	14.8	13	41	20	10	13	9.17%	16	15.26%	10	2.06	15
Legal & General America	15	14	47	10	10	13	9.72%	18	24.04%	27	1.74	7
Minnesota Life	16	15	44	16	9	7	12.88%	29	15.40%	11	2.38	17
Geico	17	16	28	34	12	34	0.58%	1	17.44%	15	0.28	1
Travelers	18	17	40	22	10	13	10.10%	19	18.62%	18	2.41	18
Chubb	18.2	18	37	25	11	25	6.75%	6	21.13%	22	1.84	13
Midland	18.4	19	41	20	10	13	11.62%	23	23.84%	26	1.79	10
North American	18.6	20	44	16	10	13	11.29%	22	27.59%	34	1.76	8
Cincinnati Life	19.2	21	31	32	11	25	7.65%	11	18.28%	17	1.82	11
Northwestern Mutual	19.2	21	45	13	10	13	14.77%	31	27.15%	33	1.66	6
RiverSource	20.8	23	38	24	10	13	11.70%	24	16.27%	14	3.12	29
Guardian	21.2	24	47	10	10	13	12.46%	26	26.82%	32	2.85	25
Lincoln Financial	22	25	35	28	11	25	8.84%	13	15.48%	13	3.20	31
National Life	22.4	26	45	13	10	13	12.56%	27	24.04%	27	3.46	32
AIG	22.8	27	30	33	11	25	8.32%	12	22.85%	24	2.64	20
Penn Mutual	23.2	28	37	25	11	25	10.15%	20	23.20%	25	2.67	21
Allianz	23.8	29	39	23	10	13	16.05%	35	24.31%	29	2.56	19
John Hancock	25	30	44	16	10	13	15.21%	32	24.99%	30	3.67	34
Ohio National	25.2	31	37	25	11	25	12.60%	28	20.62%	21	2.96	27
AXA Equitable	25.6	32	35	28	11	25	9.68%	17	22.59%	23	6.78	35
Prudential	25.6	32	35	28	11	25	15.60%	34	19.39%	19	2.70	22
Ameritas	26.8	34	33	31	11	25	13.03%	30	19.49%	20	3.05	28



Methodology and formulas

For this report, VisibleThread analyzed the websites of 34 the largest insurance providers in the United States using VT Writer. From this, we were able to generate data-driven recommendations that will support insurers who want to communicate more clearly with their customers.

We used a 100-page-minimum sample from each web site to benchmark our analysis, and our team excluded sites with smaller sample sizes.

We calculated the report based on five metrics. Each metric contributes to the final score which ranks the organisations best to worst.

Readability

Metric

Readability ranges from 0 to 100. 100 is the top mark. If communicating with citizens, aim for at least 50. This is based on the Flesch Reading Ease Index.

Formula

$$(206.835 - (1.015 \times \text{Average Sentence Length}) - (84.6 \times \text{Average Syllables per word}))$$

Passive Voice

Metric

The % rating is the proportion of sentences containing passive voice. Passive language is where the subject of a sentence is acted on by the verb. For example:

“Quality is monitored” vs “We monitor quality”

If you use active voice, you will increase clarity and strength. You will also flush out the ‘actor’, i.e. who did the action?

To communicate clearly, keep passive voice to 4% or less in communication.

This benchmark is based on a cohort analysis of billions of words and documents from VisibleThread customers over the past 6 years.

Formula

$$(\text{Passive Sentences} / \text{Total Sentences} \times 100)$$



Long Sentences

Metric

The % rating is the proportion of sentences that are longer than 25 words. Long sentences mask multiple concepts. Splitting up these sentences will result in a clearer message.

Keep long sentences to 5% or less in communication.

This benchmark is based on a cohort analysis of billions of words and documents from VisibleThread customers over the past 6 years.

Formula

$$\left(\frac{\text{Long Sentences}}{\text{Total Sentences}} * 100 \right)$$

Average Sentence Length

Metric

The average length of sentences we scanned. A lower score indicates easier to read content.

Complex Word Density

Metric

The density rating is the proportion of complex words relative to the total word count. This scan looks for complex words/phrases based on federal guidelines. See [here](#) for the list scanned.

Replacing complex words with simpler words helps your readers concentrate on your content. This is why we recommend 1% or less complex language in communications.

This benchmark is based on the cohort analysis of billions of words and documents from

VisibleThread customers over the past 6 years.

Formula

$$\left(\frac{\text{Complex Words}}{\text{Total Words}} * 100 \right)$$