

EXECUTIVE BRIEF

# Forbes Advisor: Why complexity is killing your customer experience

3 key takeaways on the cost of complexity in customer experience.



# Introduction

[Forbes Advisor](#) is a trusted consumer destination for personal finance advice, news, and reviews. Each year their insurance analysts produce a series of articles highlighting the best insurance providers for life, auto, and home insurance. These articles assess the quality of these companies based on a variety of metrics. In 2021, they decided to add another angle to their research: language analysis.

[VisibleThread examined the readability of 34 of the top insurance companies in the United States](#) to inform the methodology of Forbes Advisor's "best insurance" articles. The results highlighted how complexity in business writing is negatively impacting customer experience (CX) across the insurance industry.

## Key takeaways (34 total companies analyzed):

### 100%

100% of insurers reviewed used too many long sentences

### 99%

99% used too many complex words

### 91%

91% of websites analyzed do not communicate with average reader

### 8/10

8 out of 10 top insurance companies evaluated use excessive passive voice

*Key takeaways from the VisibleThread Forbes Advisor clarity report.*

[In a recent webinar with VisibleThread, Michelle Megna](#), Insurance Analyst at Forbes Advisor, discussed the findings from our report, the problem with complexity in customer experience, and the power of cultivating reader trust with consumers. Below are some key takeaways from the session.



**Webinar:**  
Why complexity is  
killing your customer  
experience

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## 1. Companies must speak the same language their customers

Readability plays a crucial role in aligning company communications with customer needs. Many companies fall for the myth of the sophisticated customer. This occurs when writers assume their readers are “sophisticated” enough to wade through wordy or complex language.

Avoiding jargon and “legalese” in your business communications allows consumers to easily understand products and make their own decisions. Empowered customers know where to go for help and advice. Your customers can’t use services they don’t know about. And they are unlikely to use services they don’t understand.

For a stressed or confused customer searching for a solution: words matter. Your words can be the reason they remain loyal to your brand or switch to a competitor in a flash of frustration. Using plain language is a deceptively simple way to improve your overall customer experience by meeting your customer’s basic needs.

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**“It’s important that companies speak the same language as their customers”**

**Michelle Megna**, Insurance Analyst at Forbes Advisor

Language analysis software like [VT Writer](#) provides instant data-driven direction to improve the clarity of your content. Clarity comprises readability, passive language, long sentences, average sentence length, and complex word density. The benefits of language analysis are twofold. Clarity helps the consumer choose the best product for their needs while providing a cost-effective way for companies to reduce attrition.

**Self-score business-critical documents and text in a single click. VT Writer instantly analyses your MS Word Docs, PDFs and Text Snippets for plain language and readability.**

**Learn how to improve the readability of your content today.**

**Contact us**





## 2. Plain language creates reader trust

Reader trust is paramount to Forbes Advisor, but trust is relevant to all businesses. You should want to empower your readers to make independent decisions about your products. Providing clear and transparent guidance creates positive experiences with your brand. Over time these positive experiences translate to long-lasting customer relationships.

The average US consumer reads at an 8th-grade level. This means companies should communicate at this level or below. Consider the timing and context of when customers interact with insurers. They're often making difficult decisions during a time of stress.

Plain language enables companies to empathize with customers, support them to make better decisions faster, and help them fulfill their goals. This ease of understanding cultivates reader trust in your brand.

Clear communication and plain language are an investment in your customer experience. Removing complexity reduces costs across internal operations and boosts revenue.

It even impacts page rank on Google. This is particularly relevant if you're in an industry that produces "Your Money or Your Life" (YMYL) content. This is content that Google holds to a higher page quality standard because potential misinformation on these topics would be severely detrimental to a consumer's wellbeing. Financial or medical advice is often classed as YMYL content.

**"Removing complexity so consumers can make informed choices is empowering for them and reduces friction. Clarity ensures they're making decisions that fulfill their needs on their terms"**

**Michelle Megna**, Insurance Analyst at Forbes Advisor





### 3. Measurement is essential for reducing complexity at scale

Defining complexity can be challenging for individuals and organizations. As seasoned insurance experts who monitor industry trends, Michelle and her team know that insurance content is difficult to understand for consumers. But they didn't have clear metrics to back up this anecdotal evidence.

Using VT Writer allowed them to score the content from insurance providers' sites with quantifiable metrics. This analysis provided instant data-driven advice that could be immediately implemented by insurance providers to improve readability.

From emails to product descriptions, it can be challenging for business writers and organizations to align on messaging at scale. Companies often use manual style guides. But these lack the flexibility required to get teams on board with a single tone of voice.

[The custom Watch Word lists in VT Writer](#) create a living style guide for busy teams. This objective feedback helps reduce friction in editing cycles and seamlessly integrates language analysis into your existing communication strategy. Streamlining your messaging improves readability and builds trust and authority in your field.

**VT Writer allows you to create a living style guide with Watch Words lists. Configure your personalized list to flag non-compliant or off-brand language. These lists align your messaging at an individual and organizational level to instantly reduce complexity and misalignment.**

Quantifiable metrics allow you to audit your content for clarity and highlight improvements made by your organization or a particular project over time, all from one centralized location. By benchmarking content in this way, you can measure and improve readability at scale in your organization.

**"We needed to use a methodology to evaluate this metric [clarity] in a fair and transparent way. VisibleThread was a perfect fit."**

**Michelle Megna**, Insurance Analyst  
at Forbes Advisor

Learn how to create  
your own Watch Words  
list today.

[Contact Us](#)



# Grow your business with VisibleThread

At VisibleThread, we work closely with our customers to support their processes. Our Customer Success team works as strategic partners with our customers to understand the context of their work, their processes, and their pain points. Our team helps you integrate and optimize the use of VisibleThread in your communications strategy and supports your team every step of the way—so your company can focus on growth.

If you have any questions, **we'd be delighted to support you.**

Contact Us



**Michelle Megna** is an Insurance Analyst at [Forbes Advisor](#). She has been writing about insurance and how it intersects with consumers for over a decade.

## Trusted by the World's Largest Organizations





# Using a Language Analysis Platform to achieve quality improvements - 5 easy steps

Clear communication requires changes to your organization's mindset and processes. The framework below offers a starting point for companies.

## 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.

## When will you prioritize plain language?

You have an important decision to make. Will you prioritize customer experience to foster long-term relationships with customers and boost revenue? Or will you choose to underestimate how plain language can transform your business internally and externally?

VisibleThread provides technology to organizations who want to improve content at scale, boost customer experience, and secure a top position in their market. The time to act is now.



# 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

**Get Started**

“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**

