

Can You Trust Your Insurer?

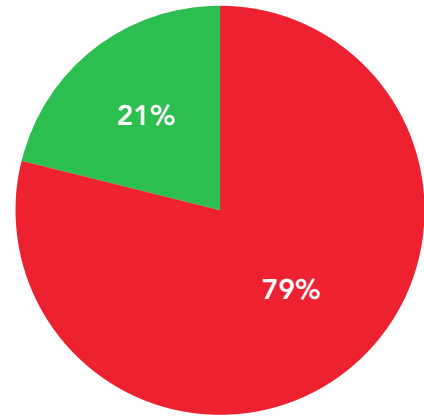
79% of insurance websites do not communicate with the average consumer

CONTENTS

4	Executive Summary
6 - 8	Industry Context
10 - 16	Key Findings
18 - 19	Conclusions
21 - 22	Rankings
24 - 26	Methodology
28	About VisibleThread
30 - 32	Appendix & References

EXECUTIVE SUMMARY

Insurance companies and financial services organizations remain the least trusted by consumers in 2019, according to the Edelman Trust Barometer.¹ Yet, insurers expect consumers to trust them with their families' health, homes and financial futures. Why is there such a mismatch?



79% of insurance companies are not communicating with the average consumer

In Q1 of 2019, VisibleThread conducted research into 54 of the largest North American insurers. We examined whether leading organizations clearly communicate with their audience.

Our research shows that complex, obtuse language diminishes trust. Legalese is not accessible to the average North American consumer. Our research found this complex legal language in 79% of websites analyzed. Consumers want to easily understand product descriptions, terms and conditions. Our results show that:

- 1 **79%** of websites do not communicate with the average consumer.
- 2 Just **two** insurance websites are simpler to read than Moby Dick.
- 3 Complex word density is an issue for **100%** of insurance websites analysed.
- 4 **All websites** analyzed communicate in an academic tone with overuse of passive voice.
- 5 **No insurance site** scores at the recommended level of long sentence use.

INDUSTRY CONTEXT

Legalese – the formal and technical language of legal documents. It is described as “poor legal writing that is cluttered, wordy, indirect, and that includes unnecessary technical words or phrases.”² It’s a language difficult for ordinary people to understand. Yet, it is used the world over by insurance organizations.

Plain Language is nothing new to the insurance industry

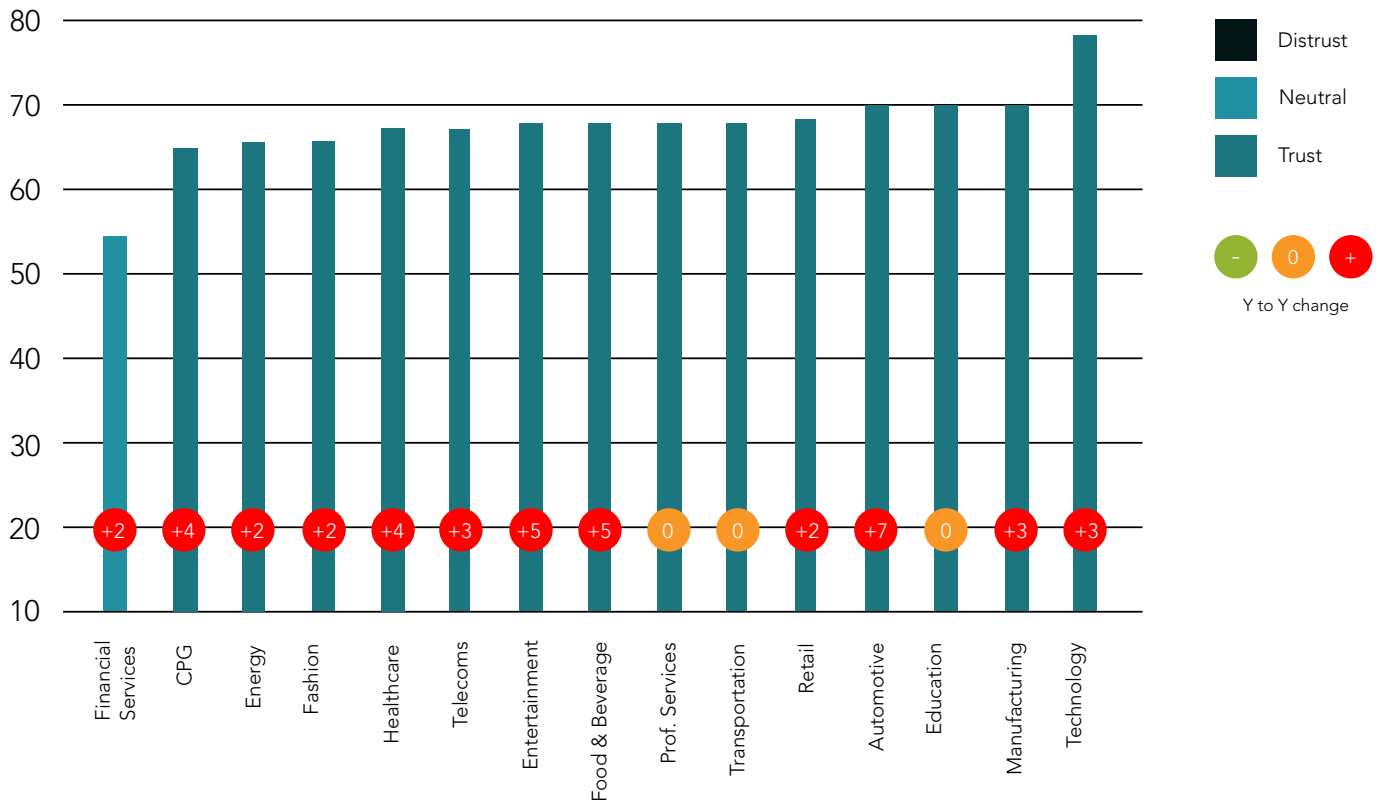
If you search for plain language usage in insurance companies, you’ll find results dating back to 1994. Then, the Michigan Bar Journal³ discussed the need for plain language in insurance papers. In 2008, the IRMI (International Risk Management Institute) cites plain language law and the need to ensure that “ordinary insurance consumer could understand the terms and conditions of the insurance policies that the consumer purchased without having to struggle through dense jargon.”⁴

Legalese - A bona fide way to lose trust

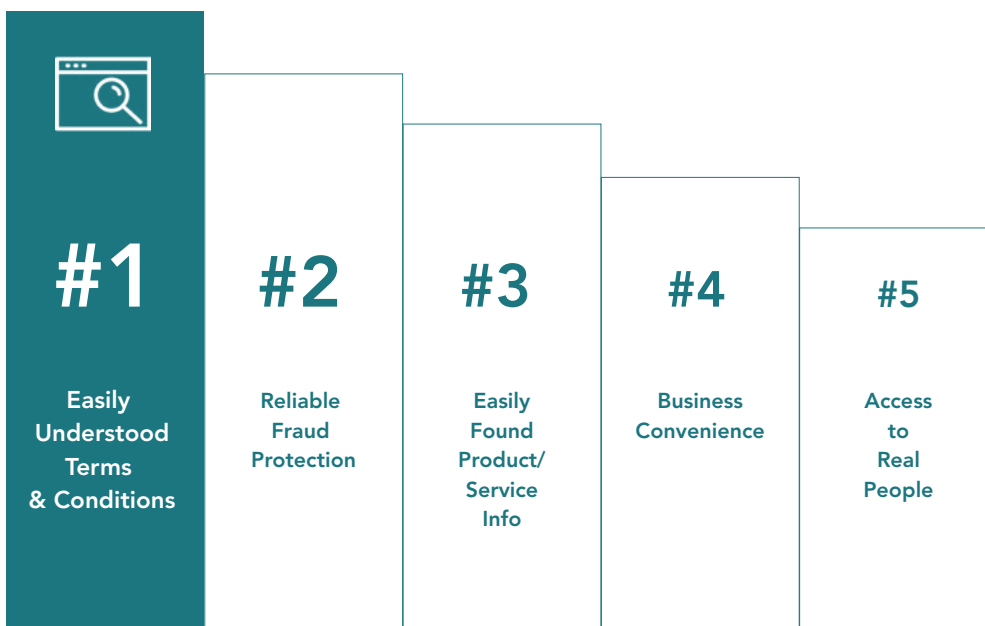
Legalese is complex and difficult for anyone outside of the legal profession to understand. Instead of using words like ‘bona fide’ why not use ‘definite’? This engages consumers with your content. Complex language on the other hand confuses consumers and this leads to distrust.

Insurance firms bank on trust. They are asking consumers to trust them to be there when things go wrong. A car accident, a water leak at home or a health issue are just a couple of examples of the serious life events in which consumers rely on insurance companies for support. Yet, insurance companies as part of financial services are the least trusted industry according to the Edelman Trust Barometer 2019¹.

Edelman Trust Barometer 2019



The Solution: Regain Consumer Trust



Source: [2018 Edelman Trust Barometer](#)

To regain trust, insurers should focus on simplifying terms & conditions and product information. Banishing legalese and communicating in plain language is key to achieving this goal.

How Is It Accomplished?

Developments in the fields of AI (Artificial Intelligence) and NLP (Natural Language Processing) in the last 2 years make it possible to measure and benchmark content clarity. VisibleThread provides this technology to visionary organizations who use it to analyze content at scale.

For this report, VisibleThread analyzed the 54 websites of North America's largest insurance providers. We included 100 web pages from each insurance site only. This gives us a like for like comparison. 3,509,449 words were analyzed using our solutions. Here's what we found:

KEY FINDINGS

Key Finding 1

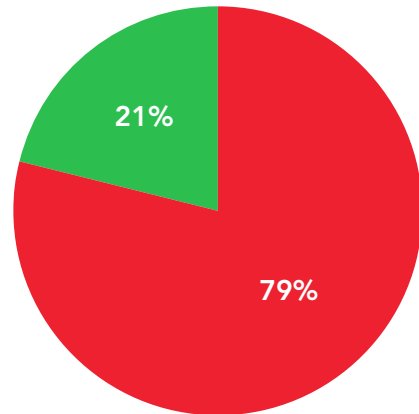
79% of insurance websites do not communicate with the average consumer

The average North American consumer reads at an 8th-grade level⁵. Writing at this level or below makes it simple for most consumers to grasp information quickly.

Insurers need to communicate with the entire population. This includes communities such as the elderly, disadvantaged or non-native speakers. To ensure everyone can really understand the terms of an insurance product, they should be written at a 6th-grade level or lower (see Methodology - Page 24).

When information is presented at a higher grade level we force consumers to concentrate more and potentially abandon the effort.

Our research showed that 79% of North American insurance companies reviewed are writing above an 8th-grade level (up to grade 14). None are at or below a 6th-grade level. They are alienating audiences and are playing into the hands of competitors who choose plain communication.



79% of insurance companies are not communicating with the average consumer

Key Finding 1 (cont'd)

The Bottom 10 Insurers Average a Grade Level of 11.9

	Readability		Grade Level		Passive		Long		Complex	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
45. Ohio National	34	48	11	43	12.3%	38	15.6%	21	2.59	28
46. AmTrust	37	45	11	43	9.4%	25	24.9%	45	2.44	22
51. Aflac	32	49	11	43	14.6%	50	22.0%	32	2.90	37
54. AXA North America	35	46	11	43	13.0%	43	29.9%	53	4.40	49
38. AIG	35	46	12	49	7.9%	13	29.4%	51	1.68	5
50. Intact	30	52	12	49	13.9%	49	29.5%	52	2.05	13
52. Berkshire Hathaway	32	49	12	49	12.9%	41	25.1%	46	2.75	33
52. Jackson National Life	31	51	12	49	13.4%	46	31.2%	54	2.34	18
40. Reinsure Group	26	53	13	53	6.3%	7	28.4%	50	1.73	7
38. Lincoln Financial Group	9	54	14	54	5.8%	3	9.9%	3	4.54	50

Key Finding 2

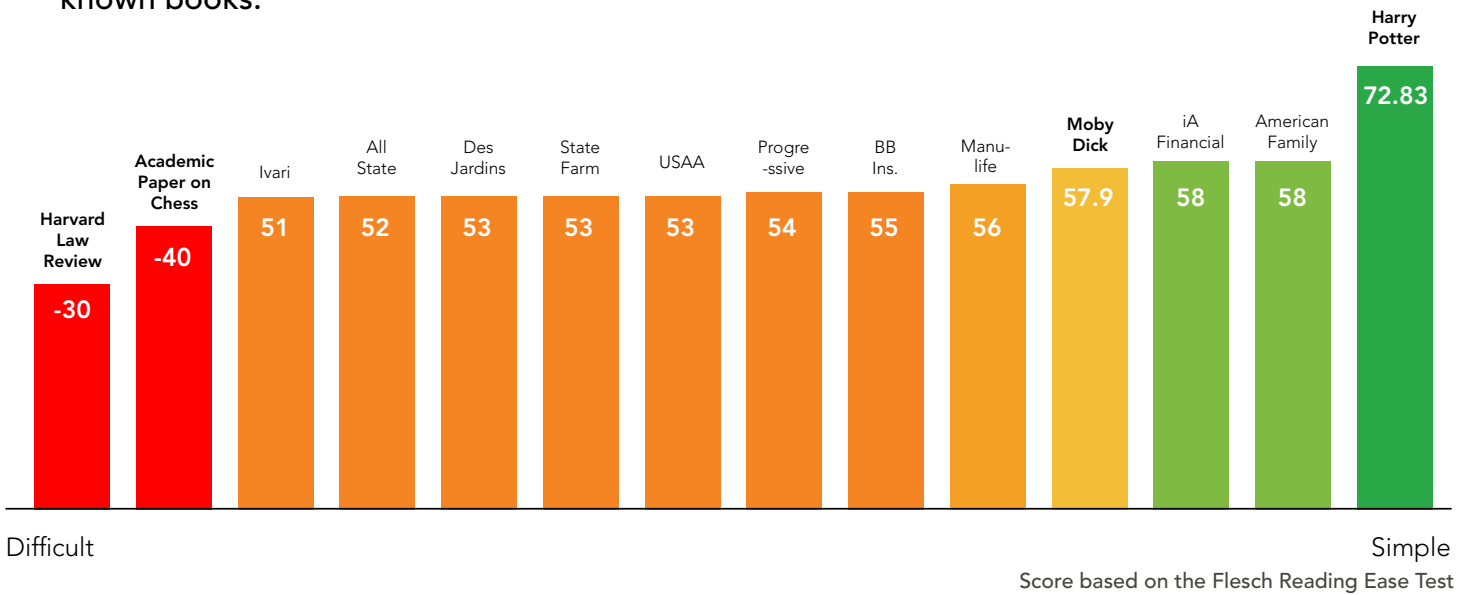
Just 2 (out of 54) insurance websites are simpler to read than Moby Dick

Readability is a measure of reading ease. Higher scores mean content is easier to understand and more accessible. Experts⁶ suggest aiming for a score of 60 when writing in plain English for the average American consumer. By way of example, Moby Dick scores 57.9 on this scale.⁷

We used the Flesch Reading Ease Test to score the insurance websites. Here is how the top 10 performed compared to well-known books.

Top 10 Performers

Adding perspective by comparing the readability of U.S. credit card terms to well-known books.



Key Finding 3

Complex word density an issue for 100% of insurance websites analyzed

Plainlanguage.gov released federal guidelines describing complex words and phrases in the U.S.⁸ In Canada, several government websites are committed to reducing complexity. These include [Canada.ca](#)⁹ and the Province of British Columbia¹⁰ as just 2 examples.

None of the insurance websites analyzed reached this level.

The top 4 performers can easily reach an acceptable level of 1 or lower by eliminating some of their more complex terms.

We recommend a level of complex language of 1 or lower (see Methodology - Page 25).

Top 4 Performers

		Readability		Grade Level		Passive		Long		Complex	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1	American Family	58	1	7	1	6.5%	8	13.7%	14	1.20	1
23	North Western Mutual	47	18	9	12	12.9%	42	23.4%	42	1.43	2
2	Progressive	54	5	8	4	8.2%	14	13.4%	11	1.51	3
32	The Co-operators	39	38	10	31	9.6%	27	25.1%	47	1.52	4

Reducing complex word density can have a real impact. Here two examples:

[Ivary](#) ranks 7th overall. Their complex word density is at 2.04 (rank 12). If they were to focus on reducing the number of complex words used on their website, they could move into the top 5 plain language insurance sites.

[Dejsardins](#) misses out on ranking in the top 10. Their complex word score is one of the highest overall. It scores 5.55 (rank 52 out of 54 in this metric).

Key Finding 4

All websites analyzed communicate in an academic tone with overuse of passive voice

Passive voice conveys an academic tone, and is not as direct as active voice. Passive voice levels should be at 4% or lower (see Methodology – Page 25).

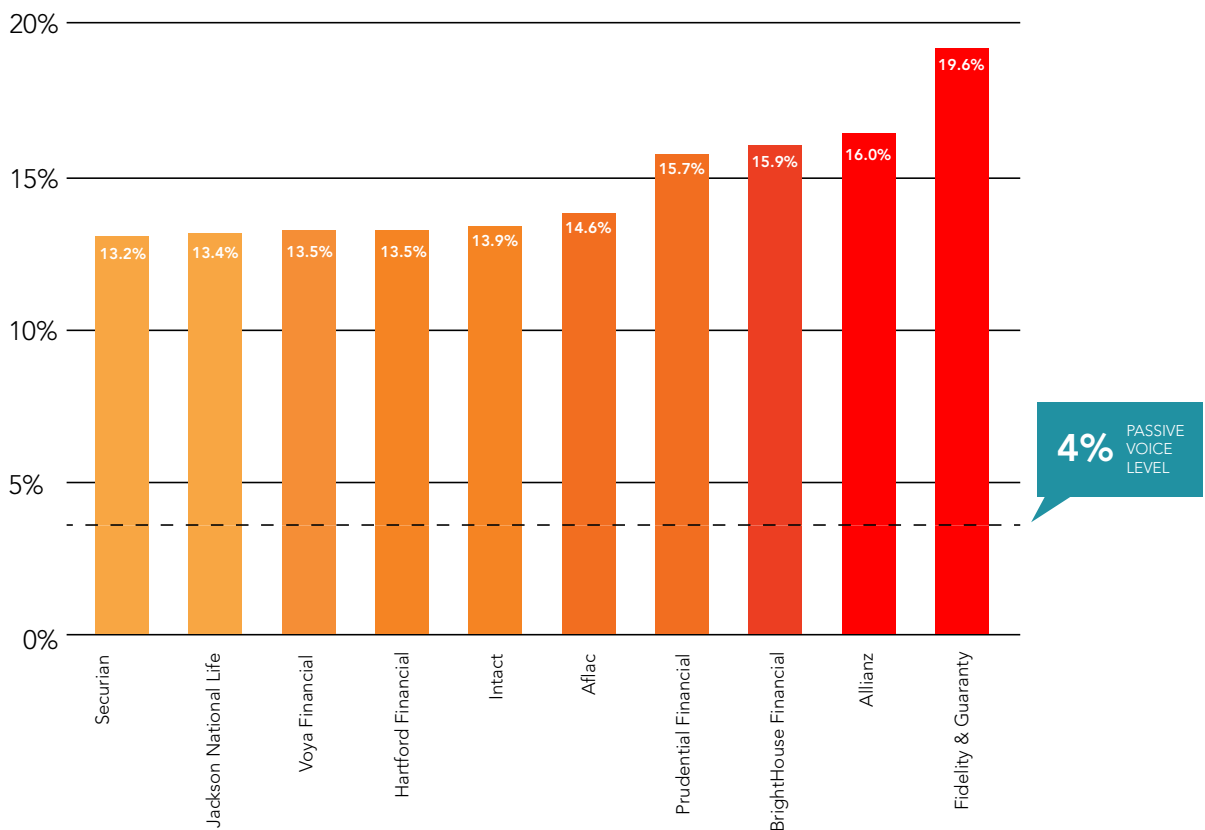
None of the insurance websites scored at this level. The average of all 54 insurers is 10.3%. This is more than double the recommended level.

If [Manulife](#) reduce their 5.5% use of passive voice, it will help them reach the top 5 overall rankings.

Even our top performers overall need to use active voice more to reach acceptable levels. [American Family](#) (1st overall) scored 6.5%. [Progressive](#) (2nd overall) have an 8.2% use of passive voice.

Worst 10 Performers

The 10 insurers with the highest use of passive voice. The idea level is 4% or lower.



Key Finding 5

No insurance site scores at the recommended level of long sentence use

Long, convoluted sentences make content harder to read. The insurers should aim for 5% long sentence use or less (see Methodology – Page 25). Our research reveals an average score of 18.62%.

The lowest use of long sentences is [One America](#). With 9.1% they are still nearly double the recommended level. Reducing this would help them enter the overall top 10 rankings.

[Jackson National Life](#) uses long sentences on their website 31.2% of the time. This is over 6X the recommended level.

Worst 5 Insurance Websites (Long Sentence Use)

		Readability		Grade Level		Passive		Long		Complex	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
40	Reinsure Group	26	53	13	53	6.3%	7	28.4%	50	1.73	7
38	AIG	35	46	12	49	7.9%	13	29.4%	51	1.68	5
50	Intact	30	52	12	49	13.9%	49	29.5%	52	2.05	13
54	AXA North America	35	46	11	43	13.0%	43	29.9%	53	4.40	49
52	Jackson National	31	51	12	49	13.4%	46	31.2%	54	2.34	18

Key Finding 5 (cont'd)

You can make more readable and accessible content by splitting long sentences.

Here's an example from [Jackson National Life](#). Most websites analyzed had similar sentences in their terms:

Original Copy

Before investing, investors should carefully consider the investment objectives, risks, charges and expenses of the variable insurance product, including its underlying investment options.

This sentence has 23 words, a zero readability score and a 21.1 grade level.

Suggested Copy

Investors should review the product before going ahead. Consider objectives, risks and the charges of the investment. In addition, review the expenses of the variable insurance product. This should include its underlying investment options.

Now we have 4 sentences. The readability has improved to 36 and the grade level has halved to 10.1.

CONCLUSIONS

Insurance organizations must rebuild consumer trust

Insurance companies are part of the least trusted industry.¹ Consumers are asking for clear terms and easily accessed product / service information to regain trust. Our research shows that all 54 insurers analyzed are far too complex for the intended audience; the North American consumer.

Large organizations producing content face challenges

Maintaining quality when content volumes are rising can be difficult.



Even smaller insurance companies can struggle with the sheer volume of content produced. They must create and maintain website content, brochures, blogs, compliance documentation and more. Modern AI and NLP solutions can now help content teams identify complex content. Scoring content for metrics like the grade level improves content quality and accessibility.

Content is often produced by subject matter experts, who are not professional writers.

Subject matter experts are a valuable source for new content. However, many are poor writers. Content teams struggle to review and edit content originating from subject matter experts. Here, technology can help. If you can analyze hundreds of documents or webpages in minutes, then solutions like VisibleThread can drive plain language programs.

The content culture needs to be managed as much as the content

Most industries struggle with content quality and clarity. Financial services is among the worst offenders. The causes can vary, but culture is often a large influence. For instance, content creators may assume complex content is desirable because that's what they encounter elsewhere. Culture can create a preconception that regulations and compliance matters must be complex. And because they are highly educated, industry employees overestimate the average customer's sophistication. This is a more pronounced issue when the audience is disadvantaged. Leadership needs to define what quality means. Teams should be outfitted with the tools to efficiently enforce the standards.

Making simple changes can have a big impact on clarity

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

1. Reduce their sentence length
2. Eliminate passive voice
3. Choose less complex words
4. Adopting technology

Using passive voice makes your content sound academic. Every organization overused passive voice. All insurers should review their websites for use of passive voice today.

[Manulife](#) scores 6th overall. They are negatively impacted by ranking 53rd for complex word use. Using simpler terms would allow them to become a contender for the top spot!

Long sentence use was an issue for all insurers. If [New York Life](#) were to focus on reducing their long sentences (25.5%, rank 49), it would help them rank in the top 10 overall.

Using the newest technology in the fields of AI (Artificial Intelligence) and NLP (Natural Language Processing) means you can measure and benchmark content clarity. VisibleThread provides this technology to visionary organizations who use it to analyze and improve content at scale.

GET YOUR READABILITY SCORE

Interested in how your content measures up?

email: info@visiblethread.com

RANKINGS

Full Rankings For All 54 Organizations

	Readability		Grade Level		Passive		Long		Complex	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
1. American Family	58	1	7	1	6.50%	8	13.70%	14	1.2	1
2. Progressive	54	5	8	4	8.20%	14	13.40%	11	1.51	3
3. AllState	52	9	8	4	8.60%	18	9.60%	2	1.73	8
4. BB Insurance	55	4	7	1	6.30%	6	15.20%	19	2.4	21
5. USAA	53	6	8	4	8.90%	21	12.10%	6	2.36	19
6. Manulife	56	3	7	1	5.50%	2	12.50%	9	5.96	53
7. Ivari	51	10	8	4	9.00%	22	17.50%	26	2.04	12
8. Erie Insurance	48	14	9	12	8.50%	16	16.40%	24	1.76	9
9. iA Financial Group	58	1	8	4	7.40%	11	19.80%	32	2.54	27
10. State Farm	53	6	8	4	9.20%	23	13.60%	12	2.65	31
11. Desjardins	53	6	8	4	7.10%	10	11.60%	5	5.55	52
12. Great American Insurance	38	39	10	31	6.90%	9	11.10%	4	1.68	6
13. Mutual of Omaha	50	11	8	4	10.10%	29	12.30%	7	3.08	40
14. One America	42	33	9	12	5.40%	1	9.10%	1	3.86	46
15. New York Life	50	11	9	12	7.70%	12	25.50%	49	2.2	16
16. Symetra	48	14	9	12	12.80%	40	14.70%	16	2.4	20
17. Thrivent Financial	45	22	9	12	11.80%	37	15.70%	22	1.79	10
18. Metlife	49	13	9	12	8.50%	15	16.90%	25	3.02	39
19. Aviva Canada	43	30	9	12	8.60%	17	13.80%	15	2.66	32
20. Principal Financial Group	43	30	9	12	6.00%	4	12.40%	8	9.49	54
21. SSQ Insurance	45	22	9	12	8.90%	19	13.60%	13	3.63	43
22. Assumption Life	46	20	9	12	9.50%	26	20.90%	33	2.46	23
23. North Western Mutual	47	18	9	12	12.90%	42	23.40%	42	1.43	2
24. Genworth	45	22	9	12	10.30%	31	19.40%	30	2.47	24
24. Travelers	43	30	9	12	9.80%	28	15.00%	18	2.78	34
26. TIAA	44	26	9	12	10.20%	30	18.70%	27	2.61	30
27. Protective Life	48	14	9	12	11.50%	35	21.80%	34	2.87	36
28. Nationwide	38	39	10	31	10.30%	31	15.50%	20	1.88	11
29. RBC	46	20	9	12	12.50%	39	19.40%	29	3.01	38
30. Empire Life	44	26	9	12	10.50%	33	14.90%	17	4.74	51
31. Great West Life	47	18	9	12	9.40%	24	22.80%	40	4.38	48
32. The Co-operators	39	38	10	31	9.60%	27	25.10%	47	1.52	4
33. Prudential Financial	38	39	10	31	15.70%	51	13.10%	10	2.32	17

Full Rankings For All 54 Organizations (2)

	Readability		Grade Level		Passive		Long		Complex	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
34. Assurant	38	39	10	31	6.10%	5	19.40%	30	3.8	44
35. Western & Southern	38	39	11	43	8.90%	20	21.90%	36	2.13	14
36. Voya Financial	48	14	9	12	13.50%	47	22.20%	38	3.86	45
37. Securian	40	35	10	31	13.20%	45	16.30%	23	2.61	29
38. AIG	35	46	12	49	7.90%	13	29.40%	51	1.68	5
38. Lincoln Financial Group	9	54	14	54	5.80%	3	9.90%	3	4.54	50
40. Reinsure Group of America	26	53	13	53	6.30%	7	28.40%	50	1.73	7
41. National Life	45	22	10	31	11.70%	36	22.80%	41	3.43	42
42. Allianz	40	35	10	31	16.00%	53	19.00%	28	2.54	26
43. Hartford Financial	40	35	10	31	13.50%	48	21.80%	35	2.5	25
44. BrightHouse Financial	42	33	10	31	15.90%	52	24.80%	44	2.15	15
45. Ohio National	34	48	11	43	12.30%	38	15.60%	21	2.59	28
46. AmTrust	37	45	11	43	9.40%	25	24.90%	45	2.44	22
47. MassMutual	44	26	10	31	11.30%	34	25.30%	48	4.03	47
48. Fidelity & Guaranty	44	26	10	31	19.60%	54	24.10%	43	3.37	41
49. Transamerica	38	39	11	43	13.10%	44	22.40%	39	2.85	35
50. Intact	30	52	12	49	13.90%	49	29.50%	52	2.05	13
51. Aflac	32	49	11	43	14.60%	50	22.00%	37	2.9	37
52. Berkshire Hathaway Speciality	32	49	12	49	12.90%	41	25.10%	46	2.75	33
52. Jackson National Life	31	51	12	49	13.40%	46	31.20%	54	2.34	18
54. AXA North America	35	46	11	43	13.00%	43	29.90%	53	4.4	49

METHODOLOGY

About the sample

Our sample included 54 of the leading North American insurance companies.

We analyzed well established plain language metrics for each of the organizations chosen.

You can find all website addresses we analyzed in the appendix.



Grade Level

Metric	Formula
<p>Grade level refers to the estimated school grade level completed. It can be correlated to the number of years school was attended.</p> <p>To communicate effectively with the general population, aim for a grade level of 8 or lower. To ensure the elderly, disadvantaged and non-native speakers can understand content, write at 6th-grade level or lower.</p> <p>This is based on the Flesch-Kincaid Grade Level Score.</p>	<p>Measurement from 4th grade to college education.</p>



Readability

Metric	Formula
<p>Readability ranges from 0 to 100. 100 is the top mark. If communicating with citizens, aim for at least 50.</p> <p>This is based on the Flesch Reading Ease Index.</p>	$(206.835 - (1.015 \times \text{Average Sentence Length}) - (84.6 \times \text{Average Syllables per word}))$

 **Passive Language**

Metric	Formula
<p>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:</p> <p>“Quality is monitored” vs “We monitor quality”</p> <p>If you use active voice, you will increase clarity and strength. You will also flush out the ‘actor’, i.e who did the action?</p> <p>To communicate clearly, keep passive voice to 4% or less in communication.</p> <p>This benchmark is based on a cohort analysis of billions of words and documents from VisibleThread customers over the past 5 years.</p>	<p>$(\text{Passive Sentences} / \text{Total Sentences} * 100)$</p>

 **Long Sentences**

Metric	Formula
<p>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.</p> <p>Keep long sentences to 5% or less in communication.</p> <p>This benchmark is based on a cohort analysis of billions of words and documents from VisibleThread customers over the past 5 years.</p>	<p>$(\text{Long Sentences} / \text{Total Sentences} * 100)$</p>

 **Complex Word Density**

Metric	Formula
<p>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.</p> <p>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.</p> <p>This benchmark is based on the cohort analysis of billions of words and documents from VisibleThread customers over the past 5 years.</p>	<p>$(\text{Complex Words} / \text{Total Words} * 100)$</p>

Flesch Reading Ease Test

Score	School level	Notes
100-90	5th grade	Very easy to read. Easily understood by an average 11-year old student.
90-80	6th grade	Easy to read. Conversational English for consumers.
80-70	7th grade	Fairly easy to read.
70-60	8th & 9th grade	Plain English. Easily understood by 13-15 year olds.
60-50	10th to 12th grade	Fairly difficult to read.
50-30	College	Difficult to read.
30-0	College graduate	Very difficult to read. Best understood by University graduates.

Source: Flesch, Rudolf. "How to Write Plain English". *University of Canterbury*

ABOUT

VisibleThread provides content analysis solutions for web, digital and communication professionals.

Our solutions help embed plain language programs in large commercial and government organizations, and automate the reviewing and editing process.

Our solutions allow customers to:

- Analyze thousands of documents and complete websites in minutes.
- Support Plain Language programs across the entire organization.
- Identify risky and complex language with objective metrics for content creators.
- Show executives how their Plain Language programs are performing.
- Automatically track all content improvement in easy to use dashboards.
- Flag compliance issues.

VisibleThread provides content analysis solutions for web, digital and communication professionals.



If you have any questions, or would like a specific sector report,
email: info@visiblethread.com

For questions on the metrics or methodology,
email: support@visiblethread.com

APPENDIX & REFERENCES

Company Name	Website
AMERICAN FAMILY	http://www.amfam.com
PROGRESSIVE	http://www.progressive.com
ALLSTATE	http://allstate.com
BB INSURANCE	http://www.bbimi.com
USAA	http://www.usaa.com
MANULIFE	http://www.manulife.ca/personal.html
IVARI	http://www.ivari.ca
ERIE INSURANCE	http://erieinsurance.com
IA FINANCIAL GROUP	http://ia.ca/individuals
STATE FARM	http://www.statefarm.com
DESJARDINS	http://www.desjardins.com
GREAT AMERICAN INSURANCE	http://www.greatamericaninsurancegroup.com
MUTUAL OF OMAHA	http://www.mutualofomaha.com
ONE AMERICA	http://www.oneamerica.com
NEW YORK LIFE	http://www.newyorklife.com
SYMETRA	http://www.symetra.com
THRIVENT FINANCIAL	http://www.thrivent.com
METLIFE	http://www.metlife.com
AVIVA CANADA	http://www.aviva.ca/en
PRINCIPAL FINANCIAL GROUP	http://www.principal.com
SSQ INSURANCE	http://ssq.ca/en
ASSUMPTION LIFE	http://www.assumption.ca
NORTH WESTERN MUTUAL	http://www.northwesternmutual.com
GENWORTH	http://www.genworth.com
TRAVELERS	http://www.travelers.com
TIAA	http://www.tiaa.org/public/insure
PROTECTIVE LIFE	http://www.protective.com
NATIONWIDE	http://www.nationwide.com
RBC	http://www.rbcinsurance.com
EMPIRE LIFE	http://www.empire.ca

Company	Website
GREAT WEST LIFE	http://www.greatwestlife.com
THE CO-OPERATORS	http://www.cooperators.ca
PRUDENTIAL FINANCIAL	http://www.prudential.com
ASSURANT	http://www.assurant.com
WESTERN & SOUTHERN	http://www.westernsouthern.com
VOYA FINANCIAL	http://www.voya.com
SECURIAN	http://www.securian.com
AIG	http://www.aig.com
LINCOLN FINANCIAL GROUP	http://www.lfg.com/public/individual
REINSURE GROUP OF AMERICA	http://www.rgare.com
NATIONAL LIFE	http://www.nationallife.com
ALLIANZ	http://www.allianzlife.com
HARTFORD FINANCIAL	http://www.thehartford.com
BRIGHTHOUSE FINANCIAL	http://www.brighthousefinancial.com
OHIO NATIONAL	http://www.ohionational.com
AMTRUST	http://amtrustfinancial.com
MASSMUTUAL	http://amtrustfinancial.com
FIDELITY & GUARANTY	http://home.fglife.com
TRANSAMERICA	http://www.transamerica.com
INTACT	http://www.intact.ca
AFLAC	http://www.aflac.com
BERKSHIRE HATHAWAY SPECIALITY INSURANCE	http://bhspeciality.com
JACKSON NATIONAL LIFE	http://www.jackson.com
AXA NORTH AMERICA	http://us.axa.com

REFERENCES

- 1) [Edelman Trust Barometer 2019](#)
- 2) [Legalese Definition](#)
- 3) [Michigan Bar Journal](#)
- 4) [International Risk Management Institute](#)
- 5) National Center for Education Statistics, Adult Literacy in America - [National Adult Literary Survey](#)
- 6) University of Canterbury - '[How to Write Plain English](#)', Flesch, Rudolf
- 7) Based on the Flesch Reading Ease Test - see page xx
- 8) Guide to using simple words and phrases via [PlainLanguage.gov](#)
- 9) [Canada.ca](#) - Content Style Guide
- 10) [Province of British Columbia Plain Language Guide](#)

GET YOUR READABILITY SCORE

Interested in how your content measures up? For a competitive review or specific website analysis, email us.

email: info@visiblethread.com