

Simple is smart, smart is fast

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How do you make sure a reader can read *and* understand your letter in just 15 seconds? That was the challenge we faced. The result? A new way (for us) of writing. Dozens of insurance companies in the Netherlands are now successfully using our new, scientifically proven style. In this article, I show you what our writing style looks like.

A letter by an insurance company, housing cooperative or local government should be clear. After all, that's in the best interest of both sender and receiver. The question is: what makes a letter clear? Our clients ask us this over and over. However, that question implies the question: *how can we make sure our customers will understand our letters?*

Unfortunately, language is not math. It would be great if I could provide 10 guidelines to guarantee a certain output, but that's not how language works. There is no certainty about readability—for the simple reason that people differ from one another. They all have different reading experiences, needs, interests, commands of language, and intellectual backgrounds. Despite that, we succeed in writing letters in such a way that 85% of our readers can understand them.

A fundamental aim is that a reader should have to invest as little time as possible to understand a letter. We use a standard of 15 seconds. Within these 15 seconds, the reader must be able to know:

- what the most important messages are;
- what they need to do;
- where they can find more information.

We target 15 seconds because we believe a reader doesn't want to invest more time than that in a letter from their insurance company, bank, power company, or housing coopera-

tive. Our motto: a letter is clear if the reader learns what they need to know from it within 15 seconds. Here's how we achieve this.

1. Limit the number of messages

Writers often want to include too much information in a letter. This especially happens when experts write the letters themselves, as they often do. Experts usually want to mention all the details. This is strictly forbidden in our new way of writing; letters have room for only 3 or 4 messages. I will illustrate this by rewriting the following letter:

Dear Mr Jones,

In February, you let us know that you wanted to open a savings account. This account is required for paying your mortgage instalments. Thank you for your request. In this letter, I will inform you about your savings account.

Your savings account

We have opened a savings account for you. This account has been opened in <name>'s name. The account number is <number>. The savings account type is "Capital Account Homeowner".

Purpose of your savings account

This account is meant for your mortgage instalments. The law also requires you to use this account to pay off the debts for:

- *your house;*
- *your spouse's house, or;*
- *your domestic partner's house.*

Your savings

You save <amount> every month. This amount will be debited monthly from your other bank account: <number>.

First payment

The first payment is due on the date mentioned on your quote, or on the date you have arranged your mortgage. You will receive a letter with all the details about payment before the first payment is due. Are the data incorrect? Please let us know. You can reach us at <phone number>.

Your interest

You will receive interest from the amount in your savings account. The interest percentage equals the interest percentage of

your mortgage. Both percentages are fixed for the same amount of time. This means more financial stability.

Questions

Do you have any questions? We are here to help you. Don't hesitate to call us at: <phone number>

Kind regards,

This letter is considerably clear in itself. However, the reader needs more than 15 seconds to read it. This is partly because there are too many messages in the letter: at least 5. That is too much. Don't forget that this letter has to compete for the receiver's attention with many other messages and media.

It is important to know that there are 4 types of messages. A letter has information that:

- the reader needs to know;
- the writer needs to tell;
- the reader likes to know;
- the writer likes to tell.

By judging the messages a writer puts into their letter, we delete from bottom to top. This means we first delete the information the writer likes to tell. An example from the letter:

The law also requires you to use this account to pay off the debts for:

- *your house;*
- *your spouse's house, or;*
- *your domestic partner's house.*

It's not necessary to put this information in the letter, because the previous sentence says:

This account is meant for paying your mortgage instalments.

You could easily replace this with:

With this savings account, you pay off your mortgage.

There's nothing unclear about that.

So we keep the number of messages low. Keep to a maximum of 3 messages for uninterested readers, to perhaps 4 for readers who are willing to read, who are familiar with the subject, and who are able to read difficult text.

Let's take another look at the letter. Four messages remain after we delete the unnecessary

information. The reader has to know that:

The bank has opened a savings account for them.

They have to pay off their mortgage with this savings account.

Their first payment is on the date in their contract.

The client receives interest on the amount they save.

These are the messages the reader needs to remember after reading this letter. All other information is redundant.

2. Formulate the messages as simple and singular sentences

We have to rephrase the messages we have selected. They have to become simple sentences, with one meaning per sentence. When we rephrase them, the 4 messages look like this:

We have opened a savings account for you.

You have to pay off your mortgage with this savings account.

Your first payment has to be by <date>.

You receive interest on the amount you save.

What you see now is the 15-second line: it's possible to read and understand those 4 sentences within 15 seconds.

3. Shape the messages as headings

We have chosen to use the complete messages as headlines in the letter. It looks like this:

Dear Mr Jones,

Thank you for your request to open a savings account for your mortgage.

We have opened a savings account for you

This account is in <name>'s name. The account number is <number>. The savings account is called 'Capital Account Homeowner'.

You have to pay off your mortgage with this savings account

You save<amount> every month. We will debit this amount monthly from your other bank account: <number>.

Your first payment has to be by <date>

You will receive a letter with all the details

about payment. You will receive this before the first payment. Are the data incorrect? Please let us know. You can reach us at <phone number>.

You will receive interest on the amount you save

The interest percentage on your savings account is just as high as the interest percentage on your mortgage. Both percentages are fixed for the same amount of time.

Call us if you have any questions: (055) 579 81 00

We are here to help you.

Kind regards,

The letter's look has changed entirely. Many writers have to get used to this new way of writing. They feel awkward using a whole sentence as a heading, even though we are all familiar with that technique because it's widely used newspapers.

4. Extend the messages to short and clear paragraphs

Of course, you still need to extend the messages. Paragraphs should:

- be short (6 lines max);
- refer to the message (the headline); and
- have the most important information at the top.

In fact, the paragraph is meant only as background information for the message. This way, the reader can choose whether they want to read the information, or not.

5. Write concretely

Readers prefer a concrete text over an abstract text because it's easier to remember. Research shows that a reader will reproduce information from a concrete paragraph 3 times better than information from an abstract paragraph.¹ That's why we use clear language in letters. But that's not all. We also believe that the information itself needs to be concrete. Here's an example of a letter by an insurance company.

With regard to the request for the C-section (daily payment at temporary disability) the following applies: due to excess weight, the insurance premium is

raised with an extra charge of 25 per cent.

This fragment contains abstract words and its meaning is abstract. Better to say exactly what you mean, like this:

We can offer you disability insurance for 345 per year. Unfortunately, you have to pay 83 more for this insurance than is usual. This is because you weigh 130 kg. Because of this, you are more likely to be temporarily disabled.

The difference? We mention the exact amounts by translating the 25 per cent to a concrete number and making the weight issue clear. Of course, this also has a disadvantage. Many readers think it is insensitive to put the information in a letter this way. On the other hand, we would like the reader to learn what they need to know as quickly as possible. Covering it up with abstract language doesn't help. And it doesn't change the insurer's decision, either.

6. Choose common words and expressions

Research results (about the effect of difficult words on text understanding) often contradict each other. Nevertheless we think it is appropriate to choose more common word. There is a better chance a reader will know a common term. This means the words will not obstruct the easy intake of information.

How do we identify easy and common words? This question is hard to answer. There is no scientifically tested dictionary to give us a definite answer, so we must use our common sense. For example:

All insured living abroad and receiving a pension benefit need to send us proof of life, so we can confirm their right to pension benefit is still valid.

This sentence is from a letter from a pension fund. I have underlined the difficult words and expressions. Those words slow the reader down, especially if they go on for two pages. We can easily simplify this language by changing words, or by writing more directly.

Every year, you have to prove that you are still alive. When you do this, we know that you are still allowed to receive your pension. To do this, you have to send us a form. You

can collect this form at the embassy in your country.

7. Be consistent

At school, we learn to vary our words when writing text. If you write about a doctor, you learn that it's better to refer to a doctor with different words. So teachers direct us to use a range of words such as *medical practitioner*, *physician*, or *surgeon*, even though we are referring to the same person.

This is okay if you want to entertain a reader—or when you are learning at school and one of the teacher's aims is to help you expand your vocabulary. But is it good for clarity? I doubt it. The reader needs to think about with which term refers to what. Take a look at the next fragment.

The participant has a right to an old-age pension. Your employee will receive this pension at the pensionable age. They will receive payment on the 21st of every month after reaching 65 years of age. In this letter, you will find an overview of the accumulated capital of each employee.

In this text, the writer refers to the term 'old-age pension' with different words. The writer uses words like 'old-age pension', 'pension', 'payment', and 'capital'. Apart from this, they also mix the words 'employee' and 'participant'. However, both those words refer to the same person. For a lot of readers, this can be confusing and cost the reader too much time.

8. Limit the jargon

Jargon is useful for people in the know. Our advice however is to limit the amount of jargon in texts meant for readers who don't know much about the topic, aren't very interested, have a limited education, or have an average command of language. Chances are these readers will not understand the jargon, and it will slow their reading.

9. Mind the cohesion

Firstly, I want to be clear that I am not advocating writing short sentences. I am advocating writing short sentences *with sufficient cohesion* between sentences. By this, I mean the correct use of easy conjunctions like 'because', 'but', 'so', et cetera.

What about the length of the sentences? I often hear people say a sentence should not be longer than 15 words, or 12. I believe that the problem with sentences isn't in the number of words, but the density of their information. The greater the density becomes, the harder it is to understand the information in a sentence. For example:

Imagine writing this:

During our interview, we pointed out to you that unfortunately, you will not receive compensation for the special chair designed to suit your disability.

In this sentence, three messages are hidden:

1. We have had an interview.
2. You will not receive a compensation for the special chair.
3. We are sorry for this.

The sentence has 19 words. That can be shortened, and it can be easier. Now read this:

We had an interview. I told you that you won't receive money for the special chair. I want to apologise for it.

I have put each message in a separate sentence. With that, the average length of each sentence has significantly decreased. I understand that in English it is somewhat abrupt (perhaps, rude) to put it this way. But in Dutch it is fine.

10. Choose a clear perspective

In our letters, we use both the word 'I' and 'we'. We use 'I' for actions of the writer, and 'we' for actions or decisions of the organization. Because of this, writing becomes a lot easier and, more importantly, the writer feels more responsible for the letter. It is crucial that the writer signs the letter in their own name.

The mix of 'I' and 'we' is also important to the reader. They will experience this as coming from a more involved writer. The reader will read a letter written by a person, not by an organization. See the following letter for an example.

Dear MrJansen,

Your former domestic partner, Ms H.J. De Vries, has been receiving a lifelong old-age pension since July 2009. In this letter, I will

tell you what this means for you.

Ms De Vries will receive an old-age pension of 121.52

We will deduct this amount from your old-age pension. Ms De Vries will receive this old-age pension for the rest of her life. We will pay her this amount monthly.

You will receive a monthly old-age pension of 1,065.00

How did we calculate this?

Your lifelong old-age pension is:
1,490.38 gross monthly.

We deduct wage tax and health insurance premium: - 303.86

We deduct the old-age pension of Ms De Vries: - 121.52

For you will remain:
1,065.00 net monthly

Each month you will receive the amount on the 25th

The first payment will be in August. You will receive 2,130. This is a combination of the amounts of July and August. After this, you will receive 1,065 each month.

If you have any questions, you can call me
My phone number is (034) 345 46 29. You can reach me from 8.30 am until 5.30 pm.

Kind regards,

Karel van Veen

It is my experience that writers have to get used to this way of writing. They aren't used to mixing 'we' and 'I' in one text. I also notice that if the writers are used to it, they are very happy with it. The reader, however, doesn't need to get used to it. We also mix 'I' and 'we' in the spoken language, so they are already used to it, just not on paper.

In conclusion

These guidelines have resulted in a new way of writing letters. Our clients and readers were satisfied with it. Even so, we faced several problems when we introduced this style at insurance companies.

In the Netherlands, there is a certification for insurance companies, the *Keurmerk Klantgericht Verzekeren*, which monitors their style of communications.² We were very sur-

prised to find that the committee disapproved of our new way of writing. The reason? There was no scientific evidence to support the claim that this new style really was clearer than the old style. The committee finally accepted the new style after a long discussion. There was only one condition. We should do research.

To prove our case, we asked the Utrecht University to do research on the new style. Their results were positive: our letters had better ratings on clarity and reproducibility than the traditional letters. We know for sure: the future is clear!

In an article in the next issue of *Clarity*, I will focus on the details of the implementation, the motives of the insurance companies to redesign their letters and the effects on the customer. These effects are being researched as I write this article.

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Endnotes

¹ Bos, J., T. Sanders, L. Lentz, *Tekst, begrip en waardering*, StichtingLezen, 2001.

² See <http://www.keurmerkverzekeraars.nl/>

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