

REPORT

# Can You Trust Your Insurer?

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

The Language Analysis Platform  
That Means Business

 VisibleThread



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# Executive Summary

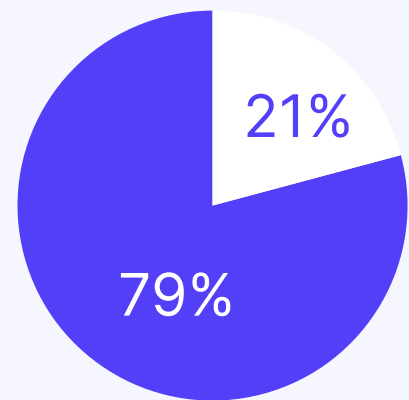
Insurance companies and financial services organizations remain the least trusted by consumers in 2019, according to the Edelman Trust Barometer.<sup>1</sup> Yet, insurers expect consumers to trust them with their families' health, homes and financial futures.

## Why is there such a mismatch?

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:

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



- 1. 79%** of websites do not communicate with the average consumer.
- Just **two** insurance websites are simpler to read than Moby Dick.
- Complex word density is an issue for **100%** of insurance websites analysed.
- All websites** analyzed communicate in an academic tone with overuse of passive voice.
- 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.”<sup>2</sup> 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 Journal<sup>3</sup> 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.”<sup>4</sup>

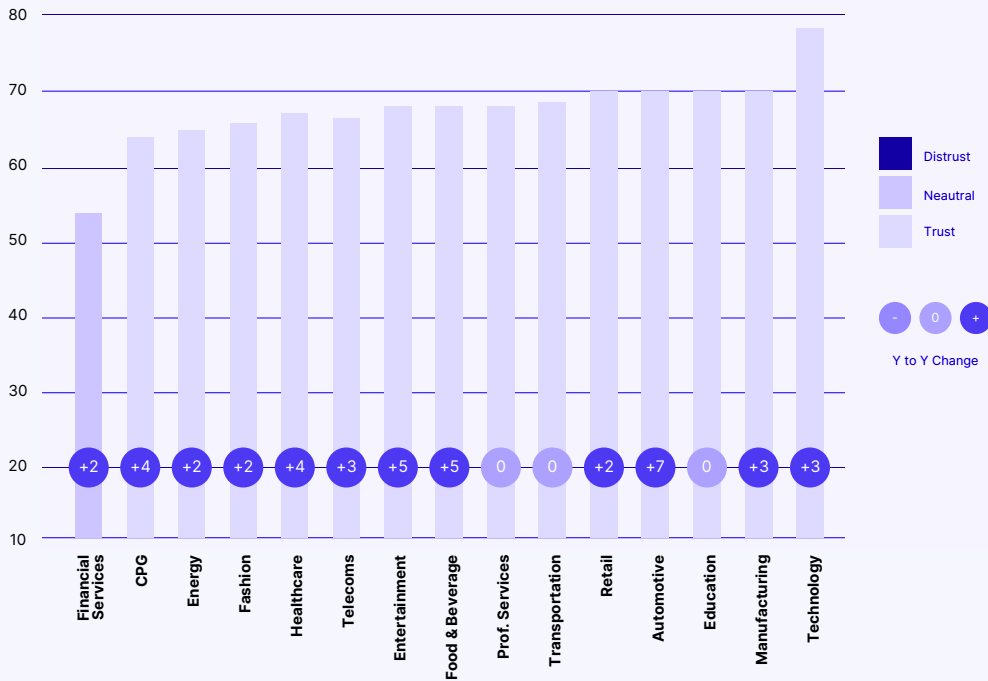
## Legalese - A bona fide way to lose trust

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 2019<sup>1</sup>.

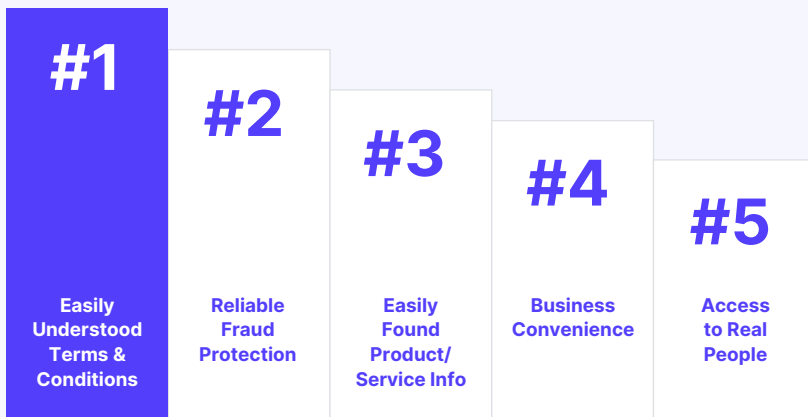
To regain trust, insurers should focus on simplifying terms & conditions and product information. Banishing legalese and communicating in plain language is key to achieving this goal.



## Edelman Trust Barometer 2019



## The Solution: Regain Consumer Trust



Source: 2018 Edelman Trust Barometer

## 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 forlike comparison. 3,509,449 words were analyzed using our solutions. Here's what we found:



# Key Findings 1

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

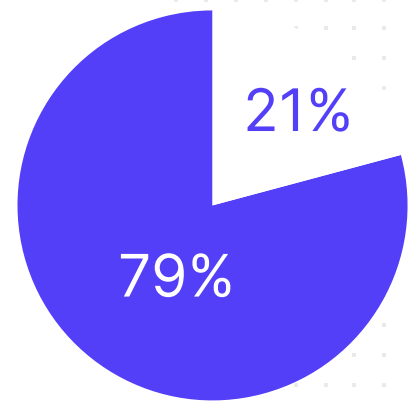
The average North American consumer reads at an 8th-grade level<sup>15</sup>. Writing at this level or below makes it simple for most consumers to grasp information quickly.

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



## 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 Findings 2

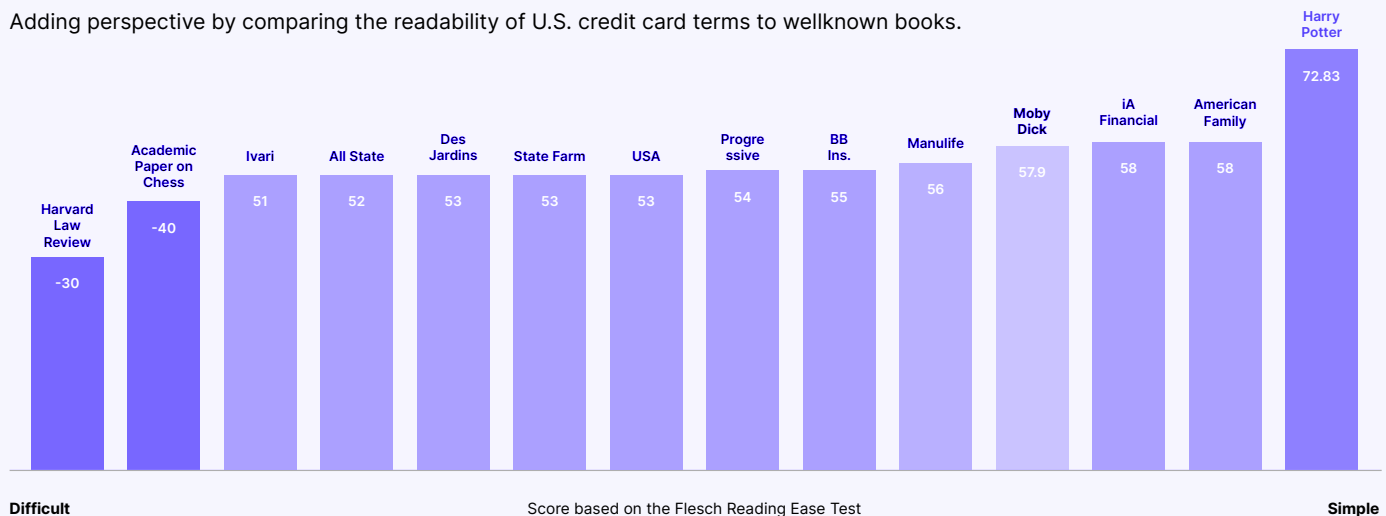
Just 2 (out of 54) insurance websites are simpler to read than Moby Dick

Readability is a measure of reading ease. Higher scores mean content is easier to understand and more accessible. Experts<sup>6</sup> 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.<sup>7</sup>

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 wellknown books.





# Key Findings 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.<sup>8</sup> In Canada, several government websites are committed to reducing complexity. These include [Canada.ca](#)<sup>9</sup> and the Province of British Columbia<sup>10</sup> as just 2 examples.

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

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.

### 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	1.52	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 Findings 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.

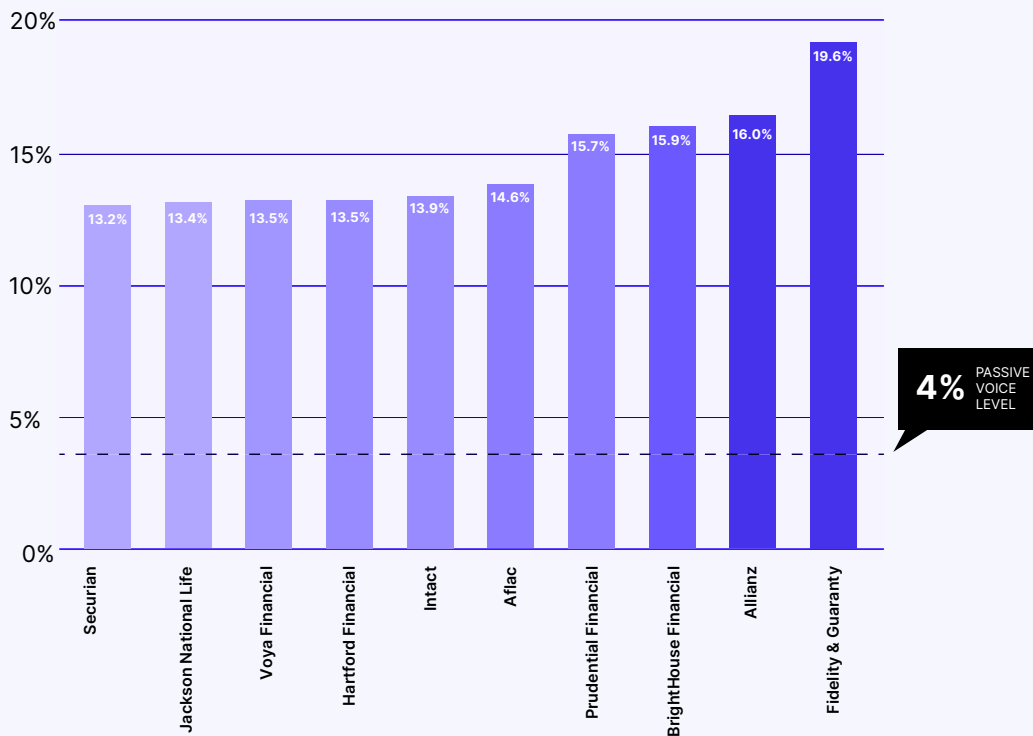
If [Manulife](#) reduce their 5.5% use of passive voice, it will help them reach the top 5 overall rankings.

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 Findings 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 Noth America	35	46	11	43	13.0%	43	29.9%	53	4.40	49
52. Jackson National	31	51	12	49	23.4%	46	31.2%	54	2.32	18

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.<sup>1</sup> 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.**

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.

### **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?

[Contact Us](#)



# 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

	Readability		Grade Level		Passive		Long		Complex	
	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank
34. Assurant	58	39	7	31	6.50%	5	13.70%	30	1.2	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



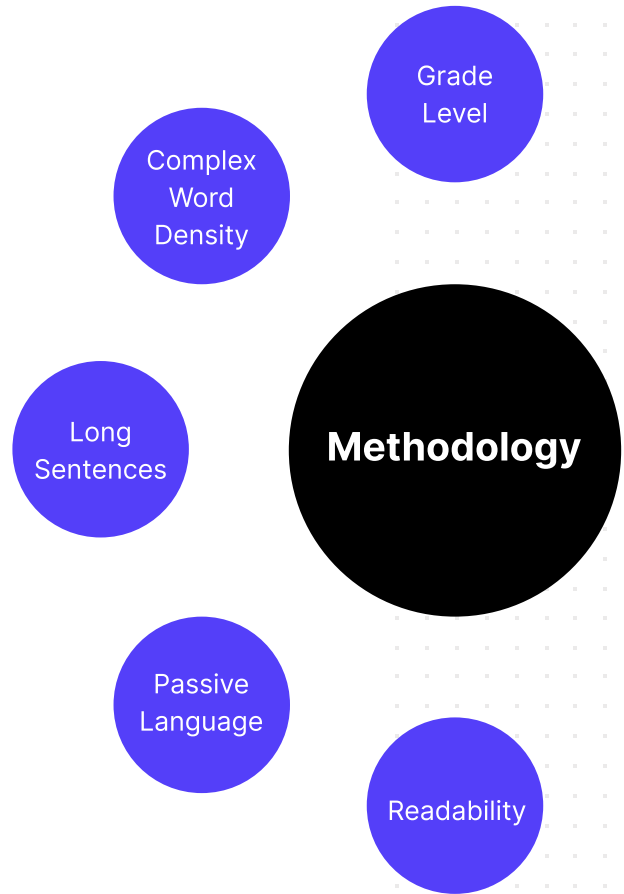
# Methodology

## About the sample

- Our sample included websites for 50 leading US banking organizations.
- We analyzed well established plain language metrics of each of the banks chosen.
- Within the report, the average scores of each organization are displayed.
- All websites are available online.

## Metrics

We calculated the rankings based on five metrics. Each metric contributes to the final score which ranks the financial services organizations best to worst. The metrics are:



## | 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 address the general population, aim for a grade level of 8 or lower.</p> <p>This is based on the Flesch-Kincaid Reading Ease Index.</p>	<p>Measurement from 4th grade to college education.</p>



## | Readability

Metric	Formula
Readability ranges from 1 to 100. 100 is the top mark. If communicating with citizens, aim for at least 50.  This is based on the Flesch-Kincaid Reading Ease Index.	$(206.835 - (1.015 \times \text{Average Sentence Length}) - (84.6 \times \text{Average Syllables per word}))$

## | Passive Language

Metric	Formula
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 communication clearly keep passive voice to 4% or less in communication.  This benchmark is based on the cohort analysis of billions of words and documents from VisibleThread customers over the past 5 years.	$(\text{Passive Sentences} / \text{Total Sentences} * 100)$

## | Long Sentences

Metric	Formula
The % rating is the proportion of sentences that are longer than 25 words. Word 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 the cohort analysis of billions of words and documents from VisibleThread customers over the past 5 years.	$(\text{Long Sentences} / \text{Total Sentences} * 100)$



## 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. <a href="#">See here</a> 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>	$(\text{Complex Words} / \text{Total Words}) * 100$

## Flesch-Kincaid 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

[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 automated 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.

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### VisibleThread

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

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**For questions on the metrics or methodology, email: [support@visiblethread.com](mailto:support@visiblethread.com)**

**If you have any questions,**

or would like a specific sector report

**Contact Us**



# Appendix & References





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



<b>Company Name</b>	<b>Website</b>
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<b>RBC</b>	<a href="http://www.rbcinsurance.com">http://www.rbcinsurance.com</a>
<b>EMPIRE LIFE</b>	<a href="http://www.empire.ca">http://www.empire.ca</a>
<b>GREAT WEST LIFE</b>	<a href="http://www.greatwestlife.com">http://www.greatwestlife.com</a>
<b>THE CO-OPERATORS</b>	<a href="http://www.cooperators.ca">http://www.cooperators.ca</a>
<b>PRUDENTIAL FINANCIAL</b>	<a href="http://www.prudential.com">http://www.prudential.com</a>
<b>ASSURANT</b>	<a href="http://www.assurant.com">http://www.assurant.com</a>
<b>WESTERN &amp; SOUTHERN</b>	<a href="http://www.westernsouthern.com">http://www.westernsouthern.com</a>
<b>VOYA FINANCIAL</b>	<a href="http://www.voya.com">http://www.voya.com</a>
<b>SECURIAN</b>	<a href="http://www.securian.com">http://www.securian.com</a>
<b>AIG</b>	<a href="http://www.aig.com">http://www.aig.com</a>
<b>LINCOLN FINANCIAL GROUP</b>	<a href="http://www.lfg.com/public/individual">http://www.lfg.com/public/individual</a>
<b>REINSURE GROUP OF AMERICA</b>	<a href="http://www.rgare.com">http://www.rgare.com</a>
<b>NATIONAL LIFE</b>	<a href="http://www.nationallife.com">http://www.nationallife.com</a>
<b>ALLIANZ</b>	<a href="http://www.allianzlife.com">http://www.allianzlife.com</a>
<b>HARTFORD FINANCIAL</b>	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
<b>BRIGHTHOUSE FINANCIAL</b>	<a href="http://www.brighthousefinancial.com">http://www.brighthousefinancial.com</a>
<b>OHIO NATIONAL</b>	<a href="http://www.ohionational.com">http://www.ohionational.com</a>
<b>AMTRUST</b>	<a href="http://amtrustfinancial.com">http://amtrustfinancial.com</a>
<b>MASSMUTUAL</b>	<a href="http://amtrustfinancial.com">http://amtrustfinancial.com</a>
<b>FIDELITY &amp; GUARANTY</b>	<a href="http://home.fglife.com">http://home.fglife.com</a>
<b>TRANSAMERICA</b>	<a href="http://www.transamerica.com">http://www.transamerica.com</a>
<b>INTACT</b>	<a href="http://www.intact.ca">http://www.intact.ca</a>
<b>AFLAC</b>	<a href="http://www.aflac.com">http://www.aflac.com</a>



<b>Company Name</b>	<b>Website</b>
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<b>JACKSON NATIONAL LIFE</b>	<a href="http://www.jackson.com">http://www.jackson.com</a>
<b>AXA NORTH AMERICA</b>	<a href="http://us.axa.com">http://us.axa.com</a>

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10. [Province of British Columbia Plain Language Guide](#)



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