

Summary Drafting Guide

For clear, effective communication



The Regulation respecting alternative distribution methods (the Regulation) requires you to prepare an information document for your clients: the summary.

Clients must be able to use the summary to make an informed decision when purchasing an insurance product in a “distribution without a representative” context.

This detailed guide sets out the main rules to be followed to prepare a clear and effective summary. It reminds you that gauging whether an information document is clear or not requires seeing things from the end user’s point of view.

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Know your clients' needs and challenges

1. Your clients are human beings

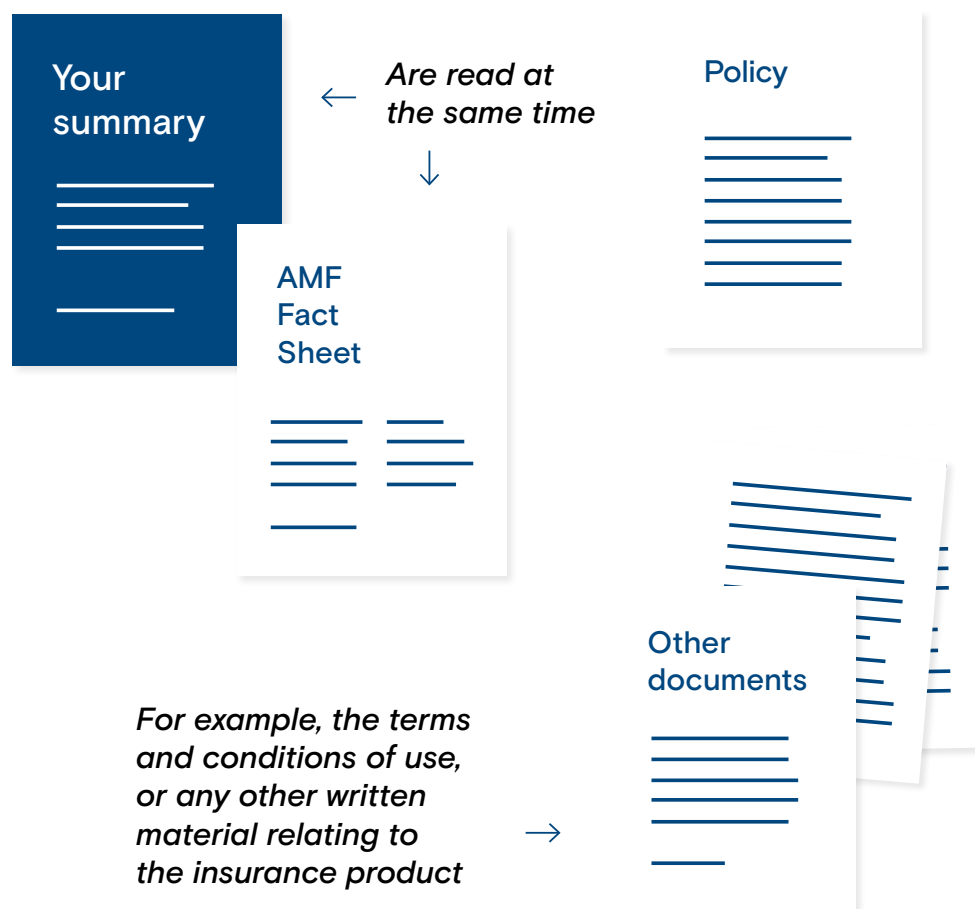
- Human beings are naturally distracted (our minds wander 30% of the time)
- Human beings are naturally selective (we read less than 20% of online content)
- Human beings are naturally saturated with information (we retain less than 10% of what we read)

2. Your clients don't have much time to read your summary

When deciding whether or not to buy your product, your clients don't have much time to spend on reading the summary. Whether they're on the phone with the distributor or at a merchant's premises, they must be able to access the most essential information about your product and need that information to be as concise as possible.

3. Your clients have to read and understand more than one document at the same time

When deciding whether to buy insurance, clients have to read several documents simultaneously:



These documents account for a substantial amount of the information that must be read and understood.

As opposed to adding more complexity, your summary should make things easier for clients by:

- Making them want to read your document
- Making the summary a quick, enjoyable and useful read

4. Your clients know little about the world of insurance, regardless of their level of education

The complexity of insurance is a challenge for all clients, even those with a high level of education.

Recent studies have shown that certain words and concepts from the world of insurance, such as “critical illness,” “premium” and “waiting period,” are frequently misunderstood by consumers,

Surveys also show that most consumers find insurance complex and one out of two don’t know what’s excluded from their insurance coverage.

Therefore, the purpose of your summary is to make the essential information regarding your insurance accessible and understandable to consumers.

What your clients are thinking while reading your summary...

What exactly does "nature of the insurance product" mean?

Do we really need this insurance?

What is a primary insurance contract?



Luc Bélanger and Annie Pellerin

40 and 45 years old

Good level of literacy

Luc and Annie are buying a car.
They wonder if they need to purchase
replacement insurance in the
event of damage to the vehicle.

RULE NO. 1

Your summary must be concise and highlight aspects essential to informed decision making

Why? To make key messages quicker to read and easier to understand

Your role in drafting your summary is to provide all the necessary, and only the necessary, information.

Your clients will use your summary to make an informed purchasing decision when considering your insurance product. If necessary, they will refer to the insurance contract for full details regarding their rights and obligations.

These two documents therefore don't have the same purpose and must be designed with this difference in mind.

1. Choose information that is necessary for your client

To determine what information is necessary for your client, two things need to be considered.

Information that is necessary at the time of purchase

You must provide clients with all the information they need to make an informed decision at the time of purchase. For example, the reasons that could cause you to restrict or extend the client's coverage are important information.

This step involves choosing which pieces of information to provide from all the information in the insurance contract. Remember that while, from a contractual point of view, all the details contained in the contract are essential in defining your relationship with the insured, some information is not crucial to the decision to purchase or not purchase your product.



For example, at the time of purchase, Luc and Annie may wonder whether they need replacement insurance for their car. To make this decision:

- They do not need to read a long list of every type of vehicle that is excluded from coverage if the list does not apply to them (for example, exclusion of ambulances, buses and hearses).
- They do not need to read the comprehensive list of documents that must be provided when making a claim. Since the claim procedure is not crucial to the purchasing decision, they will have little motivation to read it and may feel overloaded with information.

Information required under the Regulation

The Regulation requires certain information to be disclosed in your summary. For example:

- Your and distributor's contact information
- Exclusions and clauses that may affect the client's coverage. However, you do not need to list the exclusions in minute detail. State the exclusion categories and refer clients to the policy for more information.
- The insured's right of cancellation

For a full list of mandatory disclosures, see sections 29 and 30 of the Regulation.

2. State the key messages

After you've chosen the information that's necessary, ask yourself what the key messages of your summary are. To simplify the process, group the information by topic. For example:

- Eligibility criteria
- Types of protection offered

The topics can consist of several subtopics.

TOPIC	SUBTOPIC
Your right to cancel the insurance	→ Full premium refund within the first 20 days
	→ Partial premium refund after the first 20 days
	→ No refund in some cases

To make sure your key messages are properly understood, the questions clients ask must be taken into account in your grouping strategy. Think about finding out from your colleagues in customer service what questions people who have already purchased the product ask most frequently and what their sources of frustration or dissatisfaction are.

If you have statistical data, your key messages should meet the most significant information needs of your target clientele. Avoid messages designed to deal with very special or extreme cases.

3. Use clear and concrete headings that convey your key messages

Avoid jargon-heavy or abstract headings. Your headings must convey your key messages clearly and accurately.

ABSTRACT OR JARGON-HEAVY HEADINGS

Eligibility criteria

Similar products

Limitation of actions

CLEAR AND CONCRETE HEADINGS

Who can be insured

Similar insurance products available on the market

You have three years to go to court

4. Use a clear heading hierarchy

To help your client to spot your key messages at a glance, the heading hierarchy used must be immediately apparent.

To make this hierarchy stand out better:

- Vary up the typeface and character size for your different heading levels
- Create well-marked spaces between your sections
- Do not use multiple forms of emphasis for the same heading (for example, colour + bold + underline)

Main heading

Background

Heading 1

Background

Subheading 1

Background



See our checklist for more ways to add emphasis to your information.

What your clients are thinking while reading your summary...

*What does
"retroactive" mean?*

*What's a premium?
Is it a bonus?*

*Have I read this
paragraph before?
I feel like it's repetitive...*

*I'm not going to understand
this document, so what's
the point of reading it?*



Ryan Miller and Zoé Wilson

30 and 35 years old

Average level of literacy

Ryan and Zoé are about to buy an all-inclusive trip to Mexico for their family. They wonder whether they should also purchase travel insurance. In making their decision, they read the insurance summary provided by their travel agent.

RULE NO. 2

Your summary must be readable

Why? For a faster, more appealing read

For a more appealing read, your summary must be esthetically pleasing and immediately convey an impression of simplicity.

For a faster read, it must be nicely spaced and minimize the visual noise that makes reading difficult and overloads the client mentally.

1. Avoid blocks of text

Create nicely spaced paragraphs

For ease of reading, divide the information into short paragraphs. Create a new heading after every third or fourth paragraph in order to re-engage your client's attention.



The density of the content on the left-hand page could discourage your reader and cause them to disengage. In contrast, the right-hand page will seem easier to read, whatever their level of literacy.

Use bulleted lists wisely

Bulleted lists are used to divide up information and highlight lists of conditions to be met, documents to be provided, steps to be taken, etc.

But when bulleted lists are too long (more than four or five items), they become off-putting for the reader.

When a list is too long:

- 1 Rework the structure so as to divide it into several paragraphs
- 2 Determine which bullets can be combined into different categories



If your list contains sub-lists, you probably have divided up your information too much. Reformulate the information into separate sentences. The following is an example:

A dependent child means an unmarried child who:

- is financially dependent on you;
- is at least 31 days old on the date of departure; and
- is:
 - under 21 years of age;
 - under 25 years of age and enrolled full-time in an accredited secondary school, CEGEP or university which your child attends full-time; or
 - has a mental or physical disability and is under the age of 65.

Your child is considered a dependent child in the following three cases:

- Your child is between 31 days and 21 years old and is financially dependent on you.
- Your child is between the ages of 21 and 24, is financially dependent on you, and attends an educational institution (secondary school, CEGEP or university) on a full-time basis.
- Your child is under 65, has a mental or physical disability and is financially dependent on you.

For the sake of simplification, you should also consider eliminating the repetition between “enrolled full-time” and “which your child attends full-time.” Full-time attendance logically requires full-time enrolment.

2. Unclutter your layout

Create well-defined margins

Well-defined margins make your text look even clearer and more uncluttered. Your margins also limit how much information is presented on each page.

Shorten the length of your lines

Recent studies have shown that lines of 12 to 14 words are more readable. Consider shortening your lines by, for example, using sufficiently wide margins.

Limit the number of alignments

Vertically aligning your text has a powerful influence on the reading direction. Usually, a single left alignment is enough to immediately cue the reader to the direction in which the text is to be read. In contrast, multiple alignments can make the reading direction less apparent and distract your client.

You can use more than one type of alignment. For example, a centred block of text will attract your client's attention. But if you use several vertical alignments, be sure to do so sparingly and consistently throughout your summary.



The document on the right looks more attractive and easier to read. It will hold your clients' attention better, regardless of their level of literacy.

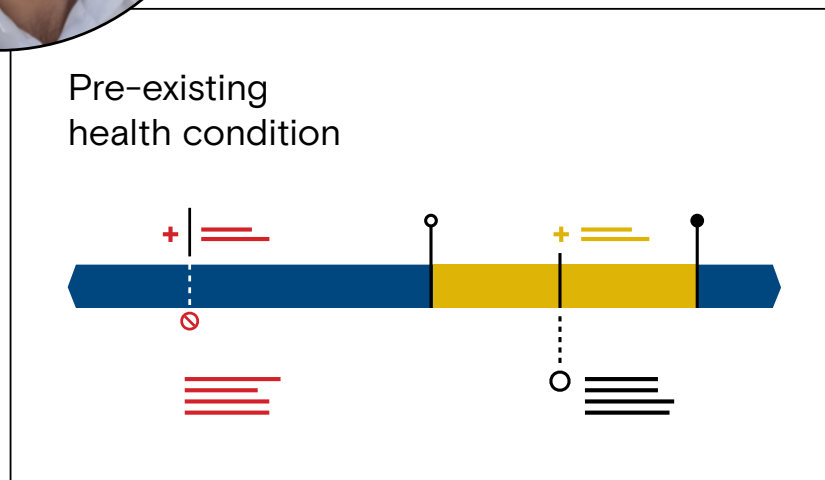
3. Add visuals

Visuals help make a document look straightforward and user-friendly. They are handy for depicting multiple aspects at the same time. Consider visuals when you need to explain concepts that apply in time or space, such as timelines or territorial scope of coverage.

Depending on the information you want to emphasize, you can use different types of visuals, such as an image, chart or table.



Ryan finds the concept of a stable pre-existing condition very abstract. An image or table may help him understand this exclusion and apply it to his own case.



RULE NO. 3

Your summary must be clear and accurate

Why? So clients understand you without undue effort

Each component of your summary should be clear and precise: structure, layout and language.

A structure that doesn't reflect your clients' logic or the concrete questions they ask themselves will be perceived as unclear. A poorly designed layout will make the document seem complex.

Language that is too formal or jargon-heavy will prevent less educated clients or the layperson from understanding the information and using it to make an informed decision.

Rule No. 1 addresses this structure. Layout is discussed in Rule No. 2. Rule No. 3 focuses on writing, particularly syntax, words and style.

1. Use a straightforward syntax

Keep to one idea per sentence

Clients will find sentences containing several ideas hard to read, regardless of their level of literacy. Create sentences that contain only one idea.

COMPLEX SENTENCE

- We will cover the expenses to return your vehicle to your residence or a rental vehicle to the nearest rental agency, if you or those travelling with you are unable to do so, as a result of an emergency.

SENTENCE WITH A SINGLE IDEA

- An emergency prevents you from returning your rented vehicle? We cover the expenses to return your vehicle.
- We can choose to return the vehicle to your residence or the nearest rental agency.
- Travelling with other people? If one of them is able to return the vehicle, your situation will not be considered an emergency.

Keep the subject, verb and object close together

Avoid separating the subject, verb and object. For instance, in this sentence, a parenthetical element separates the subject and verb from the object:

“You must also, depending on the type of benefit, provide one or more of the following supporting documents.”

If your sentence contains more than one subject, verb or object, you may have several ideas in the same sentence!

Limit the number of prepositions in the same sentence

The more prepositions, the more complex the sentence. Cut down on the number of prepositions by splitting up or rephrasing your sentence.

For example:

BEFORE

The amount of the benefit is credited to the credit card account of the insured.

AFTER

We pay the benefit to your credit card account

Limit the number of definitions

Every time you create a defined term or expression, you force your clients to refer back to it. They must therefore stop in mid-sentence to locate, read and understand the definition and integrate its meaning into the context of the sentence.

Therefore, keep definitions to a minimum. When they're necessary, keep them simple so they're easily understood the first time the client reads them.

Cut out unnecessary words

Make every word count!

LONG WORDS

During such time as

Pursuant to

For a period of up to 15 days

In the event that

SHORTER EQUIVALENTS

While, during

Under

For up to 15 days

If

Using noun clauses instead of action verbs makes for longer, bulkier sentences. Replace the noun clauses with action verbs.

NOUN CLAUSES

We will make a decision

Complete the submission
of your claim

VERBS

We will decide

Submit your claim

2. Choose clear words

Use everyday words when you can

Avoid expressions that are obsolete or obscure for your clients.

OBSOLETE EXPRESSIONS	REPHRASED VERSION
Hereinafter, herewith, as follows	<i>Indicate the section where the information is located</i>
At the insurer's option	<i>Rephrase as appropriate. For example, "we will decide whether..."</i>
Prior to	Before

Avoid or explain jargon

Clients are unfamiliar with certain legal or insurance terms.



“waiting period”
“retroactive”
“exemption”
“premium”
“coverage”
“critical illness”

Get a layperson to reread your summary to ensure you have identified all the words your clients may not grasp.

Our checklist includes other tips to avoid jargon. Keep it handy!

3. Use a concrete and straightforward style

Use the active voice when you can

The passive voice makes your text less precise. Use the active voice, unless the subject of the verb is unknown or you want to emphasize the object.

BEFORE

The benefits you are entitled to will be limited to the maximum payable amount

AFTER

We limit your benefits to the maximum payable amount

Avoid impersonal turns of phrase

Your style will seem colder and less lively if it contains a lot of impersonal turns of phrase. If you use them to express an order or recommendation, make the person subject to the obligation the subject of your sentence.

BEFORE

It is possible that we will be unable...

There are three situations in which you may consent

AFTER

We may be unable to...

You may consent in three situations

Use the affirmative form by default

The negative form makes your text more confusing and forces clients to rephrase the sentence themselves in order to understand your message.

NEGATIVE FORM

Legal proceedings may only be instituted against the insurer in the three years following the insurer's reply

AFFIRMATIVE FORM

If you wish to contest our decision in court, you must do so in the three years following our decision.

What your clients are thinking while reading your summary...

Does this insurance apply to me as a self-employed worker?

Critical illness must include cancer, right?

*Who has time to read all this?
I'm going to be late for my appointment!*



Maude Gauvin, Ph.D.

40 years old

Self-employed;

High level of literacy

Maude's bank calls her to sell her insurance covering her credit card balance in the event of death, disability or loss of employment. In order to make her decision, she reads the insurance summary that her bank recently e-mailed to her.

RULE NO. 4

Your summary must not be misleading

Why? For transparency and to spare your clients any unpleasant surprises

Your clients are not insurance experts. They have neither the time nor the skills required to read your policy. Your summary must provide an accurate and not misleading picture of the policy.

1. Highlight aspects that could take clients by surprise

Information that could take your client by surprise

Analyze your summary while asking yourself what information might come as a surprise to someone unfamiliar with insurance. Highlight this information using the tips in Rule No. 1.

For example, if clients have to call an assistance centre before incurring costs and not doing so could result in a reduction in benefits, this information may warrant its own clear heading.

Would a member of the public find certain eligibility criteria unusual or unexpected? Highlight such criteria to ensure that clients don't purchase insurance that's not suited for them.



Maude is a self-employed worker. She needs to know if, given her status, she can take out insurance for her credit card balance and the conditions under which she would be covered. For example, does she need to work a minimum number of hours per week to be covered in the event of loss of professional income?

Unusual or unexpected definitions

Sometimes contracts use terms from common and ordinary language but give them an unusual or unexpected meaning.

For example, Maude might think that all types of cancer are critical illnesses since, in everyday life, cancer is seen as a critical illness. If this is not the case, your summary should make that fact very clear so that she's not misled about the scope of the coverage.

Does critical illness include cancer?

2. Start sentences or paragraphs with the key message

KEY MESSAGE AT THE END OF THE SENTENCE

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Act.

KEY MESSAGE AT THE BEGINNING OF THE SENTENCE

You must comply with the time limits imposed by law if you wish to bring a proceeding or any other action against the insurer.

Starting the sentence with your key message can help you make it shorter.

By putting your key message at the end:

- You demand a greater mental effort from clients, who will have to wait until the end of the sentence to understand the beginning of it.
- You create confusion, especially if the key message appears to contradict the beginning of the sentence or paragraph.

3. Choose an appropriate tone

The tone of your summary must not be unnecessarily threatening or authoritarian. The summary is, above all else, an informative document whose tone must be neutral so as not to frustrate your reader.

In the example shown in Section 2 of this rule, the tone used in the text in the left-hand column could discourage clients from exercising their right of action. The rephrased version in the right-hand column takes a more neutral tone that is better suited to a summary.

4. Put the information in context

NO CONTEXT PROVIDED

Beneficiary of the insurance

In the event that a claim is accepted, the company will pay the benefits provided to your creditor, who will credit them to your account.

CONTEXT PROVIDED

The Bank is the beneficiary of the insurance

In the event of death, disability or loss of employment, we will pay the benefits provided directly to the Bank, in repayment of your loan.

The wording on the left-hand side forces the reader to guess the link between the heading and content of the paragraph. When clients read the left-hand paragraph, they must deduce that the Bank is the beneficiary of the insurance, as the Bank is the insured's creditor. However, some clients may naturally assume that they're the beneficiary because they're the insured.

Don't put clients in the position of guessing an implicit message on their own. Clients do not have your level of knowledge and may misunderstand your message if they have to guess it.

5. Eliminate any discrepancies with the policy

Keep your summary up to date

Your summary must present accurate information (section 30 of the Regulation). If you modify your policy, remember to update your summary to avoid misrepresentations.

Ensure your summary is consistent with the policy

Clients should be able to easily refer to the policy using the summary, if they want more information. Make sure the information provided does not conflict with or differ from the policy, and that your summary is structurally consistent with the policy.

6. Be transparent about your administrative preferences

If you have administrative preferences, be transparent when stating them. For instance, your summary must not give the impression that a false or inaccurate statement—particularly, regarding the insured's age—will result in coverage being cancelled.

After drafting

Remember these final steps!

1. Assess your summary using the checklist

Use the checklist (pp. 36–37) to self-assess your summary.

2. Test your summary

This is an especially important step in developing your summary. To ensure your summary is readily understandable, test it by:

- Getting people with little insurance knowledge to reread it;
- Organizing focus groups.

3. Perform quality control

To ensure that your guide presents accurate, up-to-date information, perform routine quality control checks.

4. Translate your summary carefully

The translated summary must follow the drafting rules set out in this guide. If you need to translate your summary into another language, ensure that no accuracy or clarity is lost in translation!

Checklist and self-assessment

Use this checklist to assess your summary

☐ Knowledge of your clients' needs and challenges

Did you put yourself in your client's shoes (level of motivation, literacy and knowledge of the topic covered, etc.)?

How does the client feel?

How would you like the client to interpret this document?

☐ Structure

Is the structure clear and apparent?

Does it allow for quick identification of key messages (e.g. evocative headings)?

Does it distinguish between primary and secondary information?

☐ Choice of information

Did you include **all** the information the client needs to make an informed decision to buy or not buy your insurance?

Did you include **only** the information the client needs to make an informed decision?

☐ Tone

Did you avoid tones that could frustrate your clients?

- Authoritarian tone
- Threatening turns of phrase
- Accusatory turns of phrase

☐ Messages

What are your key messages?

Are they clear and apparent to your reader?

- In the headings
- In the structure of the text

☐ **Clear and precise drafting**

Did you use a straightforward syntax, ordinary words and a concrete style?

Did you write in a style that approximates natural everyday language?

Did you avoid jargon?

- By replacing it with ordinary words
- By adding an explanation or definition
- By providing an example or illustrating the term

Did you start your paragraphs with the main idea?

Did you put each piece of information in a context that makes it understandable?

☐ **Transparency and accuracy**

Did you bring your client's attention to information that could take them by surprise?

Is your summary up to date and consistent with the policy?

Are you transparent in explaining your administrative preferences?

☐ **Layout and visuals**

Is your text readable?

- Do the alignments and colours prioritize information in a clear manner?
- Did you choose a legible and large enough font?
- Did you split up blocks of information?

Did you emphasize the key messages?

- Did you use your word processing tool's heading styles and levels?
- Did you generate a table of contents?
- Did you use formatting tools such as boldface, colour and underlining to add emphasis, while not overloading your document?

Did you use special visuals when necessary for optimal reading and comprehension (images, graphs, tables, etc.)?

☐ **Quick read**

Can you scan your document and grasp the key messages without having to read all the details?

- Clear and useful headings
- Main idea at the beginning of each paragraph
- Boldface keywords