
InQuira Writing Guidelines

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Table of Contents

Overview.....	3
How Users Scan a Page	3
How Users Read Page Text	3
Centered & Right-Justified Text Blocks.....	4
Left-Justified Text	4
Eliminate Redundancy.....	4
Avoid Over-Communication	4
If You Do Only Four Things	4
Organize the Information	6
Write Clearly and Succinctly	6
Maximize Scannability	9
Empasizing Text Examples.....	11

Overview

How Users Scan a Page

Users start by quickly scanning the whole page, then read text in roughly the following order:

1. Interactive controls in the center of the page
2. Commit buttons
3. Interactive controls found elsewhere
4. Main instruction
5. Supplemental explanations
6. Page title
7. Other static text in main body

You should also assume that once users have decided what to do, they will immediately stop reading and do it.

How Users Read Page Text

As you think about writing text, consider these facts:

- During focused, immersive reading, users read in a left-to-right, top-to-bottom order (in Western cultures).
- When using software, users aren't immersed in the UI itself but in their work. Consequently, users don't read UI text—they scan it.
- When scanning a page, users may appear to be reading text when in reality they are filtering it. They often don't truly comprehend the UI text unless they perceive the need to.
- Within a page, different UI elements receive different levels of attention. Users tend to read control labels first, especially those that appear relevant to completing the task at hand.
- By contrast, **users tend to read static text only when they think they need to.**

Centered & Right-Justified Text Blocks

Centered and right-justified text blocks are difficult to read. In western cultures, people read from left to right, anchoring our tracking across the page at the vertical line of the left margin. The ragged-left margins produced by centering or right-justifying text make that scanning much harder, because your eye needs to search for the beginning of each new line.

Left-Justified Text

Left-justified text is the most legible option for web pages (and information in tables) because the left margin is even and predictable and the right margin is irregular. Unlike justified text, left justification requires no adjustment to word spacing; the inequities in spacing fall at the end of the lines. The resulting ragged-right margin adds variety and interest to the page without reducing legibility.

Eliminate Redundancy

- Redundant text not only takes valuable screen space, but also weakens the effectiveness of the important ideas or actions that you are trying to convey. It is also a waste of the reader's time, and all the more so in a context where scanning is the norm.
- Review each page and eliminate duplicate words and statements.
- Don't avoid important text—be explicit wherever necessary—but don't be redundant and don't explain the obvious.

Avoid Over-Communication

- Even if text isn't redundant, it can simply be too wordy in an effort to explain every detail.
- **Too much text discourages reading—the eye tends to skip right over it—ironically resulting in less communication rather than more.**
- In text, concisely communicate the essential information.

If You Do Only Four Things

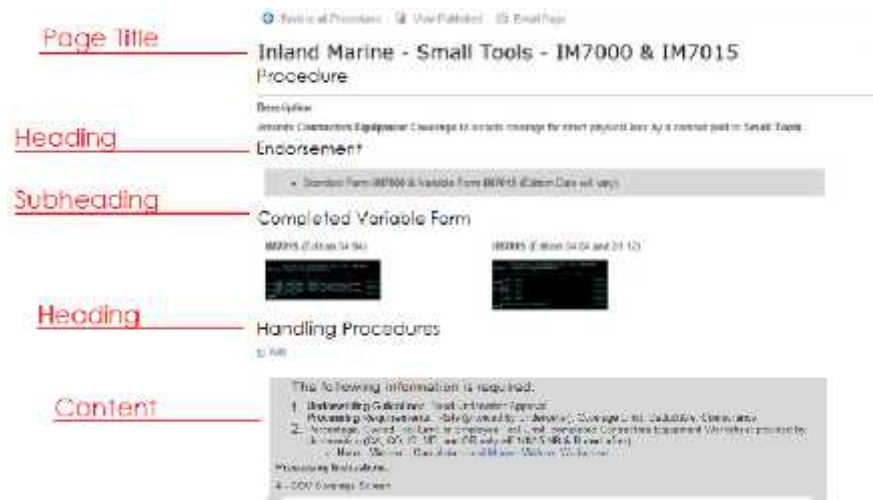
- Work on text early because text problems often reveal design problems.

- Design your text for scanning.
- Eliminate redundant text.
- Use easy-to-understand text; don't over-communicate.

Organize the Information

Present information in priority of need. Signify the important information through structure that emphasizes a logical hierarchy:

- Page title
- Standardized headings
- Subheadings
- Body content



For applicable articles, employ the consistent presentation of content by use of a content template with well-placed standard sections for page titles, descriptions and guidelines or handling procedures.

Consider how the information will be used and organize it in the most efficient way. Make the task flow intuitive by emphasizing key points, warnings and next steps.

Write Clearly and Succinctly

Content must be written and presented in a highly efficient way to provide consumable content to the CSRs. Write text for the 9th grade level. To that end, here are some guidelines:

- Present information in priority of need.
- Emphasize the logical hierarchy.

- Write in the active voice. Passive construction can be lengthy and vague.

Active: "An individual owns or leases the vehicle." The subject (individual) performs the action (owns or leases) on an object (vehicle).

Passive: "The vehicle is owned or leased by an individual." The object (vehicle) becomes the subject and receives the action (is owned or leased).

- Use a tone that implies a professional conversation. Maintain this tone consistently among articles.
- Write with fewer words.

Before

NBS has coastal restrictions on property quoting and binding set by the underwriting regions. Due to the proximity to the coast and NBS being unable to physically inspect those properties before binding we are required to refer property quotes to an exclusive agent in the insured's area. Below each of the following coastal states there is a list of counties and zip codes that are restricted, if applicable.

After

Guidelines

-  **Ask for supervisor approval before binding any property in this state.**
-  **Property policies are **restricted** in the following counties:**

- Use short sentences for faster reading and better understanding.
- Use clear, direct language and laymen's terms when possible.
- Reduce complex information into bite-sized chunks.
- Rewrite unclear explanations and cut lengthy ones.
- Enlist hover help to tighten copy and further explain or define technical terms or to provide examples.

- replacement service and has not obtained the replacement key
- Allied Extra (EXABLO) covers auto and home key replacement.
- The key replacement is covered under the policy and do not know the member know the
- Centralized Fire and
- In some cases Agents are able to cut keys when service is dispatched; additional fees may apply
- Commercial and Specialty Auto (Titan) customers **may only submit reimbursements by mail or fax**

Some customers may have additional lockout coverage under the Extra Coverage endorsement (EXABLO) Emergency Lockout up to \$150.00

the member do
is the only pet

⚠ Ask for supervisor approval before binding any property in this state.

⚠ Property policies are **restricted** in the following counties:

If you do not get supervisor approval, the policy will placed on the sales intervention list.

⚠ Ask for supervisor approval before binding any property in this state.

⚠ Property policies are **restricted** in the following counties:

Home, Dwelling Fire, Condo and Tenant

- Spell out the names of states because they can be read and understood faster than abbreviations. Edit or delete unnecessary information.
- Ensure terminology is consistent among articles - if it differs between states, then align it or provide hover help to explain the difference.
- Rewrite dated information for its relevance to the present or remove it if it no longer applies. Consider implementing a policy to review procedures and articles that are old or outdated on a regular basis and decide if they should be updated, rewritten, archived or deleted. For example, articles referring to effective dates that are beyond a certain time frame should be reviewed. If the April 9, 2010 release date is no longer relevant to the information, then consider striking it or moving the information to the bottom of the page.

Maximize Scannability

Make content more usable by enlisting tables, hover help, wisties/collapsibles, links, icons, color, bold type, capitalization, bullets and white space when possible.

Tables

Allow for easier reading with a vertical arrangement of content rather than long horizontal lines of copy.

Table headings and subheadings are title case; table cell content is sentence case. Use Tables for:

- Tasks
- Guidelines in applicable scenarios that make use of if/then statements.

Before

State Specific Coastal Guidelines
<ul style="list-style-type: none">Approval from a surveyor is required prior to building when wetland or primary diking is within 500 feet of the building footprint.
Aransas, Brazoria, Calhoun, Cameron, Chambers, Fort Bend, Galveston, Harris, Jefferson, Kennedy, Kleberg, Liberty, Matagorda, Nueces, Refugio, San Patricio, Waller, Willacy
All Zip Codes in the above counties are restricted: • Fire departments and special services only
Additional Rules/Guidelines
Aransas Brazoria Calhoun Cameron Chambers Jefferson Kennedy Kleberg Nueces Refugio San Patricio Willacy
<ul style="list-style-type: none">Home & Dwelling Fire policies are not open to NSS.Tenant & Condo policies are acceptable if customer declares wind and hail coverage. The property must also be greater than 2500 ft from tidal water, if Galveston, Mustang, Portcharles or peninsula (such as Bolivar) that is less than 2 miles to water.<ul style="list-style-type: none">If customer wind and hail coverage you will need to note in the policy remarks for ASD to send the Wind & Hail Exclusion form 01-7070 (we need to return this signed form back to ASD).If customer wants wind and hail coverage, then they need approval to purchase wind & hail through Texas Wind Risk Assn.
Fort Bend Liberty Matagorda Montgomery Waller
<ul style="list-style-type: none">Single-Family Resid. Home & Dwelling Fire policies are not open to NSS.Block construction Tenant & Condos are acceptable. No new Tenant or Condos with FRAME or STUCCO construction.<ul style="list-style-type: none">A RISK RATED is not acceptable if the Tenant or Condo is a structure with 1-4 F-E habitable units for residential use. If residential use is intended, RISK will be acceptable if the Tenant or Condo is in a structure with 5 or more habitable units (an example would be a large building in a complex).
Galveston
<ul style="list-style-type: none">All Zip Codes in Galveston county follow these rules (except as noted below):<ul style="list-style-type: none">Home & Dwelling Fire are not open to NSS.Commercial/Condo policies are acceptable if customer declares wind and hail coverage. The maximum annual loss limit must be less than 2500.0 from tidal water.

After

Country	Zip Codes	Status	Guidelines
Illinois	77017 77015 77021	Restricted	 Property policies cannot be written
	77017 77027 77523		
	77033 77009 77536		
	77038 77042 77546		
	77048 77503 77571		
	77051 77504 77581		
	77058 77505 77586		
	77059 77506 77587		
	77061 77507 77588		
	77062 77520		
All others	Restricted	 Home & Dwelling fire policies cannot be written.  Tenant & Condo policies are not acceptable if: <ul style="list-style-type: none"> ✓ New policy with frame or stucco construction. ✓ Flat roof construction and in a structure with 1-4 habitable units.  Tenant & Condo policies are acceptable if: <ul style="list-style-type: none"> ✓ Brick construction. ✓ Flat roof construction and in a structure with 5 or more habitable units. 	

Links

Write descriptive links with active verbs and avoid stating “Click here”.

For example,

Read the [Farm Bureau procedures](#) for more information rather than this current InQuira version:

Farm Bureau


- CT, DE, MD, DC, OH, PA, VT, WV – Affinity and Farm Bureau discounts may be stacked for additional savings
- CA – The Farm Bureau discount provides up to a 7.5% discount. Stacking of Affinity and Farm Bureau is not allowed.
- [Click here for additional Farm Bureau information](#)



Continue to use [blue text](#) to indicate links in InQuira.

Icons

Icons provide a visual cue to pay more attention to the information.

Use Icons to convey warnings/alerts such as Caution, Stop, Go. Be sure to use them consistently.

	Error, Stop, Warning, Negative
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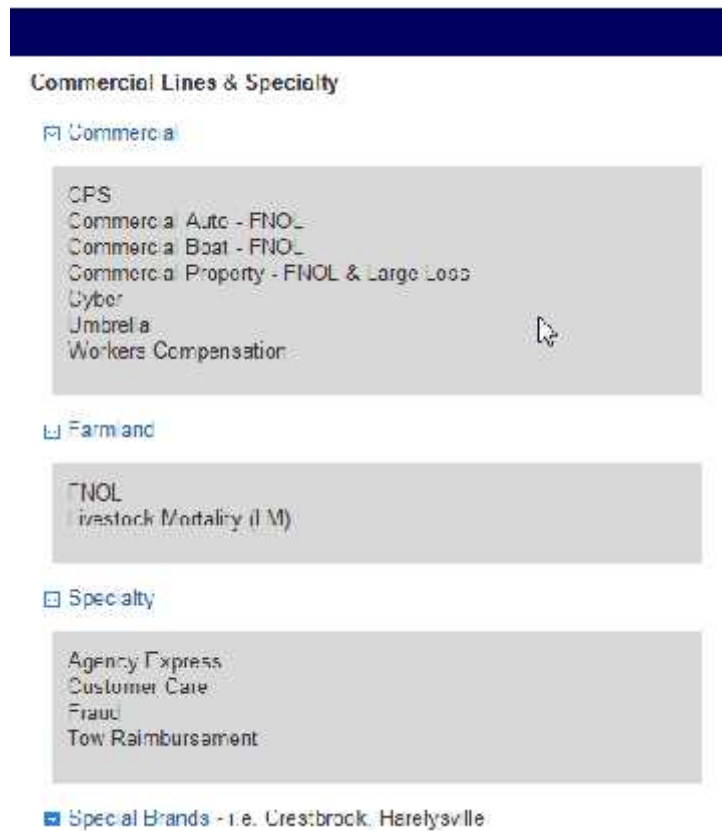
	Alert, Caution
	Confirm, Go, OK, Positive

Empasizing Text Examples

Color

Use consistent colors to reinforce the meaning of the information, but use it conservatively.

Separate Information



Commercial Lines & Specialty

- Commercial
 - CPS
 - Commercial Auto - FNOL
 - Commercial Boat - FNOL
 - Commercial Property - FNOL & Large Loss
 - Cyber
 - Umbrella
 - Workers Compensation
- Farm and
 - FNOL
 - Livestock Mortality (LM)
- Specialty
 - Agency Express
 - Customer Care
 - Fraud
 - Tow Reimbursement
- Special Brands - i.e. Crestbrook, Harelysville

Call Out Important Information

Binding Suspensions:

System generated comments are added anytime a suspension is declared or lifted (i.e. **Policy # Binding Suspension Declared, Do Not ReInstate/ReIssue**). If applicable, add comment and next step the ticket (processed from the Binding Suspension spreadsheet).

Boldface, Italics

Bolding and italicizing text helps draw the user's attention to important information, but **do so sparingly**. Bolding is preferred as too much italicized text can be difficult to read.

In this example, consider using a heading for the questions in a larger font size.

- 4). **What if the caller asks for a rental car after the tow referral is complete, but they do not want to complete the claim reporting process?**
You may call Enterprise on the customer's behalf to set up the rental reservation or you may provide the caller with the Enterprise contact information. See PLHNS447 for rental workflows.
- 5). **What if the caller is undecided about the "tow to" location when the tow vendor asks?**
(Accident Scene Tow only) If the caller has accepted the Auto Repair Network, use this as the "tow to" location. If the caller does not accept the Auto Repair Network, the representative from the tow facility provides the customer with the information of the tow company's recommended or preferred lot.
- 6). **Can we offer towing service to a claimant when they are reporting a claim and their vehicle is not drivable?**
No, all of our towing services are exclusive to insured vehicles that have COLL and/or FIC coverage.
- 7). **Can we cancel a tow if a member requests?**
Yes, call 866-660-8638 to cancel RSA Service, or 877-638-9367 to cancel Accident Scene Tow service.
- 8). **Can we offer towing service to the driver of the Insured vehicle when the driver is not listed on the policy?**
Yes, the person driving the insured vehicle can accept the tow.
- 9). **If the police have already called for a tow truck to come and pick up our policyholder's vehicle from the accident scene, should we still offer the Accident Scene Towing?**
No, continue with the claim as needed.

Underlining

Avoid underlining content to minimize confusion with clickable links.

Before

Examples:

- When one agent quotes and another agent binds: QTR/Gibsoa10, BDR/Hoskinr1
- When one agent quotes and binds: QTR/BDR Gibsoa10

After

Alabama

Guidelines that Apply to all Companies, Programs and States

- Available on private passenger autos, regular and restricted use antique/classics.
- Coverage is automatically provided to trailers on a private passenger auto policy with F
- Doesn't require Comprehensive and/or Collision coverage so it may be purchased on li
- **Renewal Guidelines**
 - Single Vehicle Policy:
 - No more than six Roadside Assistance claims in a 12 month period
 - Multi Vehicle Policy:
 - No more than 14 Roadside Assistance claims in a 12-month period

Capitalization


Capitalizing words should be used to highlight keywords and insurance terms, but do not overuse. Avoid using ALL CAPS.


Before

Home & Dwelling Fire policies are not open to NSS.
 Brick construction Tenant & Condo's are acceptable. No new Tenant or Condo's with FRAME or STUCCO construction

- A FLAT ROOF is not acceptable if the Tenant or Condo's is in a structure with 1-4 habitable units (for example a single family dwelling is not acceptable for a Tenant if it has a FLAT ROOF). A FLAT ROOF will be acceptable if the Tenant or Condo is in a structure with 5 or more habitable units (an example would be a large building in a complex).

After

 **Home & Dwelling Fire policies cannot be written.**

 **Tenant & Condo policies are not acceptable if:**

- ✓ New policy with frame or stucco construction.
- ✓ Flat roof construction and in a structure with 1-4 habitable units.

Type of Text	Example	Rule
Page Titles	Road Side Assistance	Use title case: 1. Capitalize first word and

Headings	Towing Workflows Procedures Verifying Coverage	all following words except articles, conjunctions, and prepositions. 2. Do not use period (.). 3. Do not use colon (:).
Subheadings Links	Descriptions	Use sentence case. No punctuation Links – They are sentence case if they begin a sentence, all lower case if they are within a sentence.
Content		Use sentence case. Use punctuation

Lists / Bulleted information

Use lists to break out the main points of large paragraphs. Provide a header or introductory text to give the list context.

HTML lists are either ordered or unordered. By default, ordered lists provide a counter marker, either numeric or alpha. Default unordered lists provide plain bullet markers.

Use lists in this style:

- Capitalize the first word.
- Strive for parallelism in your list. If you use a verb to start the first bullet, use verbs to start every bullet.
- Use a period in a bulleted list only if the copy is a complete sentence. Do not use a period if the copy is a fragment or single word.
- Avoid using more than seven bullets in a list.
- Avoid using more than two sets of bullets on a page.
- Use bullets (unordered list item markers) in a list unless you are writing steps in a procedure or ranking elements, in which case use ordered list numbers. Use the bullets that are native to the font used in the list text rather than graphic bullets.
- Avoid using “and” before the last bullet item.

7. Set expectations with the customer – next steps

Once the policy is sold, set expectations with the customer for the next steps, including:

- Welcome packet
- Inspection process - required on all Homeowners and Dwelling Fire policies, performed by either a Nationwide employee or third party vendor
- Billing - advise the customer when the next bill will be due
- Trailing documents