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customers *first!*

Personal Markets Customer Service

A Brief Style Guide for Content Writing

Original Documentation with Updates During the Course of the Revision Project

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Introduction

The Call Center Style Guide has been developed to articulate guidelines that apply to content writing for the electronic Knowledge Organization System. Among the most frequent users of the call center guide are front line Customer Service Representatives in five call centers across the United States. The CSRs who refer to call center text during calls with customers have a unique requirement for text to be clear, simple to read, and easy to clarify to customers with minimal disruption during phone calls.

Technical writing best practices provide a backbone for Web content writing that meets the requirements set out in the previous paragraph. These best practices are set out as recommendations, with the understanding that while grammar and formal language should form the basis for the call center writing style, rules must be tempered by the good judgment of the writer. Readability of the text is the goal.

The Company Brand Standards 2009 publication includes the following guidelines:

> Communication on all sites across the enterprise should take the form of an 'Adult to Adult' conversation. This means that the site should speak to the site visitor as a peer invested in his/her well-being. The content should be neither too wordy and technical nor condescendingly simplistic.

In the spirit of the Company general brand guidelines, the Call Center Style Guide aims to speak "Adult to Adult", emphasizing clarity and readability.

Jean Twombly
Technical Writing Consultant
April 2011

Section I Content Creation and Revision

Call Center Guidelines for Web Content Writing

The call center guidelines that I propose in this section of the style guide employ the following technical writing best practices for web content writing:

Use bulleted and numbered lists to highlight a series.

- Numbering is preferred for sequential steps.
- Break long lists into several groupings.
- Avoid a single list item in sub-bullets.

Use tables as an alternative to lists. Tables get the most attention from the reader of all the material on the page and should align to the most important information.

Use bold font sparingly to highlight the most important information on the page.

Content Versus Conformance Revision

Working on multiple drafts is a best practice in technical writing and editing. The call center writing guidelines observe this best practice. Strictly speaking, content and conformance revision cannot be separated, but the intention of the revision process is to provide the writer with the opportunity to focus on each of these two areas separately.

The first draft in our process provides a focus on content revision. You should revise any changed or outdated material in the first draft. Updating the information may require research. During content revision you may decide to reorder some items. An entry flagging a procedure change in 2009 can be summarized in a 2011 revision, with additional information to appear further down on the page. The goals of content editing are

- To revise outdated content.
- To clarify vague text with crisp and clear wording which can be grasped at a glance.
- To identify content areas and procedures which should be addressed by a review and verification team.

Reserve the second draft for conformance revision. During the content revision, you will implement the specific text best practice guidelines in the second section of this style guide. The goals of conformance are

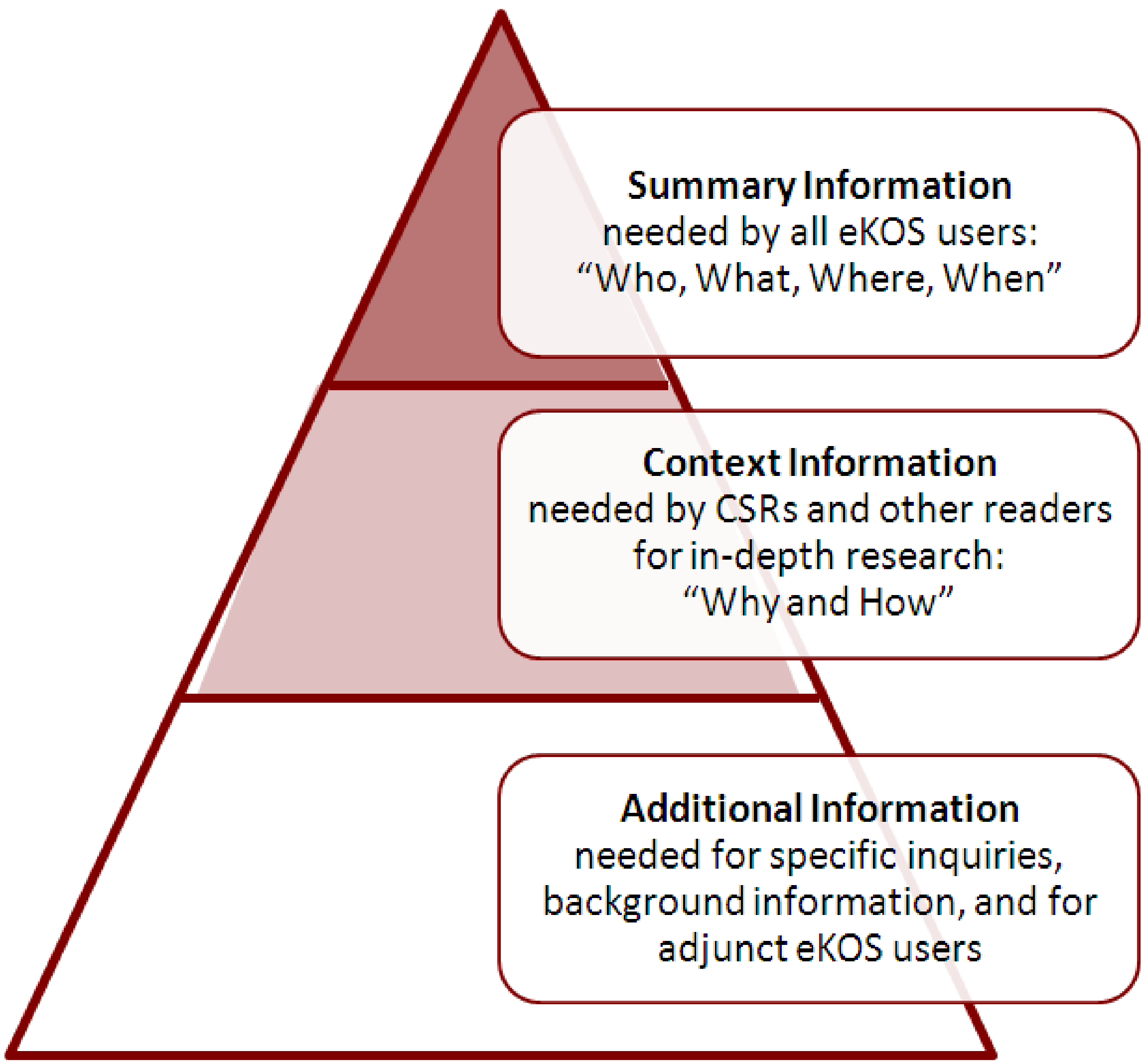
- To create pages which assist the CSRs in finding the relevant material on the page quickly during customer service calls. This is the most important goal of the 2011 content revision project.
- To develop a clear call center writing style, using correct grammar and sentence construction and terminology. To write with one voice.
- To assist the search engine. Conformance will assist us in finding specific pages more quickly when all of the pages use uniform terminology.

Page Construction and Information Flow

Web content writing should follow journalistic best practices. The most important information should appear at the top of the page. The key difference between journalistic and Web content writing is that Web content should be written in short, concise sentences using basic subject–verb construction.

- In the opening paragraph of each page, summarize "Who, What, When", and if needed "Where". Format your entry in short sentences. Use lists to facilitate a quick grasp of the material.
- Reserve "Why and How" for a position further down the page. Context information is not critical for the CSR reader, and you should reserve it for later.
- Reserve the least important text for last. Include collapsible links and additional information that may be useful for adjunct call center users.

Craft your page information according to this schematic:



Ten Steps to Good Content Writing

The First Draft: Content Revision

Purpose: make any needed revisions to reflect new changes
Goal: 15 minutes

1. Cut and paste the original text into MS Word to avoid introducing new errors.
2. Read through the text, highlighting any text that needs revising to reflect new changes.
3. Make any necessary revisions.
4. Delete information that is no longer needed for clarity.
5. Save the first draft.

The Second Draft: Conformance Revision

Purpose: focus on clarity of structure and ease of reading
Goal: 20–30 minutes

6. Reread the text for flow of the information and ease of reading.
7. Summarize the most important information on the page in a few sentences. This summary will appear just below the breadcrumb navigation.
8. Condense the text. Break up long sentences into short ones. Delete wordy construction and information that we don't need.
9. Use lists, tables, and bulleted items to provide clarity.
10. Review the text. Avoid italics and quotation marks unless they are needed for clarity. Follow Call Center Style Guide conformance guidelines. Turn on both grammar and spell checkers and make the indicated corrections.

A Final Checklist

- ✓ The information in the text is correct and current.
- ✓ The sentences are clear and readable.
- ✓ The subjects and verbs agree: a singular subject is paired with a singular verb; plural subjects are paired with plural verbs.
- ✓ Abbreviations and acronyms are written according to the Call Center Style Guide.
- ✓ Mandatory text which must be read to the policyholder is introduced by the phrase
- ✓ Advise the customer: in bold font face, followed by a blank line and then by the script that must be read. The script is formatted with quotes and italic font face.
- ✓ Numerals, punctuation, list items, and capitalization conform to the Call Center Style Guide.
- ✓ Grammar and spelling are correct.

Editing with Confidence

An Original Call Center Page

CF RMV1 Form Activation Issue (Private Party Purchases)

Issue
The automated RMV1 form in CF is only available at the time the transaction is active. After the transaction is processed the RMV1 form is not available for e-mail or printing.

RMV1 Workaround
Once a change has been processed to add a private sale vehicle and information needs corrected on the RMV1 form that was emailed.
We can just re-input the same information for the vehicle by first removing and then re adding the vehicle on the same transaction, If CSW states cannot have the same vin-change the last digit of the vin in the vehicle you are removing. You can then enter all the correct information on the vehicle and email the correct RMV1 form to customer. As long as no actual changes have been made no need to process the transaction, just cancel the transaction once RMV1 form has been sent. This will save the customer receiving the offset and redo to the same endorsement.

Resolution
Systems is currently working on the issue.

The Revised Draft to Edit

CF RMV1 Form Activation Issue (Private Party Purchases)

Issue
The automated RMV1 form in CF is only available to you, the representative, at the time the transaction is active. After the transaction is processed, the RMV1 form is not available for e-mail or printing.

RMV1 Workaround
In the event that you need to correct or resend the RMV 1 form, please follow the workaround referenced below:

1. Start a new transaction effective the same date as the original transaction to add the vehicle.
2. Remove the vehicle that needs the RMV1 form by un-checking the vehicle.
3. Re-add the vehicle (in the same transaction).
   - If CFE states that you cannot have the same VIN, change the last digit of the VIN for the vehicle that you have already removed and finish adding the correct information for the re-added vehicle.
4. Rate.
5. You will now have the option to resend the RMV1 form from the FORMS tab.
   - As long as no actual changes need to be made, you do not need to process the transaction, but just cancel the transaction after you have sent the RMV1 form.

Resolution
Systems is currently working on the issue.

The First Draft: Content Editing

CF RMV1 Form Activation Issue (Private Party Purchases)

Issue
The automated RMV1 form in CF is only available to you, the representative, at the time the transaction is active. After the transaction is processed, the RMV1 form is not available for e-mail or printing.

RMV1 Workaround
In the event that you need to correct or resend the RMV 1 form, ~~please~~ follow the workaround referenced below:

1) Start a new transaction effective the same date as the original transaction to add the vehicle.
2) Remove the vehicle that needs the RMV1 form by un-checking the vehicle.
3) Re-add the vehicle (in the same transaction).
   - If CFE states that you cannot have the same VIN, change the last digit of the VIN for the vehicle that you have already removed and finish adding the correct information for the re-added vehicle.
4) Rate.
5) You will now have the option to resend the RMV1 form from the FORMS tab.
   - As long as no actual changes need to be made, you do not need to process the transaction, but just cancel the transaction after you have sent the RMV1 form.

Resolution
Systems is currently working on the issue.

The Second Draft: Conformance Editing

CF RMV1 Form Activation Issue (Private Party Purchases)

Issue
The automated RMV1 form in CF is only available to you, the representative, at the time the transaction is active. After the transaction is processed, the RMV1 form is not available for e-mail or printing.

RMV1 Workaround
In the event that you need to correct or resend the RMV 1 form, please follow the workaround referenced below:

1) Start a new transaction effective the same date as the original transaction to add the vehicle.
2) Remove the vehicle that needs the RMV1 form by un-checking the vehicle.
3) Re-add the vehicle (in the same transaction).
    - If CFE states that you cannot have the same VIN, change the last digit of the VIN for the vehicle that you have already removed and finish adding the correct information for the re-added vehicle.
4) Rate.
5) You will now have the option to resend the RMV1 form from the FORMS tab.
    - As long as no actual changes need to be made, you do not need to process the transaction, but just cancel the transaction after you have sent the RMV1 form.

Resolution
Systems is currently working on the issue.

Return to the Writer to Address Comments

CF RMV1 Form Activation Issue (Private Party Purchases)

Issue
The automated RMV1 form in CF is only available to you, the representative, at the time the transaction is active. After the transaction is processed, the RMV1 form is not available for email or printing.

RMV1 Workaround
In the event that you need to correct or resend the RMV 1 form, follow the workaround below:

1. Start a new transaction to add the vehicle effective the same date as the original transaction.
2. Deselect the radio button for the vehicle that needs the RMV1 form.
3. Re-enter the vehicle in the same transaction.
    - If CFE states that you cannot have the same VIN, change the last digit of the VIN for the vehicle that you have removed and
    - Complete the information for the vehicle you have re-entered.
4. Rate.
5. You will now have the option to resend the RMV1 form from the **Forms** tab.

    Note: If no actual changes are needed, do not process the transaction. Cancel it after you have sent the form.

~~**Resolution**~~
~~Systems is currently working on the issue.~~

Keywords: RMV1 workaround, resend RMV1, automated RMV1

Breadcrumb navigation: call center > State Specifics > Auto > MA

Content Guidelines for the Industry and for The Company

Non-Invitation Leads: Action Required

The Company DRC believes that call centers are receiving fraudulent new business automobile policy requests from New York independent brokers NOT affiliated with the Company.

The majority of these calls are considered Non-Invitation requests or cold leads for an automobile policy. One characteristic of these leads is that there are no other lines of business in the household.

Action required: Complete the lead sheet and transfer the caller to the DRC as shown in the CSW lead form.

The DRC will take all precautions by following the anti-fraud measures which are posted in their website and refer these cases to the DRC Fraud Unit.

Section II Conformance and Style Usage Guidelines

This section of the Call Center Style Guide describes the writing style guidelines for all documents which are published for the Call Center Website.

For writing information and guidelines not addressed in this chapter, see Words into Type, The Associated Press Stylebook and Briefing on Media Law, usually called the AP Stylebook, and Merriam-Webster's Collegiate Dictionary.

Styles used in existing documentation sometimes differ. This style guide details those variations in style where applicable. Unless otherwise indicated, the material in this chapter is presented as guidelines, not as hard-and-fast rules. This section of the style manual provides guidelines for the following topics:

Topics for the Style Guide

Listed below are topics which provide the backbone of the guide:

Abbreviations
Acronyms
Articles
Capitalization
Contractions
Emphasis and Font Conventions
Form Names and System Tabs
Hyphens and Common Terms
Insurance Industry Terminology
The Company Terminology
Link Format
Lists
Misplaced Modifiers
Misused Words
Navigation
Numbering Conventions
Person and Roles
Possessives
Procedures and Steps
Punctuation
Scripts
Tense
Units of Measure
Vague Language

Updates will be added throughout the life of the call center revision project.

1. Abbreviations

An abbreviation is a shortened form of a word or phrase—for example, lb for pounds or mi for mile. (See also **Acronyms and Initialisms** next.)

In general, use abbreviations sparingly. Some abbreviations need not be spelled out because they are universally understood. Consistency in text ensures clarity of meaning and makes text easier to read.

- After you introduce an abbreviation into a document, use it thereafter. Do not alternate between the abbreviation and the spelled-out term. If you need to reintroduce an abbreviation that is unfamiliar to your audience, introduce and define it at the first instance.
- Do not begin a sentence with an abbreviation.

Use English terms in place of the following Latin abbreviations. In general, avoid using Latin terms in text.

- e.g.—Use “for example”.
- et al.—Use “and others”.
- i.e.—Use “that is” or “in other words” only if this term is necessary.

  The occurrence of i.e. often indicates vague or wordy writing. In many cases, you can rewrite the text or eliminate the phrase to clarify the meaning. Where i.e. is incorrectly used to mean e.g., replace it with “for example”.

- etc.—Avoid using “etc.” Use “and so on” or reword the sentence.

  For example:

  Original text: Beginning Saturday, January 1st, 2011, New York State Regulation will require that all licensed producers/agents writing new business policies (Auto, Home, Life, Specialty) within New York who receive compensation for writing business (even if it is compensation through VIP or Impact, etc.), to provide a verbal disclosure to the purchaser at or prior to the time of application. => Link to this entry

  Better:

  As of January 1, 2011, New York State regulations require that all licensed agents provide a verbal disclosure of compensation to policyholders at the time of application or prior to the time of application.

  This regulation applies to agents and producers who write new business policies, such as Auto, Home, Life, and Specialty within New York who receive compensation for writing business, even if compensation is arranged through a variable incentive plan (VIP) or Impact.

Abbreviations to Avoid

Use sales representative, not sales rep.

Abbreviations: Periods and Spaces

Do not use periods within or at the end of an abbreviation, except when the omission might cause confusion (for example, in., the abbreviation for inch). Do not include spaces in an abbreviation.

Unfamiliar Abbreviations

Spell out an unfamiliar abbreviation at first mention, and show it in parentheses. Spell out an abbreviation for a unit of measure in text when it is not preceded by a number.

Spell out percent, degree, and versus in text, and use the percent sign (%), the degree sign (°), and vs. consistently in tables and figures.

In text, always spell out days, hours, miles, minutes, months, seconds, and years.

> Correct:
> 3-ft clearance
> 1 second through 60 seconds
> 20°F through 33°F (for tables)

2. Acronyms and Initialisms

An acronym is a word that has been coined from the first letter or letters of several words and is pronounced as a word—for example, VIN. In contrast, although an initialism is also formed from initial letters, each letter is pronounced separately—for example, CSR and DRC. This guide treats acronyms and initialisms alike and calls both acronyms.

Follow these guidelines when using acronyms:

Acronym only

Acronyms that are so common we never need to spell them out; for example, CSR and DRC.

Not an acronym

Term for which we avoid using an acronym or an abbreviation; for example, the Company [not LM] and policyholder [not PH].

Acronym primarily

Terms that we introduce in their spelled-out form with the acronym following in parentheses and that we use thereafter as an acronym, throughout the page; for example, Accident Prevention Course (APC) and Motor Vehicle Record (MVR).

Acronym secondarily

Terms for which we include both the acronym (for users searching for the acronym) and the spelled-out term (for users searching for the full text entry). Introduce the term in its spelled-out form with the acronym following in parentheses and use both forms or just the spelled-out term in text that follows.

Acronyms (continued)

Some examples of acronyms with definitions follow:

To apply the Accident Prevention Course (APC) discount to New York auto policies, you must have a completed APC Form and one of the following:

1. A printout of the Motor Vehicle Record (MVR) listing the APC discount. The sales representative or agent must print the MVR screen;
2. A valid course completion certificate provided by the customer; or
3. A course attendance sheet listing the customer's name if the course was taught by a Company sales representative. The sales representative must fax the attendance sheet to the representative writing or endorsing the policy.

Acronyms in General Use

The following acronyms are proposed for general use without the need for definition:

Systems	Roles and Departments	Processes and Forms
CBS	CRC	EFT
CF and CFE	CSR	ERPC
CFA	DRC	NSF
CFP	IA	
CSW	SAT	
	DMV	

Acronyms and Keywords

Include common acronyms and the spelled-out version in keywords for the call center search engine.

Acronyms in Headings and Titles

Use your best judgment about spelling out acronyms in headings and titles. Acronyms that are familiar to users are appropriate for headings and titles, but use the spelled-out terms for acronyms that are likely to be unfamiliar to users. If you introduce either the spelled-out term or the acronym by itself in a heading or title, use the traditional acronym introduction (spelled-out term followed by the acronym in parentheses) in the next paragraph. Keep the following goals in mind:

- Short, clear headings and titles are easy to understand.
- Spelling out unfamiliar acronyms improves clarity.
- Consistent presentation saves reader time.

Acronyms with Multiple Meanings and Two-letter Acronyms

Always spell out an acronym when it can refer to more than one term. In general, most two-letter acronyms and many acronyms created from other acronyms are unnecessary, confusing, or both.

Acronyms and Plurals

Use a lowercase s to form the plural of an acronym. Do not use an apostrophe.

Correct:	Incorrect:
CSRs	CSR’s
SATs	SAT’s

In general, avoid using acronyms in the possessive case. Be sure that the word following an acronym does not repeat part of the acronym.

Articles and Acronyms

Choose ‘a” or “an” before an acronym depending on how the acronym is pronounced.

Correct:
email a CSR
update an MVR

3. Capitalization

Use title style for the spelled-out form of an acronym only if required. Although the names of exact titles and departments should be capitalized, the generic terms customer, policyholder, motorist, sales representative, and manager should appear in text as lowercase.

1. Do not capitalize the terms representative, sales or service representative, policyholder, producer, or customer unless you are using the specific title of an individual.
2. Use sentence-style capitalization in lists. Capitalize only the first word in each list entry unless that word is case-sensitive.
3. Use title-style capitalization for all headings and titles.
4. Use lowercase for the following words when they appear in title-style contexts (except as the first or last word, both of which are always capitalized):
    - Articles (a, an, the)
    - Coordinating conjunctions (and, but, or, nor, for, so, yet)
    - Prepositions with four or fewer characters
    - Case-sensitive words, even if the word is the first word of a title
5. Capitalize proper names, department names, and specific titles.
6. Begin each list item with a capital letter.
7. Capitalize each word in headings except for articles, such as “a”, “and”, “the” and other modifying words of five letters or less.

Capitalization (continued)

Common call center generic titles which should be formatted as lowercase:	
customer	representative
manager	sales representative (not sales rep)
policyholder (one word)	service representative
producer	

4. Contractions

Do not use contractions. Avoid don’t, can’t, doesn’t. Use do not, cannot, and does not.

5. Date and Numeral Format

Use the full day, month, and year format for dates. When the date includes only the month and year, spell out the month and the year. Examples of date formats:

March 31, 2011
March 2011

- Numerals
  - Spell out the numbers one through ten.
  - Use numerals for the numbers 11 and higher.
- Single Dates
  - For exact dates, use the following format: January 1, 2011.
  - Spell out months in text body: January 2011.
- Date Ranges
  - Use: April 1–June 1, 2010 and January 1, 2011–March 31, 2011
  - This date range format avoids confusion for international users.
  - You may notice that the symbol connecting the dates is longer than a hyphen. An n-dash indicates *range* in technical writing and is found in the symbols library. A hyphen is an acceptable substitute for the call center revision.

6. Emphasis and Font Conventions

Use bold font face sparingly to emphasize the most important text on a page. For general notes, you may use regular font face rather than bold.

Bold Font: Action Required

In the case that the customer service representative must take action, use bold font and the following format:

Action required: email a summary of your interaction with the policyholder to ….

Bold Font and Italic Font for Scripts

In the case of mandatory scripts which must be read to the customer, use bold font for an introduction. Use italic font for the script text that is read verbatim to customers. For example,

Advise the customer:

"Thank you for your interest in a company automobile policy. At this time, we're unable to complete your request over the phone. However, a local the Company sales representative may be able to assist you…."

Bold Font Identifies Tabs in Call Center and other Systems

Use **bold font face** to emphasize text which refers to tabs in our systems. The bold font convention draws attention to the location of the operation which must be performed. For example:

You will now have the option to resend the RMV1 form from the **Forms** tab.

7. Form Names: Use No Space or Hyphen

Do not use a space or hyphen within form names. To enable effective search of the large number of documents within the call center, always express forms without spaces, hyphens, parentheses, or other punctuation. Use the following format to refer to forms in the system:

RMV1 (no space)
DL123
SR22

Incorrect: RMV-1 or RMV 1
Correct: RMV1

Incorrect: DL -123
Correct: DL123

8. Hyphens and Common Terms

Hyphenation practices within technical writing organizations may differ. For practical purposes of Web content writing, we will use the following guidelines.

Do Not Hyphenate

The following terms are written as one word: email, followup, policyholder, reorder, and reread.

Exceptions to this rule: in cases of potential misreading, add a hyphen to words with repeated letters such as re-elect and re-emphasize.

Hyphenate Modifying Terms

When two words are used to modify a term, hyphenate them. Examples follow:

In-depth, lead-in, non-impacting, two-word, one-sentence, and so forth.

9. Links and Format for Links

Spell out all URLs completely, beginning with http:// or https://. For example,

10. List Format

Important: introduce lists with a lead-in one or two-sentence summary which describes the contents of the list. List items can consist of complete sentences or phrases. Do not mix the two if possible.

Parallel Construction

Write all of the items in a list with parallel construction, particularly when the list items are phrases. Strive for parallel construction when list items are complete sentences.

Bulleted List Format

Items in a bulleted list can consist of a word, phrase, or a complete sentence. Keep items in a bulleted list grammatically parallel. Use the following bullet conventions:

- First list bullet
- Second in list
    - Sub bullet one
    - Sub bullet two

Bulleted lists may also start with a set-off word or phrase followed by additional text. However, do not mix styles within one bulleted list.

Numbered List Format

Use numbered lists when describing an ordered procedure. Use numbering format 1., 2., 3. and so forth. Do not use parentheses or hyphens..

Correct: 1. 2. 3.	Incorrect: 1), 2), 3) or (1), (2), (3), or hyphens 1-, 2-, 3-.

11. Misplaced Modifiers

In formal English, modifiers such as *only* are placed immediately before the words they modify. Misplacement of these modifiers can change the meaning of the sentence.

.Dangling modifiers do not logically refer to any word in the same sentence and are often caused when you use passive voice instead of active voice. Avoid dangling modifiers.

12. Misused Words

The following sections describe words that are often confusing or are used incorrectly.

Affect and Effect

Affect (verb)—Means to change or to influence.

Effect (noun)—Means result or outcome.

Effect (verb)—Means to bring about or to cause something. You rarely use effect as a verb in technical documentation.

Although, Whereas, While

Although and whereas—Always indicate contrast.

While—Sometimes indicates that something is occurring at the same time as something else.

To avoid confusion, use *while* to mean only *at the same time as*.

This, These

Do not use the words *this* and *these* as pronouns. Make sure that these words have descriptive nouns following them.

13. Navigation: Breadcrumb

An editor will furnish breadcrumb navigation for each page in the following format:

Main page > Sub page > Sub sub page

Orientation to the location of the page within the site is an important enhancement to our revision.

- Introduce lists with a sentence or short paragraph describing the purpose of the list.
- Usually the language from the link text can be used to create this sentence if the list is the first text on the page.

14. Numbering Conventions

In text, spell out the numbers zero through nine unless the number is immediately followed by a unit of measure, or unless the sentence contains another number that appears as digits. It is acceptable not to spell out a number that modifies another numeral.

In technical documents, spell out any number that begins a sentence, including years. Recast a sentence if needed to avoid beginning it with a year.

- Spell out ordinal numbers (*twenty-first*).
- In tables, show all numbers as digits.
- Do not use the pound sign (#) or the abbreviation *no.* as an abbreviation for number.

15. Person, Roles, and Departments

This part of the style guide defines the preferred terms for persons, roles, and department names.

Person

- Avoid using “we”. Refer to the name of an individual, a department, or to the Company.
- Use second person format (you) whenever possible.
- Be consistent. If you begin an entry using the third person (he, she, or it), such as “the representative”, continue to use the third person format throughout the entry.

For example:

Original text: A reminder may be added in the future but for now, representatives required to read the script will be provided with a printable job aid in the training session that should be kept at your desk.

Improved: Representatives who are required to read the script are provided with a printable job aid to keep at the desk.

Better: If you are a representative who is required to read the script, you will be provided with a printable job aid to keep at your desk.

Person, Roles, and Departments (continued)

Roles

When text refers to a generic role, use lowercase format.

For example, the **branch manager** must submit the adjustment on the policy to the DRC.

Individual Titles

The term **Supervisor/Manager** is too generic to be meaningful. References to supervisors or managers should refer to a specific position.

For example, use EAM Territory Manager, LSO Branch Manager, CRC Supervisor, CRC Team Manager, CRC Site Manager, and so forth.

Department Titles

To avoid confusion, use the title Production to refer to the Underwriting and Production department.

The Production Department has a team of underwriting technicians who work on underwriting issues, but Production describes the entire department.

16. Punctuation

Use punctuation to provide clarity. Rules of use govern each type of punctuation.

Commas

Add commas for a specific reason.

- Use a comma to set off a long phrase. The long phase may be misunderstood without a comma.
- Add an extra comma to a sentence only when the reader will have difficulty understanding the meaning of the sentence without the comma. The test of whether a comma is needed should be: does the sentence read well without it? If so, do not add a comma.
- Do not use a comma in a compound sentence.

Compound Sentence Example:

> Correct: The policyholder should examine the text and approve any changes.
>
> Incorrect: The policyholder should examine the text, and approve any changes.
>
> Hint #1: If the second part of the sentence does not contain a new subject, no comma is needed.

Note: The long phrase at the beginning of the sentence in Hint #1 is set off by a comma for easy reading.

Periods and Semi-colons

Use periods in lists when each item is a complete sentence.

When list items are phrases, use semicolons after each list item. End the series with a period.

For example:

- If the policyholder has requested the change;
- If a new rate has been advertised; or
- If the policyholder has terminated the agreement.

17. Scripts

Scripts which must be read to customers should begin with a short sentence in bold (**Advise the customer:**) followed by a space and the script formatted in italics with quotation marks. The Company legal department uses this format and our formatting will follow the same guidelines. For example:

Advise the customer:

"Thank you for your interest in the Company automobile policy. At this time, we're unable to complete your request over the phone. However, a local sales representative may be able to assist you…."

18. Subjects, Verbs, and Tense

Open sentences with a subject and verb. Place phrases towards the end of the sentence.

1. Avoid chaining more than two phrases together in sentences.
2. Shorter sentences are better.
3. Use headings to highlight the most important information in the text.

An exception to the subject/verb rule: if a sentence begins with the effective date or other critical information, retain the important information at the beginning of a sentence.

Subject and Verb Agreement

Sentences require subjects and verbs to be framed either as plural or singular. Ensure that subjects and verbs agree. A singular subject must be paired with a singular verb. Plural subjects must be paired with plural verbs. In conversation, we are often more casual about using plurals than we should be. A common example of a singular noun with a plural verb follows:

Incorrect: Inform the policyholder that **their** account must be updated. (Policyholder is singular and should be paired with **him** or **her**. Since that construction is awkward, use "the".)

Correct: Inform the policyholder that **the** account must be updated. Remember that:

- A plural subject requires a plural verb.
- Use the plural form of a subject when possible.

Use Present Active Tense

Although it is not always possible to write in active tense, active is better than passive tense.

- In active tense the subject "acts upon" the object. For example:

  Active tense: "You should use the automated RMV1 Form only in the approved cases…"
  Passive tense: "The RMV1 Form may be used only in the approved cases…"
  (more examples will follow in updates)

- Use the present tense rather than the past tense whenever possible.

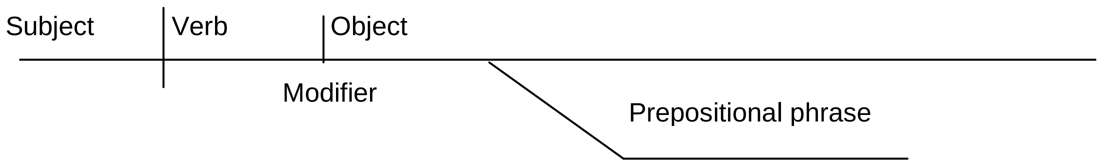
19. Vague Language

The team has reviewed a number of instances of vague text, including use of the pronouns: "we" and "they" without definition. Writers are urged to specify whether "we" refers to a department such as Claims or Production, or to the Company as a company.

Likewise, the use of "here" should be clarified. In other words, if a document must be returned to a department, specify the name of the department or office, such as the local office, a field office, the CRC, and so forth.

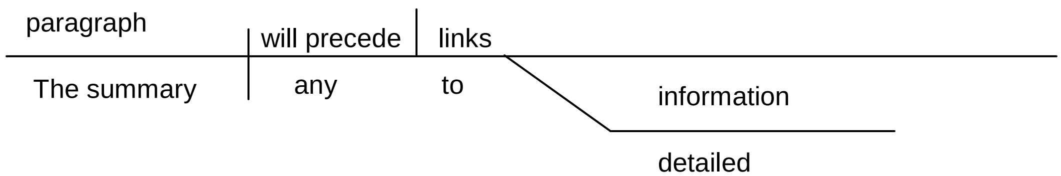
Appendix 1: Sentence Construction

For an in-depth look at how to structure a good sentence, you might find the following information helpful:



Example of a sentence diagram:

Sentence: The summary paragraph will precede any links to detailed information on the page.



Appendix 2: Acronym List