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Plain language in Norwegian Finance?

Abstract: Klarspråk i norsk finansnæring

Gjensidige er det største forsikringsselskapet i Norge, med virksomhet også i Danmark, Sverige og de baltiske land. Innlegget redegjør for hvordan Gjensidige forenklet innhold og språk i sine forsikringskontrakter, for å gjøre dem lettere å forstå for kundene. Prosjektet strakk seg over flere år, og involverte en rekke ansatte fra ulike avdelinger i selskapet. Et særlig viktig hensyn var å unngå at enklere språk medførte tap av informasjon for kundene eller økt risiko for selskapet.

Videre beskrev innlegget hvordan den norske finansnæringen, gjennom bransjeorganisasjonen Finans Norge, samarbeidet om å lage en ordliste for pensjonssektoren. Pensjon er et komplekst tema og pensjonsordninger blir ofte omtalt i et språk preget av tekniske begreper som er vanskelig tilgjengelig for folk flest. Prosjektet resulterte i en ordliste med over 200 oppslagsord.

1. Contracts that are easier to understand

1.1 The company

“Gjensidige” is the number one insurance company in Norway, with offices in Denmark, Sweden, and the three Baltic states as well. Gjensidige literally means Mutual. The company was demutualised and listed on the Oslo Stock Exchange in 2010, but a customer-governed Foundation is still a major shareholder.

Gjensidige has almost 1 million customers in Norway alone. All in all, they communicate extensively with us, through various channels, when buying insurance, amending insurance policies, making claims, complaining and even thanking us. But most customers have very infrequent contact with us, and that poses a challenge, as they are not familiar with how we work.

1.2 The project

More than 10 years ago, the chief executive officer decided that Gjensidige should make insurance easy to understand for most people. That was an ambitious goal based on the realization that insurance contracts were too complicated. A primary concern was to find the right balance between simplicity and precision. In other words, simplification of language should not result in a loss of information for the customer, or an increase in the company’s liabilities.

To that end, a project group was assembled consisting of experts on products, claims handling, marketing, sales, web portals, legal affairs, and IT. External consultants were hired to, among other things, map the customers' needs, through focus groups and interviews.

The project took several years and resulted in a complete overhaul of the contracts. The language was simplified in the choice of words, syntax, and layout. A lot of irrelevant information was removed. In some instances, as many as five pages from the old contracts could be merged into one page in the new contracts.

The project was regarded a great success. Surveys confirmed that the customers found the new contracts easier to understand, and customer satisfaction increased. Further, the project helped establish plain language as a quality that should always be pursued in Gjensidige.

There is still room for improvements, but the way we communicate with our customers is much better today than 10 years ago, and the same is probably true for most other insurance companies in Norway.

2. Help in communicating the pension system

A few years ago, the financial industry in Norway decided to make a joint effort to make pensions easier to understand. The project was led by Finance Norway, which is the trade organization for most banks, insurers and other financial companies in Norway.

The need arose because the pensions system in Norway has changed immensely over the last 15 years, and public awareness has changed fundamentally as well. The system is more flexible than before and is designed to encourage people to remain in the workforce longer than they used to. Unfortunately, the system is not well understood by most people, both because the system is rather new and complex, with a mix of old and new pension plans, and because there are many technical terms that most people find hard to understand.

Finance Norway decided to produce a dictionary that could help member companies communicate consistently with their customers. Six companies were represented in a working party, as well as the trade organization, the language council of Norway and The Consumer Authority.

The dictionary now consists of some 200 words and has been published on Finance Norway's web portal, where it can be accessed by the public. The dictionary is used by the member companies when drawing up marketing materials and customer letters and when training employees.

