

JUST WHAT'S NEEDED

How to write for Direct Line



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Direct Line

The top line

We've given our brand a boost

- ▶ It's been turbocharged
- ▶ Rocket-fuelled
- ▶ Now it's gleaming



Why? Because **we're on it.**

Three simple words with just eight letters that convey so much.

Short, straightforward, easy-to-read, positive, confident and 'can-do'.

We're on it sets the bar for how all our writing should be.

That's why we write
just what's
needed

Just what's needed

It's about two things

1

Giving customers (and not-yet-customers)
exactly what they need.

Fine-tuning our words to their situation.

2

And not saying more than we need to say.

Just the right amount.

No more, no less.

Six word story

There are six short principles to just what's needed. Words or phrases that describe how we write.

The 'just' part

This is about paring things back. Keeping our writing:

Short. Straightforward. And Easy to read.

The 'what's needed' part

Here, it's all about attitude.

Being **Positive. Confident. Can do.**

**Mix it together, you've got
*just what's needed.***

Short

Straightforward

Easy to read

Positive

Confident

Can do

Let's keep it short

Most insurance writing is much too long. It doesn't have to be that way.

Writing for Direct Line is about showing that we're on it. Telling people what they want to know. In a way that they'd like to be told.



Keep things short.



Get straight to the point.

Keep things short

Get straight to the point

Tips for keeping things short

- The longer your message is, the fewer people will read to the end. (Or at all.)
- Edit. Go back over your writing. Weed out words you don't need.

Tips for getting straight to the point

- Say your most important thing first.
- Use subject lines and headlines to quickly sum things up.

Be straightforward

Why can't insurance be straightforward?

At Direct Line, we think that it can.

We make sure everything we do is hassle-free. Simple. Efficient. And intuitive. It's insurance that simply works.



Don't use jargon or 'insurance speak'.



Try to sound normal, not formal.

Don't use jargon or 'insurance speak'

Try to sound normal, not formal

Tips to help you steer clear of jargon

- Use the most everyday words. If you're writing about a car, call it a *car*, not a *vehicle*.
- Ask yourself: is this what someone would say, who didn't work in insurance? Use the words 'real people' use. It'll help you make stronger connections.

Tips for sounding normal, not formal

- Read it out loud. Does it sound like something you'd actually say, if you weren't reading from a screen or a page?
- Write more like you speak – or like people speak who don't work in our business. Do they *purchase* a policy – or do they *buy* one? Always choose the simplest word.

Make it easy to read

When things are easy to read, more people read them.

So cut out complexity. Not just from the ad copy. But from our policy books, 'Quote and Buy' pages, Interactive Voice Responses (IVRs) and 'Ts & Cs'.

It's better for our customers, and it's better for us. We'll come across as real, helpful people. Focused on what needs to be done.



**Check your
readability statistics.**



**Use lots of
white space.**

Check your readability statistics

How to check readability statistics

- In Microsoft Word, go to *File > Options > 'Proofing'*. Under 'when correcting spelling and grammar'. Tick 'show readability statistics'. Then run your spell check.
- * In Mac Word, go to *Tools > Spelling and Grammar > Editor*. Then select 'Document stats'
- Aim for a Reading Ease score of 60 or above. Less, and it's probably too hard.

Use lots of white space

About using white space

- Good written communication is as much about the look as the language.
- Think about layout. Short paragraphs and 'signposting' headings will give your words more room to breathe.

Be positive

Yes, we help when bad things happen.

But we're not all doom and gloom.

We're fixers. We focus on the positive. Doing what needs to be done.

We hit the right note for the situation. From a friendly smile when it's welcome, to nuts-and-bolts-help when it's needed.



**Sound warm,
empathetic
and natural.**



**But not chatty,
'salesy' or cheesy.**

Sound warm, empathetic and natural

But not chatty, 'salesy' or cheesy

How to sound warm and natural

- Put your personality into your writing. Use words like *you*, *we*, *I* and *our*.
- Use contractions. That's when you join shortened words together, with an apostrophe in between. Instead of *we are*, write *we're*. Instead of *I am*, use *I'm*. It'll help us sound much more human.

How not to sound chatty or cheesy

- Don't try to be 'a best mate'. We're Direct Line – not Innocent smoothies.
- Avoid exclamation marks! And steer clear of FULL CAPS in body copy ('FREE breakdown cover'). They make writing feel a bit desperate and 'shouty'.
- Don't say we're *great* or *fantastic* – explain the benefits, and let them speak for themselves.

We're confident

More than anyone else, we know what we're doing. Insurance was revolutionised by Direct Line.

We're confident, but we aren't big-headed. We shouldn't sound cocky or brash.



**Be direct.
Say it like it is.**



**Stay in control
of the facts.**

Be direct. Say it like it is.

Stay in control of the facts.

Tips for being direct

- Come straight out with what you most need to say. Don't drag it out till the very last paragraph.
- If we need someone to do something, let them know. If there's a downside, tell them that, too.
- Watch out for 'weasel words'. Try not to use *may*, *aim* and *could*.

Staying in control of the facts

- Don't get caught up in a complicated message. Plan it out. Write. And re-write.
- Create a logical structure. Give people a 'line of least resistance', making sure the whole message makes sense.

We're 'can do'

**We've got things under control.
Don't worry – we're not about to
slip up.**

We'll tell you exactly what's happening, and who's doing what. And what needs to be done, to get it sorted.



**Focus on fixing
the problem.**



**Use an active,
personal voice.**

Focus on fixing the problem

Use an active, personal voice

How to focus on fixing the problem

- Put yourself in the customer's shoes. What would you want to know, if you were in their situation?
- Think about ways to improve our processes. If you've got a great idea, let somebody know.

How to use an active, personal voice

- Be clear about who's doing what. Write *I'll send you a claim form*, not *a claim form will be sent to you*.
- If it's not you that's going to be doing the 'thing', say *we* or *we'll* instead.

Don't say, do say

As a brand, we're confident (without being cocky). We always keep things simple.



That means we use the most natural, everyday language. Words people use who don't work in insurance.

For example, instead of saying if you're an existing customer (all our customers are 'existing'), we'd write *if you're already a customer*.

Over the page, you'll see some examples of the kind of over-formal language insurance companies sometimes use.

Alongside, we've suggested more everyday words that will help us keep things simple.

Don't say	Do say
alternatively	or
amend	change
assist	help
calculate	work out
cannot	can't
consecutively	one after the other
ensure	make sure
exhibit	show
further	more
however	but
I apologise	I'm sorry
in order to	to
inquire	ask
introductory	first time
manufactured	made
may	might
notify	tell
obtain	get
portal	website

Don't say	Do say
prior to	before
property	house, flat
purchase	buy
purchased	bought
query	question
receive	get
reported	said
request	ask
require	need
resolve	sort out, fix
select	choose
should you	if you
sufficient	enough
utilise	use
vehicle	car, van
via	by, on, using, with
view	look at, see, watch
whilst	while
wish	want, would like to

Words and social

Facebook. Instagram. YouTube. Just a few social channels we're using today.

And by the time that you read this, there are bound to be more.

But it doesn't matter where you're writing. If it's coming from Direct Line, the tone should always be **just what's needed.**

So stick to the same six principles:

Short

Positive

Straightforward

Confident

Easy to read

Can do

Above all, be consistent

The number one watch-out for social media is around using a warm, conversational tone for our high profile posts – but then slipping into 'insurance speak' when we're writing one-to-one. Don't fall into that trap.

Good old grammar

Don't tie yourself up in knots over grammar. If it sounds right, then it usually is.

You can use any word at the start of a sentence. Just make sure it feels simple, everyday and straightforward.

(And if anyone suggests otherwise, invite them to go away and check.)



Use poetic effects

A lot of our tone is about sounding more natural and less like people 'expect' an insurance company to speak.

But we don't want to sound plain or boring. So we use some well-known poetic effects.

Alliteration

Remember this one from school? It's about repeating a letter or sound, so it 'trips off the tongue'. (There, that was just an example.)

Rhythm

The sound of your writing is really important. That's why reading it aloud always helps.

Put music in your words.

Rhythm's the reason we say salt and pepper. And almost never pass the pepper and salt.

'Words with zip'

Use a lively vocabulary. Reflect the way you hear people talk. But don't over-egg it. That's when 'words with zip' can become 'words that trip'.

Before and afters

Theory helps. But what helps even more is seeing the theory in practice.

Here are some 'Before and Afters'.

These will help show you how to write **just what's needed.**



From our website FAQs

Before

Your selected question

Why is it necessary to provide all my personal details in order to get a home insurance quote?

The questions that are asked are all relevant to the way in which we both underwrite and price a policy.

Your name and the Date of Birth also act as a reference allowing us to identify you on our database should you have had a quotation or bought a policy in the past.

After

You've asked

Why do you need all my personal details to give me a home insurance quote?

We only ask for things we need to work out the price of your policy.

We'll take your name and date of birth as a reference. That way, we'll find your info more quickly when you call up again.

What's changed?

- We've replaced the formal language with words that sound more conversational. *Why is it necessary* has become *why do you need*. *Identify* is now *find*. *Should you* is *when you*. And we've used contractions right from the start.
- We're using an active voice. So instead of the questions that are asked (which is passive), it's we only ask.
- We've edited out words we don't need. First, we changed *your selected question* to *your question*. Then we tweaked that a bit more, adding some more personality to make it more confident and can-do: *you've asked*. We also made *in order to*, *to*.
- We've cut back unnecessary detail. People don't need to know that we keep info on *our database* – it's obvious.
- We've made it more positive. The reason we use name and date of birth details is so we can help out in future – not catch people out based on their past.

From our Ts & Cs

Before

(Introductory discounts deducted consecutively. Minimum premiums apply. New customers only.)

After

It's for new customers. Minimum premiums apply, and we take the discounts off one after the other.

What's changed?

- Before, the terms and conditions felt like weaselly caveats. We weren't being upfront or can do.
- Now, we sound more confident. We're being open about the offer.
- We've used the simplest words. So the five-syllable *consecutively* has become the more everyday *one after the other*.
- Banishing those brackets helps us sound more open and honest.

From our Facebook page

Before

Morning Sally.

I'm sorry to read your posts. You're clearly unhappy with our terms and I wondered if you would like me to pass your details to our Customer Relations department?

After

Hi Sally,

I'm really sorry to hear about all the problems you've been having. Send me your details in a private message, and I'll see what I can do to help.

What's changed?

- It's a subtle change, but the rhythm of the original *Morning Sally* (followed by a full stop) could feel downbeat and slightly ominous. *Hi Sally* (with a comma) feels more positive and confident.
- There's some unintended ambiguity to the words *I'm sorry to read your posts*. It almost sounds as if we're sorry we've had to read them – not we're sorry because of the problems Sally's had.
- The same applies to *You're clearly unhappy*. It's trying to be empathetic – but instead, sounds accusatory.
- The rewrite feels sincere. *I'm really sorry* is what someone sympathetic would naturally say.
- In the After, *send me your details* has some energy to it. We're confidently telling Sally what she should do.
- *Pass your details to our Customer Relations department* felt quite formal and bureaucratic. There was something pessimistic about it – as if once the details are passed on, they might disappear forever. (Even the phrase *Customer Relations department* sounds corporate and a bit euphemistic.)
- In the rewrite, *I'll see what I can do to help*. It's much more personal. You can sense real people, trying to fix things.

Lost for words

Don't be. The Brand Team's here to help.

If you work at DLG, you can email the Brand Team using the #brandteam email address.

If you work for one of our agencies or partner companies, speak to your Direct Line contact.

They'll be able to track down the info you need or put you in touch with the right person.

That's how we write

Short

Straightforward

Easy to read

Positive

Confident

Can do

Just what's needed

Thanks

