**AUTORITÉ DES MARCHÉS FINANCIERS**

# Summary Drafting Guide

## Volume 2

Graphic design for clear,
effective communication

The summary supports your clients in making an informed decision when they purchase an insurance product without the intermediary of a representative. The Regulation respecting Alternative Distribution Methods (the Regulation) includes the requirement that the summary be written in language that is clear, readable and specific so as to highlight the essential elements of the product.

Although the Regulation doesn't make specific reference to the use of graphic design or visual elements, it does include the requirements of clarity and readability, which cannot be achieved without using them.

Break down the silos! To optimize the use of graphic design and visual elements, you'll have to learn to work with multidisciplinary teams, including a graphic designer and your organization's communications people. Meet at the start of the project to structure the steps of the summary design process.

This second volume of the *Summary Drafting Guide* builds on certain design principles touched upon in the first volume. It covers the role of graphic design, the graphics tools that can be used to draft a summary, and how those tools can be incorporated into your drafting process.

# Table of Contents

# The role of graphic design in creating clear, effective summaries

## What is graphic design?

Graphic design refers to the use of visual elements to ensure optimal content readability, structure and comprehension.

For example:

- Typography, alignments and margins are graphic design tools used to make content more readable.
- Heading styles, text boxes and bulleted lists are used to enhance the way information is organized.
- Tables, graphs and illustrations are used to optimize content comprehension by making it possible to visualize information.

## 1.1 Facilitate skimmability and readability

Your clients may be in a hurry, overloaded with information or uninterested sometimes in reading everything that's intended for them. Many of them have developed the habit of not reading, or merely skimming, insurance-related content.

Graphic design is an effective tool for:

- Reducing content density, which eases the feeling of information overload.
- Creating a more enjoyable read, which makes the client want to read the summary.
- Bringing out key messages and the hierarchy of information so your client can better understand the summary even when skimming it.

## 1.2 Improve your clients' understanding

Did you know that, according to the 2015 edition of the Rapport québécois du Programme pour l'évaluation internationale des compétences des adultes (PEICA) (in French only), 53% of adult Quebeckers don't have the reading skills to understand and assimilate dense or long text? This figure is in line with the rest of Canada, where, depending on the province or territory, between 46% and 56% of people have reading issues.

Moreover, whatever their level of literacy, most of your clients have a limited grasp of insurance-related concepts. A study by Option consommateurs[1] has shown that some concepts, such as "premium" and "waiting period," are frequently misunderstood.

You can convey these concepts by contextualizing or explaining them with words. However, visual elements, like illustrations and graphs, can help clarify complex concepts. They also cut down on the number of words used, reducing content density.

In a study entitled *Étude lisibilité de la documentation placements « ISR »* (in French only), a French research team looked at how clients perceive financial product-related documents. According to the study, clients find it comforting when documents are readable, well structured and contain visual elements to aid their understanding.

Conversely, clients tend to be wary of products when the related documents are dense. When faced with dense and complicated documents, clients feel unsure and worry about missing information—particularly the key terms of purchase.

---

1  *Assurance invalidité et assurance maladie grave : des contrats faciles à comprendre?* (in French only), prepared by Option consommateurs in June 2018.

# Steps for integrating graphic design into the production of summaries

## 2.1 Plan the drafting process as a team exercise

You aren't alone, which is both reassuring and exciting! The analysts, your communications department colleagues and the graphic designer are your allies. What's more, the graphic designer will benefit from being included early on in the production process.

The graphic designer is often called upon at the very end of production for the limited purpose of making the document look attractive. However, the scope of a graphic designer's expertise goes far beyond aesthetics!

If brought in at the drafting stage, the graphic designer can help you find solutions to any readability, clarity, plain-language and structural issues you come up against. The key to getting the most out of this collaboration is to accurately identify those issues and clearly articulate them to the graphic designer. There's therefore no need for you to become a graphic design expert!

## 2.2 Prepare a picture of your target audience and present it to your graphic designer

To make the right graphic design choices, you have to know the needs of your clients. Remember: To gauge how readable and clear your summary is, you need to see things from their point of view.

Is your target audience "all Quebeckers"? Not altogether. Even if the insurance policy is general, potential clients are more targeted. The summary is for people with a particular history and set of intentions and needs.

To document who your target audience is, gather data from your organization's various departments (sales and marketing, client service, complaints and disputes, etc.). Combine this with sociodemographic data on the population segments the insurance is intended for.

A clearly defined target audience can help you:

- Determine whether some of your clients have seeing difficulties.
  *If so, choose a large, easy-to-decipher font.*
- Identify which concepts are less well understood by your clients and why.
  *Get your graphic designer involved as early on as possible so he or she can provide you with ideas for visual elements.*
- Choose the key messages that are to be highlighted graphically.
  *For instance, you could decide to design a page that visually encapsulates the key messages contained in the summary.*

## 2.3 Identify concepts that are hard to explain in words

Once you know who your clients are, you should be able to identify the words or concepts they will find difficult to understand.

Will your clients know the difference between premiums and payments? Will they understand the criteria used to determine the price of their insurance? Will they know when their insurance starts and ends?

Now that you've done this analysis, determine which concepts are difficult to describe or explain in words. You can also ask the graphic designer to start working on these concepts at the content design stage.

You'll need to decide which information will remain in text form and what can be illustrated. Sometimes, the text and the visual element will have to be combined to achieve a clear and effective explanation.

This work is collaborative. You may, for example, hold ideation workshops on specific concepts. Don't wait until you've finished drafting the content to work with the graphic designer!

## 2.4 Bring out the hierarchy of information and your key messages

Have you chosen your messages and arranged them in a hierarchy of importance in accordance with the principles of clear and effective writing (also see the first volume of the Summary Drafting Guide)? The graphic designer can support your choices using processes that draw your clients' attention to key messages:

- Layout, pictograms and alignments are devices that will guide the reader's eye to essential information.
- Some smart choices will also help keep the reader's eye from focusing on secondary information first.

For an effective collaboration, describe the characteristics of the target audience to the graphic designer as well as the communication goals you wish to achieve with your summary. Also make sure the graphic designer has a good understanding of the general structure of the summary so that the heading levels for your content and the hierarchy of information can be clearly identified.

# Tools to familiarize yourself with in order to work with a graphic designer

## 3.1 Readability tools

These tools are designed to make your summary easy and enjoyable to read. They can help you make a good first impression on your clients and your clients feel that they will be able to easily understand the content.

### Text segmentation

No one wants to read a wall of text! Make sure your text includes enough white space to give your clients' eyes a chance to rest.

Divide the information into short paragraphs and leave enough white space between paragraphs to make your document airy. Ask your graphic designer for advice on what the best options are in terms of spacings and line spacings.

After segmenting your content, add headings and subheadings to guide the reader.

Does it feel like your summary is getting too long? A well-segmented, airy document gives your clients some relief, which motivates them to keep reading.
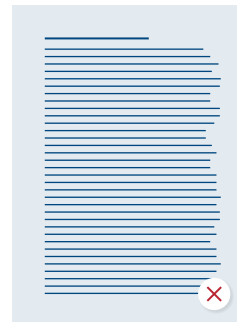
### Margins

Don't sacrifice the margins just to make sure your document has fewer pages! They're essential to keep your document well spaced and to ease the feeling of information overload.

Well-defined margins result in content that is more readable and uncluttered. They help to shorten the lengths of lines, making reading easier.

## Alignments

Left-aligned text creates variation at the ends of the lines. When moving on to the next line, the eye has a point of reference so it doesn't lose track of what it is reading.

Justification causes the eye to lose this point of reference because all the lines are the same length. It also creates uneven spaces between the words. Justified alignment makes the text more difficult to read, even if it may seem more "aesthetically pleasing."

Beware of using multiple alignments, as they may distract your client and make the reading direction less obvious.

## Typography

The font type and size and spacing between letters can affect summary readability.

When you choose the font, with the help of a graphic designer, consider both your company's graphics standards and your target audience's needs. For example, choose a larger font size for products intended for clients 65 and older.

As with margins, avoid artificially shrinking the font size in order to shrink the number of pages in your summary.

For comparison purposes, here are a few different font sizes

| 12 pts | Body text | ✓ |
| 11 pts | Body text | ✓ |
| 10 pts | Body text | ✓ |
| 9 pts | Body text | ✗ |
| 8 pts | Body text | ✗ |

**Summary title page**

Also think about including an airy title page or inserting page breaks between the different sections.

## 3.2 Tools for enhancing the information structure

Once you've selected and prioritized your messages and ordered them according to a hierarchy of importance, structural tools will help you enhance those choices.

### Heading styles

The style for each heading level should be unique to make it easily identifiable. The graphic designer defines these styles by making formatting choices, including selecting a font, a font size and an interline spacing.
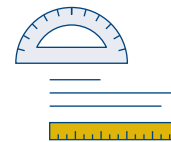
When heading styles are well defined, the headings help readers quickly find the information they're looking for. They also make it possible to efficiently skim the document by bringing key messages and the hierarchy of information to the foreground.

Don't use multiple heading levels. Limit yourself to three or four, or your clients might lose track of the general structure.

**Main heading**

Background

**Heading 1**

Background

**Subheading 1**

Background  ✕

**Main heading**

Background

**Heading 1**

Background

**Subheading 1**

Background  ✓

### Bulleted or numbered lists

Bulleted lists are used to break down information into a series of list items such as conditions to be met, documents to be provided or steps to be completed.

Also, pictograms may be used as bullets to convey a message. For example, a red X may be used in a list to highlight the main exclusions under an insurance policy. A stopwatch-shaped bullet might be used to indicate a list of deadlines (also see the section on pictograms).

Avoid overly long bulleted lists: More than four or five items and the reader will become discouraged.

## Text boxes

Text boxes are used to bring out key messages.

Be careful: Text boxes aren't places to dump information that's difficult to put elsewhere!

They highlight information by isolating it from the rest of the text.

## Boldface and colour

Like styles, these formatting tools are useful for emphasizing key information, provided they're used sparingly!

These formatting effects must be used consistently throughout your text. If you decide to use underlining or a certain colour to draw attention to important information, make sure you use the same formatting throughout the entire document.

**Int que nia dolenda**

Vel maio dolecae, simende llitis **mintiis** at occaepero to tem eiunti imil maiorem et **entur aut aut** et **alignam renienis.**

**Int que nia dolenda**

Vel maio dolecae, simende llitis mintiis at **occaepero to tem** eiunti imil maiorem et **entur aut aut** et alignam renienis.

## Beware of visual noise

Graphic design should help convey your key messages in addition to ensuring content readability.

Poor choices can result in "visual noise": The eye is drawn to graphic elements that serve no purpose or hinder understanding.

## 3.3 Information visualization tools

Photos, illustrations, pictograms, icons and graphs serve several purposes. They help to explain concepts that are hard to put into words. They also enhance your key messages.

### Pictograms and icons

Pictograms and icons are useful for quickly representing an object or well-known concept. For example, a red cross may be used to represent health care, while a green circle may be used to signify permission.

Pictograms can be used for such things as visually grouping together information of the same kind, such as health conditions or a description of costs, for example.

However, these elements are small and should be instantly recognizable. If they're abstract or difficult to decode, they won't be useful. If they're misinterpreted, they could even mislead your clients.

The health problems covered

The cost of your premium

The term of your coverage

### Beware of differences in the way things may be interpreted

An image isn't always perceived the same way by different people. There may be variations in interpretation due to cultural differences or the reading context.

Pictograms, in particular, are open to different interpretations. How a symbol is understood depends, in particular, on the answers to the following two questions:

- Is a context provided for the image?
- Is the symbol familiar enough to readers to be easily recognized by them?

How do you know whether it is appropriate to use a pictogram? Under ISO standards, for example, a good pictogram must be understood by at least 67% of people when tested among users.
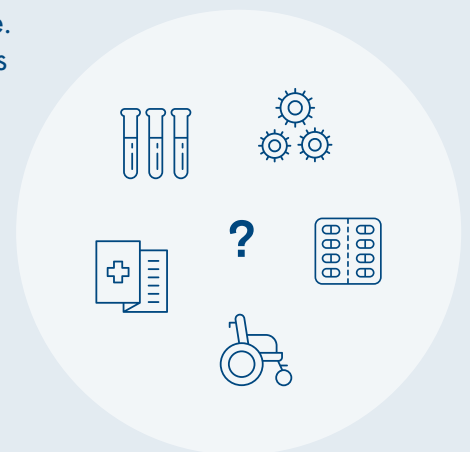
## Photos and illustrations

Choose your photos and illustrations carefully.
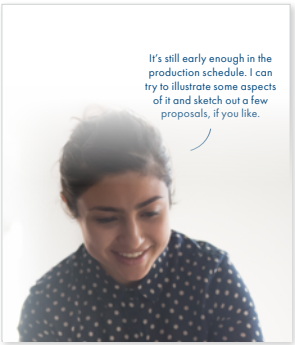They are often seen and decoded before the text is.
They convey a message to your clients instantly.

Photos or illustrations can be used to illustrate a concept that's known but difficult to explain in words.

They can also be used to highlight a portion of your summary and make it easier to read.

It's still early enough in the production schedule. I can try to illustrate some aspects of it and sketch out a few proposals, if you like.

## Tables

Tables allow the reader to skim and process a large amount of information at a glance. The data in the table is categorized and presented succinctly. Tables are therefore a good tool for helping your clients make logical or analytical comparisons.

Let's say you want to demonstrate how two factors affect the insurance premium. When they are placed side by side in a table, your clients can see the consequences of their choices at a glance.

Be careful: Tables are very effective for making simple comparisons; however, graphs are much more effective for illustrating links or inferring trends.

| Your age | Maximum trip duration |
|---|---|
| 59 years or under | 90 days |
| 60 to 69 years old | 60 days |
| 70 to 79 years old | 30 days |

For example, using this table, clients can determine whether they can obtain insurance for a 45-day trip at their age.

# Graphs and diagrams

Graphs are multipurpose tools. In your summaries, they can be particularly effective for illustrating the links between several pieces of information. Below are three types of graphs you can use to help illustrate proportions, a process or trends.

## Illustrating proportions

Mathematical concepts such as proportions are often difficult to explain in words. Some types of graphs can be useful for comparing and illustrating these concepts.

They're especially useful in helping clients compare percentages or visualize multiplications.

## Visualizing a process

Some graphs are perfect for illustrating concepts that apply over time.

When does coverage start and end? When and under what conditions can the insurance be cancelled? How is the pre-existing conditions exclusion applied? These are common questions in the insurance field.

If you want to explain such concepts visually, clearly identify all the variables and product conditions that are described in the summary. Then, with the graphic designer, determine whether the concept can be illustrated graphically.

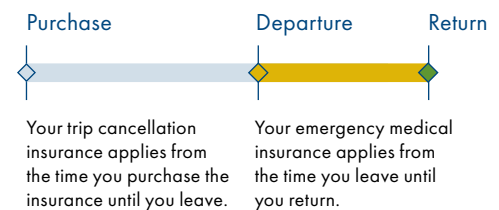## Illustrating change over time

Graphs can also be used to link the concepts of comparison and change over time, allowing you to illustrate changes or trends.

For example, you want to show that the premium may vary over time based on the client's age? You want your clients to understand the way a loan balance changes with or without insurance? Discuss the concepts you want to illustrate with the graphic designer. Identify the elements that change and the concepts to be compared.
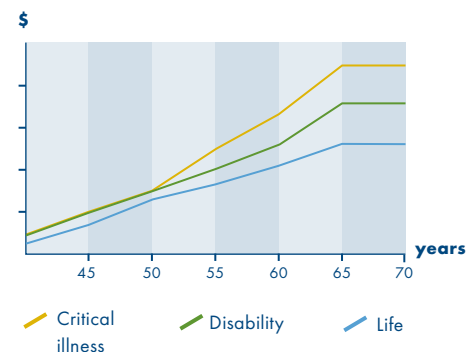
Calculation of premium by number of insureds

| | | | |
|---|---|---|---|
| 1 insured (you) | Your premium | | $25 |
| 3 to 5 insureds (family) | Your premium | X 1.9 | $47.50 |

When does each type of insurance begin and end?

| Purchase | Departure | Return |
|---|---|---|

Your trip cancellation insurance applies from the time you purchase the insurance until you leave.

Your emergency medical insurance applies from the time you leave until you return.

Price of insurance depending on your age



Critical illness    Disability    Life

## Is your summary clear and effective? Test it out!

Clarity and simplicity should be gauged from your clients' point of view. As a writer, you might be surprised by the issues that comprehension tests can bring to light.

Clear, effective writing and graphic design aren't exact sciences! Good practices support the implementation of a continuous improvement process. Don't be afraid to start over.

## Re-reading your content in three steps

**1** Re-read your content when you have **a clear head**. Some solutions will come to you on the second or third reading.

**2** Have **a colleague specialized** in clear and effective writing re-read your summary. Your content will always be improved by bringing in a person with a fresh set of eyes who understands your challenges and goals.

**3** Test your summary **on individuals who are representative of your target audience**. Usually, any issues can be detected by testing it out on a small group of people. You can also ask questions to find out why an explanation or visual element wasn't understood. Armed with this invaluable information, review and improve on the text!

Critical comments can be hard to accept. It can be frustrating to find out that clients don't understand a carefully thought-out and illustrated explanation.

Remember: Drafting a summary is a step-by-step process. Ultimately, you want your clients to understand the information contained in the document so they can make an informed purchasing decision. Therefore, the goal is to create a summary that your clients will find enjoyable to read and useful.