

# Designing communication to support and get results



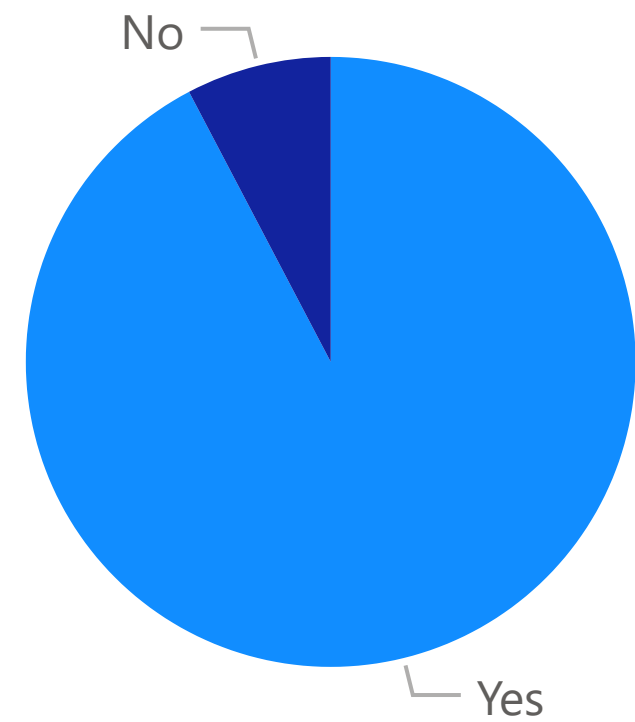
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21st February 2024

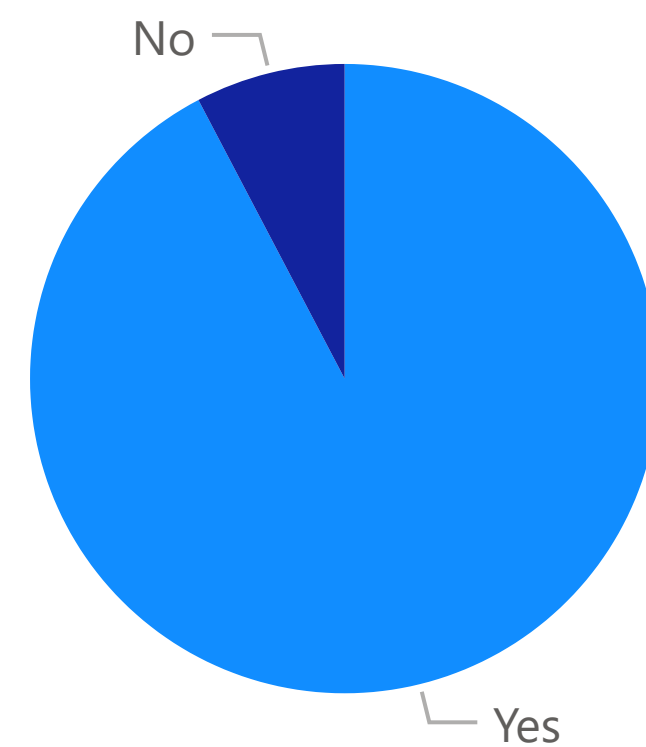


# Intelligibility Webinar : 21st February 2024

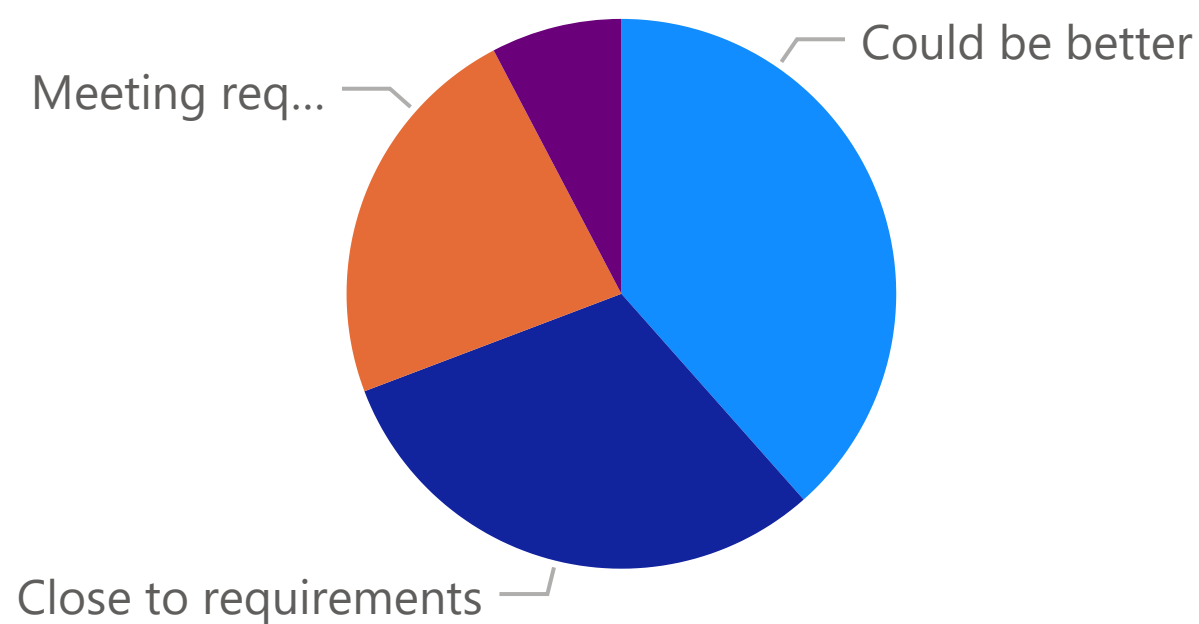
1. Do you consider readability within your current communication design?



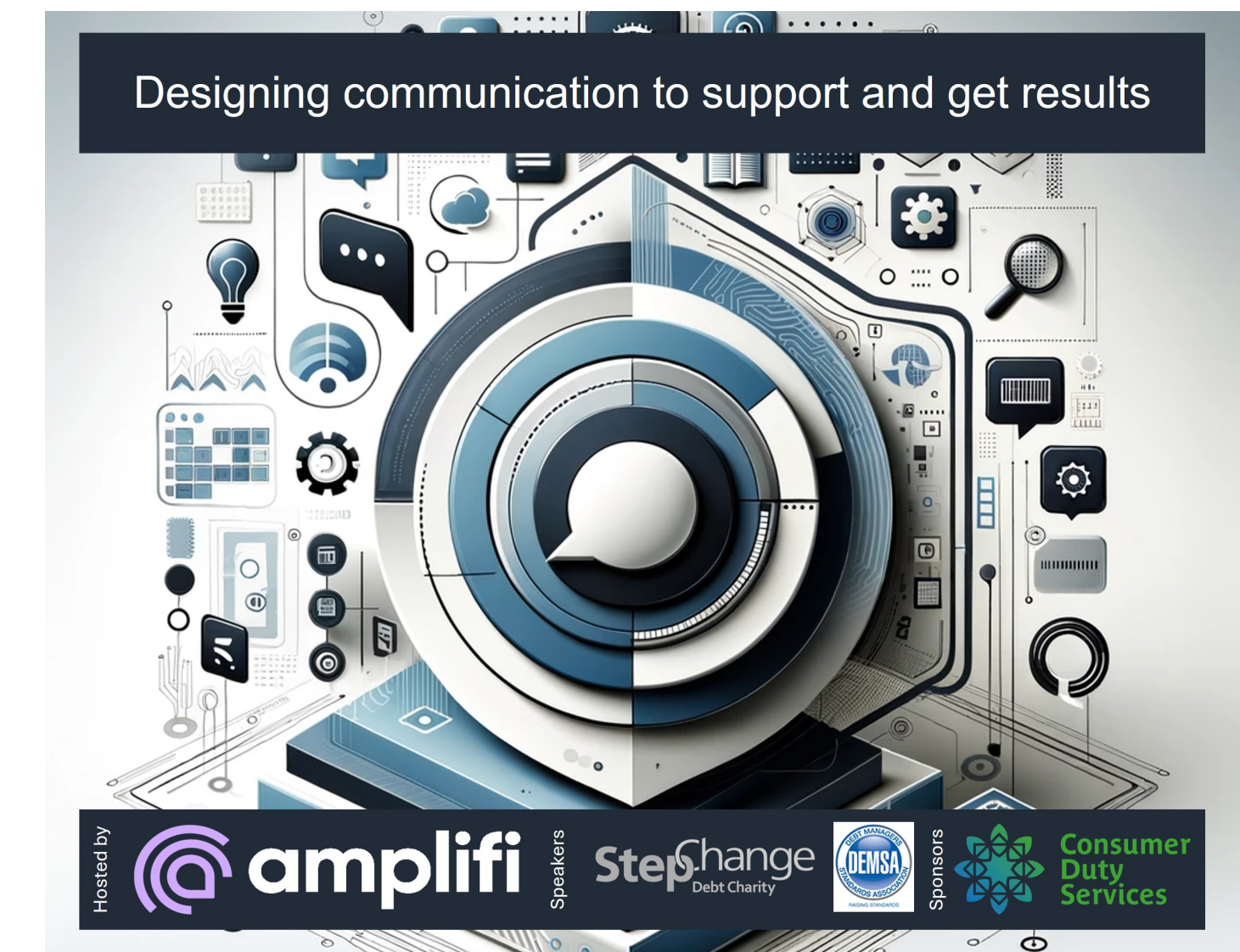
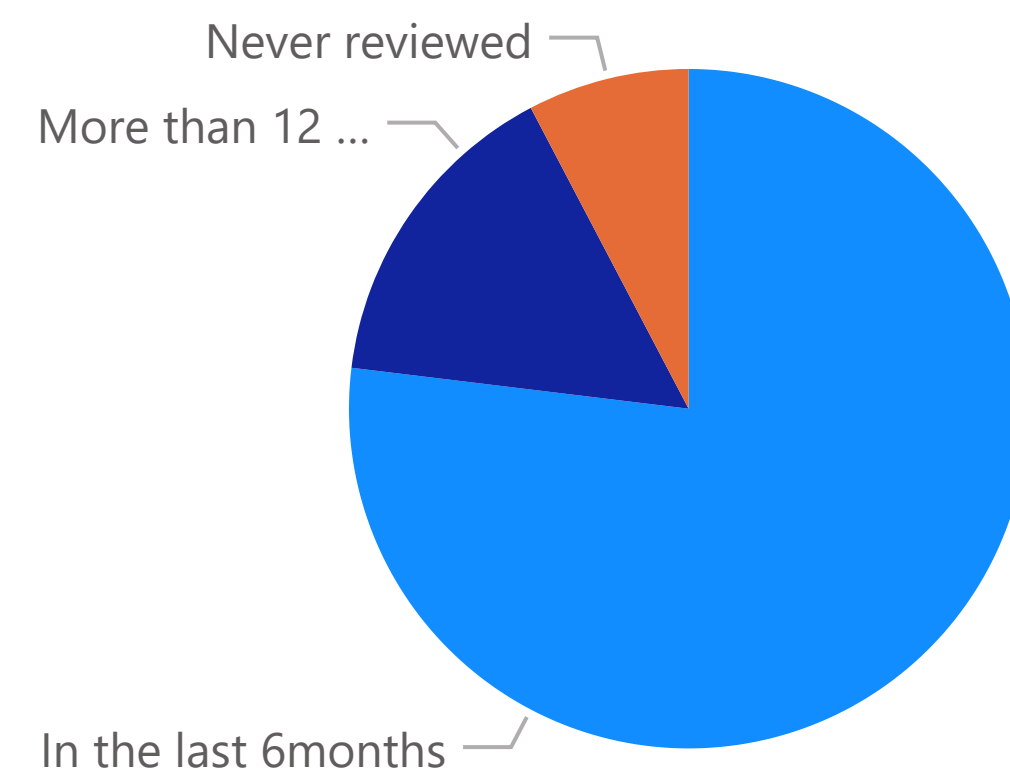
2. Is there a difference between readability and intelligibility in communications?



3. How well do you feel your documents meet the new requirements for intelligibility under consumer duty?



4. When did you last review all of your documents for communication intelligibility?



## Barriers to Creating Intelligible Documents

**Complex Terminology:** Jargon and technical language can be confusing to non-experts, creating a barrier to understanding for readers without specialized knowledge.

**Regulatory Requirements:** Legal and regulatory mandates often necessitate the inclusion of detailed and specific language that can be dense and difficult for the average reader to comprehend.

**Balancing Brevity with Completeness:** Striving to keep documents concise while ensuring all necessary information is included can result in either overly dense or incomplete communications.

**Reader Diversity:** Individuals' varying levels of literacy, numeracy, and education mean that a document clear to some may be incomprehensible to others, making universal clarity a challenge.

**Understanding and Addressing Customer Needs:** Difficulties in accurately assessing customers' comprehension levels and tailoring communications to meet diverse literacy and numeracy needs.

**Time and Resource Constraints:** The effort to produce clear, customized communications is often at odds with limited budgets and tight deadlines.

**Leadership and Organizational Support:** Insufficient backing from leadership to prioritize and invest in the development of clear, accessible communications.



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## Session Questions

- How can we identify our clients' true understanding better?
- What is the panel's understanding of using the statement "Free Advice" in communication?
- How best can you handle conflicting regulatory requirements, such as consumer duty and particularly consumer understanding for customers who may be identified as having a severe literacy vulnerability, and prescribed text to be used such as CONC 8.2.4(1)?
- If everyone uses AI to create documents, is there not a danger of the same document eventually looking the same as everyone else's?
- Does the AI take into consideration the rules and legislation around what has to be in the content of a mandatory document such as a Privacy Policy?
- Will this lead to certain staff not being needed?
- Given the importance of consumers understanding the commitments they are making if the solution is to be sustainable, will the Insolvency Service or the RPBS be looking to issue some rules/guidance/expectations around IVA communications?

