

Plain Language Checklist for Premium Increase Notices

TDI encourages you to use plain language in your communications with consumers. We advocate using language that's clear, simple, and direct. Here's what we found in our review of your notices. Please revise your notice based on these comments.

Company name:	
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Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	1. Does the document have a clearly worded, descriptive title or subject line? For example: Your Long-Term Care Premiums Are Increasing.
<input type="checkbox"/>	<input type="checkbox"/>	2. Is information presented in a logical order (essential information first, nonessential information later)?
<input type="checkbox"/>	<input type="checkbox"/>	3. Does the notice include all the following information?
<input type="checkbox"/>	<input type="checkbox"/>	The amount and effective date of the increase.
<input type="checkbox"/>	<input type="checkbox"/>	What the reader must do and the deadline to do it.
<input type="checkbox"/>	<input type="checkbox"/>	Descriptions of the customer's options.
<input type="checkbox"/>	<input type="checkbox"/>	The consequences of choosing each option.
<input type="checkbox"/>	<input type="checkbox"/>	A statement telling customers how to contact the company for more information or help understanding their options.
<input type="checkbox"/>	<input type="checkbox"/>	4. Is the company's customer service number easy to find?
<input type="checkbox"/>	<input type="checkbox"/>	5. Is the notice clearly worded and easy to understand?
<input type="checkbox"/>	<input type="checkbox"/>	6. Are all technical terms defined? For example: Your policy has a contingent nonforfeiture benefit. This means you can still get some benefits if you stop paying premiums.
<input type="checkbox"/>	<input type="checkbox"/>	7. Is the notice in an easily readable font in at least 11-point type?
<input type="checkbox"/>	<input type="checkbox"/>	8. Does the notice use headings to help the reader find information easily?

<input type="checkbox"/>	<input type="checkbox"/>	9. Is white space (margins, lines spacing, and spacing between paragraphs) sufficient and consistent?
<input type="checkbox"/>	<input type="checkbox"/>	10. Are tables, charts, and other graphics, easy to read and understand?
<input type="checkbox"/>	<input type="checkbox"/>	11. Are the grade level and reading ease scores appropriate (10th grade or lower; Flesch reading ease score 40 or higher)?

Comments: