



**If you are not happy with the state of these  
toilets you should see the manager**

# Something's not working

---

The insurance company sent Sally a quick guide explaining the changes to her pension policy

The meaning of communication is the response it receives



# WIBNI . . .

---







# Specific regulatory issues

---

- 1. Requests from policyholders**
- 2. Proactive communication to policyholders**
- 3. Communication with distributors**
- 4. Customer types and their information needs**
- 5. Focused advice**

**Consider . . .**

- 1. Is the FSA's comment valid?**
- 2. What's causing the problem (barriers)**
- 3. What should be done to overcome these by:**
  - Individual firms**
  - Industry/ ABI**
  - FSA**



# Lost in translation

---

**i would like to apply for a job with your company for two years i have been employed as a sales clerk for the jones store i sold nothing that i did not take pride in i am sure it will be the same if i work for you.**

**I would like to apply for a job with your company. For two years I have been employed as a sales clerk for the Jones store. I sold nothing that I did not take pride in. I am sure it will be the same if I work for you.**

**I would like to apply for a job with your company for two years. I have been employed. As a sales clerk for the Jones store I sold nothing. That, I did not take pride in. I am sure it will be the same if I work for you.**