

# WHAT **NOT** TO SAY ON THE WEB



## A GUIDE TO TROUBLESOME INSURANCE AGENCY WEBSITE LANGUAGE WITH SUGGESTED REVISED WORDING

# Welcome to the Big “I” Professional Liability Website Wording Guide.

This compilation of terms, words and phrases is a sample of those used by agencies on their websites, social media and marketing that have been known to have caused problems for agencies in the event of an errors and omissions claim.

While this is not an exhaustive list, it contains many of the most common and repeated statements that have been used by customers and their attorneys in claims against insurance agencies.

Also provided are sample alternatives based on review by E&O defense counsel, claims adjusters, and others involved in insurance agent risk management. Some terms for which an alternative is not provided should be completely avoided.

Review this list as you create your marketing presences, be it on the web or in any other manner.

## ACTION ITEMS

- Read through the terms and suggested replacements/deletions.**
- Assign a responsibility with a deadline to someone to review your materials for problematic terms.**
- Consider setting a calendar reminder for an annual review of your materials for problematic wording.**
- Share this guide with your staff so that your team members are aware of the types of wording that should be avoided.**

*Tip: Looking for a certain term in the language guide? Use Control-F to search within this document.*

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## Where might these words appear?

*Check:*

*Your website*

*Your brochures and stationery*

*Your marketing emails*

*Your business card*

*Your social media posts*

*Your voicemail message*

*Your advertising*

*Your office signage*

*Your texts*

*Your conversations*

**“An ounce of prevention is worth a pound of cure.”**

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# "BEST"

DON'T SAY:	INSTEAD SAY:
"We will provide you with the best insurance"	Together we can find solutions to address your insurance coverage requirements at a competitive price.  Provide you with the appropriate insurance based on your expressed needs and budget.
"find the best coverage"	We will listen to your needs and help find solutions to address your insurance coverage requirements at a competitive price.
"the best policy and price"	We will work with you to find solutions to address your insurance coverage requirements at price that fits your budget.
"find you the best value"	Together we can find solutions to address your insurance coverage requirements.
"want you to be prepared with the best coverage"	Together we can find solutions to address your insurance coverage requirements.
"we place your policy with the company offering the best coverage"	We work with many companies so we can help you find the coverage that meets your needs.
"we are committed to finding the best plan for you, giving you the best coverage at the best price."	We will work hard for you to find solutions to address your insurance coverage requirements at a competitive price with our high-quality carriers.
"provide you with the best coverage at the best price"	We can assist in helping you find affordable coverage.
"put you in touch with the best insurance carrier"	We work with several insurance carriers and together we will find solutions to meet your requirements.
"The best auto insurance in (state)"	Together we can find solutions to address your insurance coverage requirements.
"offers you the best deal possible"	We can assist in helping you find affordable coverage.
"so you can rest easy knowing that you have the best possible coverage at the best price without having to learn legal jargon"	Together we can find solutions to address your insurance coverage requirements.
"We review your needs and recommend coverage that best fits you."	We can assist in helping you find coverage to meet your requirements.
"offering you the best coverage at the most competitive prices"	We can assist in helping you find affordable coverage.
"suggesting the best alternatives"	Together we can find solutions to address your insurance coverage requirements.
"offering the best companies"	We work with several highly rated insurance carriers and together we will find solutions to meet your requirements.
"We carefully selected our carriers in order to provide you with the best level of service, price and coverage."	We work with many high-quality insurance carriers and together we will find solutions to meet your requirements.
"deep insurance understanding in order to deliver our clients the best insurance experience."	Our team has more than (x) years combined insurance experience. Together we can find solutions to address your insurance coverage requirements at price that fits your budget.
"best insurance experience"	Together we can find solutions to address your insurance coverage requirements.
"(Name) Insurance Agency is committed to providing the best service and the most competitive prices"	Together we can find solutions to address your insurance coverage requirements at price that fits your budget.
"You can count on (Name) Insurance to have the best farm coverage"	Our team has more than (x) years combined insurance experience in farming and ranching.
"Give us a call today so we can create a home insurance plan that works best for your specific needs."	Give us a call today so Together we can find solutions to address your insurance coverage requirements.
"find the best coverage and lowest premiums possible."	Give us a call today so we can create a home insurance plan that works well for your specific expressed insurance needs.
"provide you with the best coverage possible"	We can assist in helping you find affordable coverage.
"deserve the best possible coverage"	We can assist in helping you find coverage to meet your requirements.
"create the best possible solutions"	We can assist in helping you find coverage to meet your requirements.
"best coverage options"	Together we can find solutions to address insurance requirements.
"provide our clients with the best coverage"	Together we can find options to address insurance requirements.
"want you to be prepared with the best coverage"	Together we can find solutions to address your insurance coverage requirements
"shop for the best policy to suit your needs"	We can assist in helping you find the insurance coverage for your requirements.

## “STANDARD OF EXCELLENCE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"With a high standard of excellence"	Provide you with helpful information and support, so you can quickly and easily select a policy that meets your requirements.  Experienced and reliable.
"We are committed to a high standard of excellence"	We will listen to your needs and provide you with timely, helpful information and support.
"We are committed to a high standard of excellence in all that we do and to establish a firm relationship of mutual trust and service with each of our clients"	We value customer service and together we can find solutions to address your insurance coverage requirements.

## “SPECIALIZE/SPECIALIST”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"We specialize in helping our clients protect their building projects"	Our team of agents collectively have __ years of insurance experience.  Our team has more than (x) years combined insurance experience.
"We specialize"	Our team has more than (x) years combined insurance experience in the trucking industry.
"have developed expertise in specialized areas"	Our team of agents collectively have __ years of insurance experience in the trucking industry.  Our team has more than (x) years combined insurance experience in the trucking industry.
"we specialize"	Our team has more than (x) years combined insurance experience in (types of insurance)
"specialized coverage you need"	Our team has more than (x) years combined insurance experience in (areas of insurance).
"we can design a specialized package according to your property, liability, and casualty needs. We are also proactive in identifying any factors that may increase your premiums or change your risk, and provide consulting and risk management options to protect your business."	We will listen to your property, liability and casualty needs and together we can find solutions to address your insurance coverage requirements at a reasonable cost.
"we specialize in fitness and gym insurance, and can provide you with a comprehensive commercial insurance package that protects you from the worst, while not breaking the bank."	Our team has more than (x) years combined insurance experience in fitness and gym insurance. Together we can find solutions that are within your budget.
"Partnered with one of our Insurance specialists"	Together we can find solutions to address your insurance coverage requirements.

## “ONGOING”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"but with ongoing support, training, and risk management"	Provide you with helpful information and support, so you can quickly and easily select a policy that meets your requirements.

## “PERSONALIZED”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Personalized coverage to fit you perfectly"	Together we can find solutions to address your insurance coverage requirements.
"personalized customer service and comprehensive insurance solutions"	We value customer service.

*Tip: Wondering how to find all these terms withing your website? Use the Google method outlined on page ten to quickly uncover a list of instances of a given term appearing on your website.*

# “EXPERT/EXPERTISE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"The kind of people you can depend on"	We value customer service.
"Expert staff & unbiased advice"	Our team of agents collectively have __ years of insurance experience. Our team has more than (x) years combined insurance experience.
"We are known for expertise"	Our team of agents collectively have __ years of insurance experience. Our team has more than (x) years combined insurance experience.
"have developed expertise in specialized areas"	Our team of agents collectively have __ years of insurance experience in the trucking industry. Our team has more than (x) years combined insurance experience in the trucking industry.
"Our experts"	Our team has more than (x) years combined insurance experience.
"we know we've chosen the right experts"	Our team has more than (x) years combined insurance experience.
"Our team of insurance experts"	Our team has more than (x) years combined insurance experience.
"Our team of farm and ranch insurance experts are here to assist you."	Our team has more than (x) years combined insurance experience in farming and ranching.
"a dedicated team of experts"	Our team has more than (x) years combined insurance experience.
"Our team of experts"	Our team of agents collectively have __ years of insurance experience.

# “PARTNER”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our Insurance agency partners with"	We work with many high quality companies so we can help you find the coverage that meets your requirements.
"partner with you"	Together we can find solutions to address your insurance coverage requirements
"With the help of our dedicated business partners, we conveniently offer an entire solution for all your insurance and business needs."	Our licensed and dedicated team is committed to listening to our customers' needs and working to find them affordable solutions. Together we can find solutions to address your insurance coverage requirements.
"We partner with our clients"	Together we can find solutions to address your insurance coverage requirements
"Partnered with one of our Insurance specialists"	Together we can find solutions to address your insurance coverage requirements
"we pride ourselves in partnering with our clients to ensure we are with them every step of the way"	Together we can find solutions to address your insurance coverage requirements.
"Let us be your partners for life"	With over XX years of success, YY Insurance Agency has built an outstanding reputation in our community. Together we can find solutions to address your insurance coverage requirements

# “TRUST”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"WE WILL ALWAYS STRIVE TO BE THE PEOPLE YOU TRUST."	We take pride in our customer service and work with our clients to find solutions that address their insurance coverage requirements.
"striving to be the people you trust"	During our XX years in business we have supported our community through volunteering, donating and advocacy. Together we can find solutions to address your insurance coverage requirements.
"we strive to be the "Names you know. People you trust"	Together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.
"Trust Connection Insurance"	Together we can find solutions to address your insurance coverage requirements
"you're trusting us with your hopes and dreams"	Together we can find solutions to address your insurance coverage requirements

## “TRUST” continued

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"trust us to handle your commercial insurance needs."	Together we can find solutions to address your insurance coverage requirements
"We are committed to a high standard of excellence in all that we do and to establish a firm relationship of mutual trust and service with each of our clients"	We value customer service and together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.

## “PEACE OF MIND”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"seeking financial protection and peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"seeking financial protection and peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you will have peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"We Sell Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Set your Sights on Peace of Mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Peace of mind is a beautiful thing"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"preserve your peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"have the peace of mind you require"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you deserve some peace of mind"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.

## “TAILOR”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	We take pride in listening to our customers and working together we can find solutions to address your insurance coverage requirements
"we can tailor a package to meet your specific needs and requirements."	Together we can find solutions to address your insurance coverage requirements.

## “SERVICE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"unparalleled service."	We value customer service and will provide you with helpful information and support.
"Our claim services are available 24 hours"	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. Many of our companies provide 24 hour claims service and you can contact them directly.
"offer reliable service"	We value customer service.
"provide service above the rest, developing custom plans for our treasured clients."	We take pride in what our customers say about us. Check out our testimonials. Together we can find solutions to address your insurance coverage requirements.
"Trust Us for All Your Insurance Service Needs"	Together we can find solutions to address your insurance coverage requirements.
"We combine exceptional customer care with today's technology to provide the high quality, professional, personal insurance service you deserve"	Customer service is important to us. Our team of licensed agents are here to assist you with your insurance requirements.

## “CUSTOM”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"provide service above the rest, developing custom plans for our treasured clients."	Together we can find solutions to address your insurance coverage requirements.

## “COVERED/COVER”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"Our experienced staff will tailor a package to protect your business and give you the peace of mind that comes with knowing you are covered."	Together we can find solutions to address your insurance coverage requirements
"we have you covered"	Together we can find solutions to address your insurance coverage requirements.
"we've got you covered"	Together we can find solutions to address your insurance coverage requirements
"cover all your insurance needs"	We will work with you to find solutions to help you address your insurance coverage requirements.

## “CHOOSE”

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"choose the right solution for you"	We can assist in helping you choose insurance solutions to meet your requirements.
"so let us choose the right fit"	Together we can find solutions to address your insurance coverage requirements.

## GENERAL TERMS

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"We combine exceptional customer care with today's technology to provide the high quality, professional, personal insurance service you deserve"	Customer service is important to us. Our team of licensed agents are here to assist you with your insurance requirements.
"Nobody works harder to manage your risk."	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you want.
"meet the insurance requirements of any business"	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you want.
"will continually review your coverage, update it as required"	We will help you find the insurance coverage you want.
"the kind of people you can depend on"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"To treat our clients' needs as if there were our own."	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"Our primary responsibility is to fulfill our member's needs"	Together we can find solutions to address your insurance coverage requirements.  Our primary responsibility is to fulfill our customer's needs based on their desired and requested coverages.
"follow through to see that you get fair, prompt payment and service"	We value customer service.
"We periodically review the adequacy of your insurance program."	We are available to help you review your insurance at your request. We recommend that you review your policies on annually and no less than every 3 years, and we will help you do that.
"the kind of people you can depend on"	We value customer service.
"To treat our clients' needs as if there were our own."	We value customer service.
"Take the worry out of your day knowing that your Insurance Agency family has your back."	We will work with you to find solutions to address your insurance coverage requirements.
"guaranteed to make you feel more secure."	We will work with you to find solutions to help address your insurance coverage requirements.
"our knowledgeable agents can be reached 24/7."	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. Many of our companies provide 24 hour claims service and you can contact them directly.
"Business insurance can be confusing. Let us take the mystery out of it."	Our team has more than (x) years combined insurance experience. We can assist in helping you find the insurance coverage you need.



# GENERAL TERMS **continued**

<b>DON'T SAY:</b>	<b>INSTEAD SAY:</b>
"delivering exhaustive"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"our business to understand your business, and help you maximize your profitability"	Together we can find solutions to address your insurance coverage requirements.
"we will review policies annually"	We are available to help you review your insurance at your request. We recommend that you review your policies annually and no less than every 3 years, and we will help you do that.
"we make it our business to thoroughly understand your unique situation and needs"	Together we can find solutions to address your insurance coverage requirements
"you don't have to worry"	Together we can find solutions to address your insurance coverage requirements
"covering your business from to top to bottom"	Together we can find solutions to address your insurance coverage requirements
"take the guess-work out"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"design a comprehensive package"	Together we can find solutions to address your insurance coverage requirements
"where our #1 priority is protecting your financial security by helping to ensure your insurance will perform when it counts"	Together we can find solutions to address your insurance coverage requirements. Our team has more than (x) years combined insurance experience.
"we can write it all"	Together we can find solutions to address your insurance coverage requirements
"Let us handle your insurance needs, so you can concentrate on the most important priority - running your business."	Let us work with you on your insurance needs, and find solutions to address your insurance coverage needs together
"We commit to you"	Together we can find solutions to address your insurance coverage requirements
"so that we can provide the coverage that's right for you"	Together we can find solutions to address your insurance coverage requirements
"you can rest assured that all you have worked for is always protected"	Together we can find solutions to address your insurance coverage requirements
"We'll work hard to ensure you have the most suitable coverage for you and/or your business."	Together we can find solutions to address your insurance coverage requirements
"You can drive with confidence knowing that you are well taken care of."	Together we can find solutions to address your insurance coverage requirements
"we will help you select the right amount of coverage for life's unexpected events."	Together we can find solutions to address your insurance coverage requirements.  We will help you select an appropriate and reasonable amount of coverage for life's unexpected events based on your insurance requests and budget.
"wide variety of comprehensive personal insurance"	Together we can find solutions to address your insurance coverage requirements.
"worry-free insurance policy"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.
"you can feel confident that your business is ready for just about anything"	Together we can find solutions to address your insurance coverage requirements.
"discover what stress-free living is all about"	Together we can find solutions to address your insurance coverage requirements
"We can be reached at all times"	Our office hours are 9:00 – 5:00 pm. Our emergency phone number for after office hours is _____. We will contact you as soon as we can.
"your family is our family"	NO SUGGESTED ALTERNATIVE. DON'T USE THIS LANGUAGE.



## FREE WEBINAR RECORDINGS

[www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens)

# Your Website Says WHAT?

The Big "I" Professional Liability Risk Management team held a series of webinars focused on the errors and omissions issues created by agency websites and an agency's overall marketing efforts. These sessions will help you understand how the words you use on your websites, throughout your online presence, and in all of your marketing efforts can elevate your standard of care, and what you can do to prevent that.

During each 30-minute session you'll learn about this topic from one of multiple angles including: agents, attorneys, claims adjusters, auditors, and the association.

Big "I" members may access these webinar recordings for FREE, on demand, at [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens) or by clicking the links below:



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# SEARCH YOUR SITE USING GOOGLE

1. Go to Google.com.
2. Enter site:www.yourwebsite.com search term into the box.

site:www.samplesite.com "expert"



3. Hit enter and view results.



*Tip: Use this method to quickly uncover a list of instances of a given term appearing on your website.*

# WEBSITE AUDITOR LISTING

If you would like more information about websites and protecting your agency, as an IIABA member there are additional free member benefits available through the IIABA Virtual University and Agency Council for Technology. If you are also a Swiss Re Corporate Solutions/Westport Insurance Company policyholder, you have access to our exclusive risk management website, E&O Happens.

If you are interested in having your website reviewed for terms or phrases which could potentially increase your E&O risk, the list below shows agency E&O professionals you may want to contact. Agencies that undergo a website audit may qualify for an E&O premium credit. Contact your state program manager to learn more.

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