



# SOLVING THE COMPLEX

Demystifying insurance through communication

## Introduction

In an increasingly information-saturated digital environment, effective communication has become a critical differentiator for employers in driving successful programs. As decision-makers and employees navigate overwhelming amounts of information daily, the ability to cut through the din with clear, compelling, and concise communication is essential. Insurance, with its complex products and services, faces unique communication challenges. To address this, organisations must evolve their communication strategies to achieve the key objectives as:

1. **Improve awareness and understanding of benefits** across diverse employee groups, enabling more informed and confident decision-making.
2. **Drive participation and engagement** by delivering timely, personalised, and user-friendly communication that fits modern attention spans.
3. **Optimise costs and outcomes** by increasing utilisation of relevant benefits, minimising escalations and delivering a smoother, more satisfying user experience.

## DID YOU KNOW?

- Average human attention span has declined to approximately **8.25** seconds<sup>4</sup>, which is shorter than that of a goldfish
- Organisations with clear benefits communication see a **30%** increase in voluntary insurance adoption (Prudent's database)
- Lack of awareness is the top reason why employees don't use their health and wellness programs (Prudent's database)
- **74%** employees feel like they are missing out on news and information<sup>3</sup>



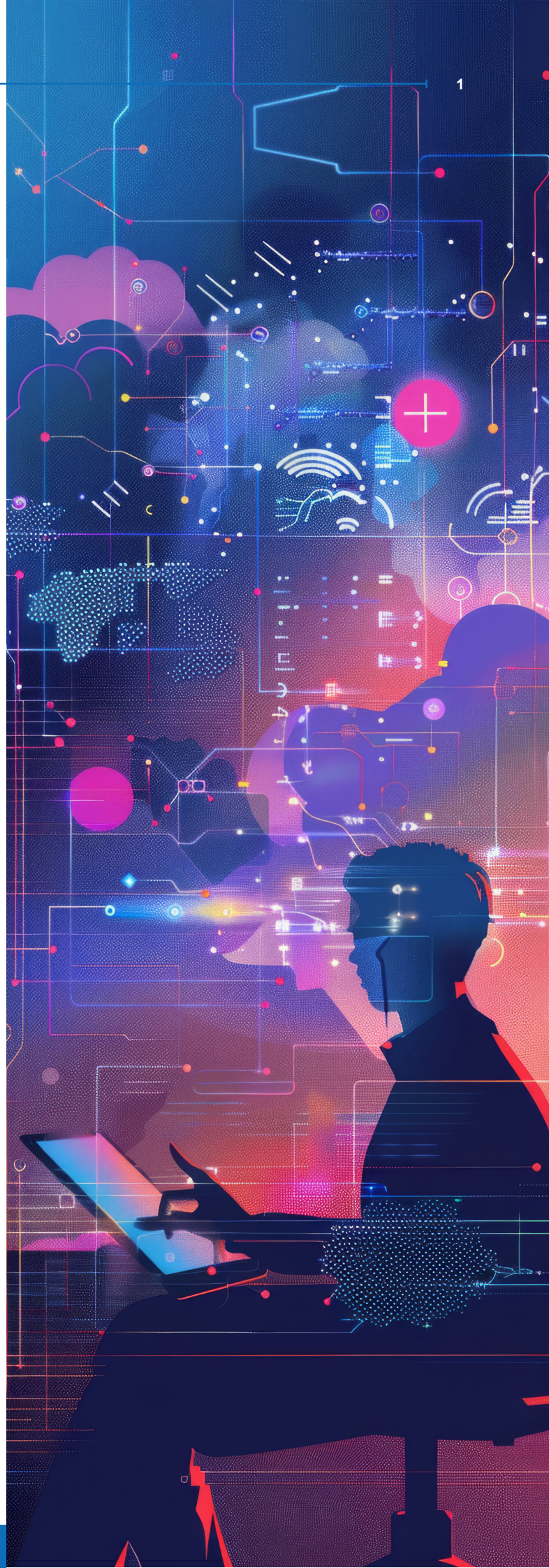
## Traditional Communication Methods and the Need for Evolution

The insurance industry has historically relied on technical jargon, dense policy documents, and formal correspondence. Despite offering comprehensive benefits packages, many organisations struggle with low employee participation in health insurance, voluntary benefits, and wellness programs. While the old methods served their purpose in a less competitive era, today's marketplace demands more engaging, quick approaches that align with how the masses actually consume information. This evolution is significant as Gen Z enters the workforce, bringing digital native expectations to employee communications and client interactions.

## The Challenge of Communicating Employee Benefits

Effective communication around employee benefits packages directly impacts retention and workplace productivity. Insurance organisations adapting both their benefits offerings and communication methods see higher engagement by employees. From specialised insurance options to flexible benefits, companies that clearly communicate their value proposition see employees place higher value on their total compensation package and make more informed decisions. Organisations struggle to effectively communicate workplace benefits due to:

- Information overload
- Generic messages that ignore individual needs
- Complex insurance jargon
- Generational gap
- Limited communication formats



# KEY CHALLENGES

in Workplace Benefits Communication



1

## Information Overload

Employees receive **120+ emails per day**, making it difficult to retain key messages<sup>5</sup>



2

## Lack of Personalisation

One-size-fits-all communication **fails to engage** diverse employees.

3

## Complex & Jargon-Heavy

Employees find it difficult to understand complex terms in policies.

**TL;DR**  
TOO LONG; DIDN'T READ



4

## Generational Gaps

Different age groups prefer different formats (emails, videos, mobile).



5

## Limited Accessibility

Deskless/frontline workers may not have access to portals or mails

6

## Trust & Transparency Issues

Employees may doubt company intentions regarding benefits.



7

## Poor Timing & Frequency

One-time communication leads to **low recall**





## Communication's Role In Insurance

Clear communication establishes expectations about coverages, claims processes, and timelines. As the insurance sector deals with complexity, effective communication breaks down highly technical insurance concepts into understandable components for the layman. By providing layered information and creating

intuitive digital interfaces, insurers can make complex information accessible to all audiences, meeting the expectations of an increasingly digitally savvy market. Effective communication is paramount to creating value propositions that build trust, educate employees, and guide informed decisions about financial security.



## Innovative Communication Strategies in Insurance Communication

To effectively engage diverse audiences and attention spans across, insurers can implement assertive branded communication with consistent visual content that sparks curiosity:

- 1** Strong branding with consistent visual identity across all channels 
-  AI-powered personalised content based on demographics and history **2**
- 3** Microlearning videos, GIFs and infographics simplifying complex benefits 
-  Interactive content, including polls, quizzes, and clickable elements **4**
- 5** Behavioural nudges based on claims data analysis and life events 
-  Event-triggered messaging for optimal timing and relevance **6**
- 7** Multi-channel approach spanning mobile apps, SMS, intranet, and webinars 
-  Continuous measurement through engagement metrics and feedback **8**
- 9** Open rates & click-through rates of emails and messages 
-  Survey feedback on preferred communication formats **10**
- 11** Utilisation trends of health and wellness benefits 

Organisations could use claims data, HR analytics, and AI-driven insights for tailored communication:

- **Claims Data Analysis:** Identifies common health issues for targeted wellness messaging.
- **Health Risk Assessments (HRAs):** Provide workforce health insights for proactive care.
- **AI-Driven Nudges:** Personalised reminders for health check-ups and wellness.
- **Behavioural Analytics:** Tracks employee engagement to refine communication strategies.

## Measuring Impact & Optimising Communication

Organisations must track engagement, analyse trends, and continuously refine communication strategies using:

- Open rates & click-through rates of emails and messages
- Survey feedback on preferred communication formats
- Utilisation trends of health and wellness benefits

## Call to Action: Rethinking Organisational Communication

To stay effective, organisations must modernise communication using data-driven insights and engaging formats. This is where a benefit consultant becomes a strategic partner in bringing together industry insights, data analytics, and creative communication tools to reimagine the way messages are crafted and delivered. By aligning communication with employee expectations and organisational goals, consultants help build strategies that are not just informative but also engaging, timely, and outcome-driven.

## How can a Strategic Benefits Consultant help create an effective communication strategy



- 1 Build a Strong Communication Brand –** Ensure consistency in messaging and visual identity through compelling storytelling, engaging mascots, and customised branding that reflects company culture.
- 2 Engage with Interactive Formats –** Recommend and co-create engaging formats like videos, GIFs, comic strips, and conversational mailers—leveraging technology to connect with diverse employee groups across platforms.
- 3 Optimise Frequency –** Advise on the right balance of daily nudges, monthly touchpoints, and campaign-based communication to ensure visibility without overwhelming employees.
- 4 Leverage Data –** Use claims, HR, and wellness data to personalise communication and proactively address real employee needs.
- 5 Measure & Adapt –** Track engagement metrics, gather feedback, and use digital dashboards to continuously fine-tune messaging and boost effectiveness over time.

## Conclusion

Effective benefits communication ensures employees understand and engage with their programs. From Prudent's experience, organisations that implement targeted, interactive, and data-driven communication strategies see significant improvements in benefits penetration. Clearer messaging leads to higher adoption of voluntary health top-ups, critical illness, and term insurance plans. A well-structured communication approach reduces claim disputes and queries by educating employees on processes, timelines, and documentation requirements. Moreover, clear, jargon-free messaging builds trust, making employees feel secure in their benefits and employer's commitment to their wellness.

Moving beyond one-time announcements to ongoing, personalised, and engaging communication creates a well-informed workforce that feels valued and supported.



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