

# ABC Insurance Agency Style Guide

## 1) Quick Brand Snapshot

**Brand name:** ABC Insurance Agency (owned and operated by Kim ABC)

**Offering:** Health insurance guidance and plan selection (ACA/Marketplace and other individual options), Medicare education and support, life insurance, plus supplemental coverage options (dental, vision, accident, critical illness, etc.)

**Service area:** Texas-based, licensed in TX plus multiple states (AL, AZ, FL, GA, IN, KS, LA, MI, MS, NC, SC, OH, OK, PA, TN)

**Target audience:** Individuals and families buying outside employer plans, self-employed, people in life transitions (move, job loss, newborn), and Medicare enrollees who want a real person to walk them through options

**What the brand is trying to be known for:** Clear, no-pressure guidance that helps you choose coverage you can actually use, with fast, ongoing support when life changes and questions pop up.

**If you remember nothing else positioning line:**

**Health insurance in simple terms, with a plan that fits your life and your doctors.**

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## 2) Audience + Buying Context

### Primary decision maker(s)

- Individuals (often first-time shoppers outside employer coverage)
- Parents choosing family coverage during a transition (new baby, move)
- Medicare-eligible adults navigating enrollment details

### Influencers/champions

- Spouse/partner, adult children helping with Medicare decisions (Needs confirmation)
- Doctors' offices and networks, because "will my doctor take it" drives decisions

### Common buying triggers (VoC-driven)

- Job loss or leaving employer coverage, urgency to replace benefits
- Moving states or relocating, needing a new plan fast
- New baby, needing coverage quickly and correctly
- Medicare enrollment confusion and paperwork burden
- Getting burned by “unusable” coverage or narrow networks

### **Top fears/objections before buying (VoC-driven)**

- “I’m overwhelmed,” fear of choosing the wrong plan
- Cost anxiety, wanting “reasonable costs” and value
- Doctor and network acceptance worries, avoiding plans nobody takes
- Not wanting to be sold or pushed into extras
- Fear of being on their own after enrollment, needing help with claims and changes

### **What “success” feels like after choosing ABC**

- Relief and calm, “a weight off my shoulders”
- Confidence the plan is practical and accepted (doctors, networks)
- Trust that they can reach a real person quickly, even on weekends

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## **3) Voice of Customer Language (Messaging Fuel)**

### **Top pain themes (use as copy inputs)**

- Overwhelmed by choices and fine print
- Confusion about plan types, options, and rules (especially Medicare)
- Paying for coverage that ends up “unusable”
- Worry that doctors will be out of network
- Lack of responsiveness from other options, wanting fast answers
- Fear of being pushed into something they do not need

### **Desired outcomes (use as headline and subhead directions)**

- Simple explanations, in plain English

- Side-by-side comparisons and clear pros and cons
- A plan that fits needs and budget
- Confidence doctors are covered and plan is usable
- Someone accessible for follow-ups and claims help

**“Sticky” phrases/quotes (verbatim where provided)**

- “completely overwhelmed”
- “answers all your questions in detail in simple terms”
- “without trying to push anything I didn’t need”
- “smooth and hassle-free”
- “ensure all my current doctors were covered”
- “a health plan that is actually usable”
- “Medicare enrollment mess”
- “It’s a weight off my shoulders now!”
- “always available to help look into claims and guide us”
- “walked us through all of the options and showed us all of the pros and cons”

**Common words/phrases to mirror**

- overwhelmed, simple terms, pros and cons, best fit, needs, budget, reasonable costs, responsive, accessible, on the spot, stress-free, no-pressure, best interest, usable, doctors covered

**4) Brand POV + Positioning**

**Brand POV (what ABC believes that others don’t)**

Health insurance should not feel like a test. You deserve plain-English guidance, a plan that works in real life (not just on paper), and support after you enroll.

**Core promise (1 sentence)**

We help you understand your options and choose coverage that fits your needs, your budget, and your real-world care.

**Differentiators (factual, supported)**

- **Experienced guidance:** Over 16 years in the insurance industry, with expertise in the health market
- **Side-by-side comparisons:** Evaluates current coverage and compares options clearly
- **Plain-English explanations:** Customers cite “simple terms” and detailed answers
- **No-pressure approach:** “without trying to push anything I didn’t need”
- **Practical fit checks:** Doctor/network acceptance matters and is explicitly praised
- **Ongoing support:** Help with claims and “day-to-day items” after enrollment
- **Services are free (as stated on-site):** “our services are always free”

#### **Proof pillars allowed in copy**

- **Reviews/testimonials:** Calm, specific outcomes and service experience language
- **Process proof:** Side-by-side comparisons, walking through pros and cons
- **Experience:** 16+ years in industry
- **Licensing footprint:** Licensed across listed states (use exact list)

#### **What to avoid claiming (risk boundaries)**

- Do not claim you offer every plan or every carrier; the site states you do not offer every plan available in a given area
- Do not imply government affiliation; the site states it is not associated with SSA, HHS, or CMS
- Do not promise savings, acceptance, eligibility, or outcomes. You can say “we help you compare” and “we walk you through” (no guarantees).
- Avoid medical or legal advice framing. Keep it to insurance education and plan guidance. (Needs confirmation on internal compliance rules.)

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#### **5) Tone and Personality Sliders**

- **Warm 4 ↔ Direct 3:** Friendly, human, but not chatty.
- **Casual 3 ↔ Professional 4:** Conversational with clear expertise.
- **Empathetic 4 ↔ Clinical/technical 2:** Start with reassurance, then explain simply.

- **Confident 4 ↔ Cautious 3:** Clear guidance, careful with absolutes and guarantees.
  - **Detailed 4 ↔ Skimmable 3:** Explain options plainly, then summarize.
  - **Playful 1 ↔ Serious 4:** Light touch is ok, but keep the focus on trust and clarity.
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## 6) Voice Rules (Do/Don't)

### Do this

1. **Lead with the customer's situation.** “If you just lost coverage...” “If you are new to Marketplace...”
2. **Translate insurance into plain English.** Use short definitions and examples.
3. **Use “pros and cons” language.** It matches how clients describe the experience.
4. **Emphasize practical fit.** Doctors, networks, real-world usability.
5. **Signal no pressure.** Needs-first guidance, no pushing add-ons.
6. **Set expectations clearly.** “We will compare options we offer in your area” (align to the site disclaimer).
7. **Write in second-person.** “You” language first, “we” only when needed.
8. **Use short, specific sentences.** Keep the pace easy for stressed readers.
9. **Use proof where it matters.** Short review snippets, process steps, and licensing list.
10. **Close with a calm next step.** Consult, compare, review, enroll.

### Avoid this

1. Do not use hype: “best ever,” “guaranteed,” “lowest price.”
2. Do not talk like a carrier or a compliance manual. Keep it human.
3. Do not overuse jargon (deductible, coinsurance, out-of-pocket max) without a quick explanation.
4. Do not shame DIY shoppers. Say “It’s a lot to sort through” instead.
5. Do not imply you represent all plans or are Medicare.gov. Use the site’s boundaries.
6. Do not write long intros. Get to the point fast.

### 3 short example paragraphs in the ABC voice (customer-facing)

1. *If you are buying health insurance without an employer plan, it can feel like too many choices at once. You tell us what you need, who you want to keep as a doctor, and what you want to spend. Then we lay out your options side by side, in simple terms, so you can choose with confidence.*
2. *If you have been paying for coverage that you cannot actually use, you are not alone. We focus on real-life fit, not just a low monthly premium. That means looking at networks, benefits, and the tradeoffs, so you know what you are signing up for.*
3. *Medicare can get messy fast, especially when deadlines and paperwork pile up. We help you understand the difference between your options and what they cover. When you have questions later, you can reach out, you do not have to figure it out on your own.*

### 6–10 CTA lines that fit the voice (non-hypey)

- Request a consult
- Compare my options side by side
- Help me choose a plan in simple terms
- Check if my doctors are covered
- Review my current coverage
- Help me enroll without the stress
- Get help with Medicare options
- Talk through pros and cons with a real person
- Ask a quick question (call or text)

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## 7) Messaging Pillars (Copy-Ready)

### Pillar 1: Simple terms, clear choices

- **Core claim:** We explain coverage in simple terms and help you compare options clearly.
- **Proof type:** Review quote about “simple terms,” side-by-side comparisons.
- **Best channels:** Homepage hero, consult page, FAQs, onboarding emails.

## **Pillar 2: Coverage you can actually use**

- **Core claim:** We help you choose a plan that fits your real life, including your doctors and networks.
- **Proof type:** Review quotes about doctors covered and “actually usable.”
- **Best channels:** Health insurance landing pages, best-fit pages, paid search.

## **Pillar 3: No-pressure, needs-first guidance**

- **Core claim:** You get guidance based on what you need, not a sales push.
- **Proof type:** Reviews mentioning not being pushed, listening, best interest.
- **Best channels:** About page, trust sections, retargeting ads, consult page.

## **Pillar 4: Fast help when life changes**

- **Core claim:** We respond quickly and help you move forward when timing matters.
- **Proof type:** Reviews about responsiveness, weekend help, quick organizing.
- **Best channels:** Google Business Profile posts, short ads, lead forms, email autoresponders.

## **Pillar 5: Support after you enroll**

- **Core claim:** You can reach out after enrollment for help with claims and questions.
- **Proof type:** Reviews stating ongoing help.
- **Best channels:** Confirmation emails, client portal or “current clients” page (Needs confirmation), FAQs.

## **Pillar 6: Local roots, multi-state licensing**

- **Core claim:** Texas-based agency licensed in multiple states.
- **Proof type:** Licensing list as printed.
- **Best channels:** Footer, about page, contact page, compliance sections.

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## **8) Vocabulary Bank**

**Always use (preferred language)**

- simple terms, side-by-side, pros and cons, best fit, needs, budget, reasonable costs, real person, walk you through, options, compare, coverage that works, doctors covered, responsive, follow-up, claims help, next step

### **Avoid / replace (with better alternatives)**

- “leverage” → use “use”
- “optimize” → use “improve” or “make it easier”
- “industry-leading” → use “experienced”
- “guarantee” → use “we help you” or “we can walk you through”
- “best plan” → use “best fit for your needs”
- “everyone qualifies” → use “we will review what you qualify for” (Needs confirmation)
- “we shop every plan” → use “we compare options we offer in your area”
- “free government help” → use “independent guidance” and keep government disclaimers visible

### **Preferred phrasing patterns (examples)**

- “If you are [situation], we will help you [clear action].”
- “Here are the pros and cons in plain English.”
- “The goal is usable coverage, not surprises later.”
- “You will see options side by side, then pick what fits.”

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## **9) Content Guidance by Asset Type**

### **Blog**

- **Emphasize:** plain-English education, definitions, “how to choose,” life events (job loss, move, newborn, Medicare)
- **Avoid:** long stories, hype, unsupported savings claims.
- **Ideal CTA approach:** “Want help comparing options for your situation? Request a consult.”

- **Structure tips:** short intro, quick definition, 3–6 skimmable sections, recap box, FAQs.

### Best-Fit Pages

- **Emphasize:** direct answer first, who it's for, pros and cons, fit factors (doctors, networks, budget), next step
- **Avoid:** generic “we are the best” statements, vague promises.
- **Ideal CTA approach:** “Compare my options” and “Check my doctors.”
- **Structure tips:** question in H1, 2–3 sentence answer, bullets, comparison table, FAQs.

### Landing Pages

- **Emphasize:** one clear problem, one clear path, proof (reviews), simple process steps.
- **Avoid:** too many products on one page.
- **Ideal CTA approach:** “Request a consult” above fold, softer micro-CTAs mid-page
- **Structure tips:** answer-first, proof block, process, FAQs, compliance footer.

### Ads

- **Emphasize:** “simple terms,” “no pressure,” “usable coverage,” “fast help”
- **Avoid:** “lowest rates,” “guaranteed savings,” “everyone approved.”
- **Ideal CTA approach:** “Talk it through,” “Compare options,” “Get help enrolling.”

### Emails

- **Emphasize:** reassurance, what happens next, what to bring (doctors list, meds, budget range), ongoing support.
- **Avoid:** scare tactics, dense jargon.
- **Ideal CTA approach:** one action per email (book, reply with details, upload docs).
- **Structure tips:** short paragraphs, bullets, clear subject lines.

### Press Releases

- **Emphasize:** factual announcements only (new office, community involvement, licensing updates, partnerships).

- **Avoid:** performance claims without proof.
  - **Ideal CTA approach:** contact info and a clear next step.
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## 10) Visual + Design Guidance (Messaging-Driven)

**What the brand should look/feel like:** calm, clear, reassuring, organized (Needs confirmation).

### **Layout guidance:**

- Put a short “in simple terms” summary near the top.
- Use side-by-side comparisons, tables, and callout boxes for pros and cons.
- Place reviews near decision points (before CTAs).

### **Imagery guidance:**

- People-focused, approachable professional, consult setting (Needs confirmation).
- Avoid stocky “finance handshake” clichés (Needs confirmation).

### **Social proof callout styling:**

- Short quotes with names and outcomes (stress-free, doctors covered, no pressure).
  - Use “simple terms” and “weight off my shoulders” pull quotes as callouts.
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## 11) Implementation Checklist

### **Copy checklist (before publish)**

- Uses second-person, starts with the reader’s situation.
- Explains plan concepts in plain English, defines jargon in one line.
- Includes pros and cons, not just benefits.
- Avoids guarantees, exaggerated savings claims, and “best” language.
- Includes the “not every plan” and “not government affiliated” disclaimer where Medicare is mentioned.
- Includes a calm CTA (request a consult, compare options).

### **Design checklist (before publish)**

- H1 is clear and intent-based.
- Key takeaways and next steps are visible without scrolling too far.
- Social proof placed near CTAs.
- Pages are easy to skim, with headings that match real questions.

**“Do not say” list (final)**

- “We offer every plan in your area.” (Opposite of the site disclaimer)
- “We are Medicare” or “official Medicare site.” (Avoid government affiliation implications)
- “Guaranteed savings,” “lowest rates,” “everyone qualifies,” “no one is denied.”
- “This will cover everything.” (Overpromises, inaccurate for many plans.)