



Australian Government
Australian Reinsurance Pool Corporation

ARPC Writing Guide



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Introduction

As an Australian Government corporation, ARPC follows two primary style guides:

- [Treasury Editorial Guidelines](#): the Treasury Guidelines are a quick guide to help organisations within the Treasury portfolio.
- [Australian Government 'Style Manual'](#) (the Manual): the Manual is the definitive resource for developing government content. ARPC references the Manual to create clear and consistent content.
- We also use our own list of ARPC acronyms

This guide will provide context on ARPC's writing style, including grammar, bullet points (lists), capitalisation, punctuation, correct use of acronyms and abbreviations, and spelling.

Please also note that the Australian Federal Government uses [Plain English principles](#) when developing content. Below is a screen shot from the Treasury Editorial Guidelines, which is good rule to keep in mind as you commence writing content on behalf of ARPC:



Would I *really* say that?

When you're writing, one of the most important questions to ask is: 'What would this sound like if I said it out loud and would an intelligent listener be able to follow it?'

Most of us are good at talking about what we know. But when writing about what we know, we can become overly formal, noun-heavy, passive and include too much detail.

When we're writing for our stakeholders, there's no reason we can't write the way we speak, or write the way we would explain the same subject to our families or neighbours. The writing will be clearer and more interesting, and you'll test whether you *really* know your subject or only its jargon.

Tone of voice

Tone of voice is how a brand communicates and connects with its audience through messaging and customer interactions. ARPC's tone of voice is professional. This means formal and expert but also friendly and accessible (where possible). Refer to 'would I really say that?' on page 3.

Internal vs external communication

It's important to keep your audience in mind when developing content. Is this message intended for the ARPC team (internal) or ARPC external stakeholders?

ARPC's **internal** tone is relaxed but professional. Internal communication should help build our culture, so the tone of voice should reflect this. Internal collateral and communications should be approachable, transparent, and honest. It's also good to keep in mind that your internal content may end up going outside ARPC either by mistake, or as part of an Freedom of Information request. It's a good rule of thumb to do the 'headline test'; if this was on the front page of the Sydney Morning Herald, how would our business be impacted?

ARPC's **external** tone is professional and formal. External communications help build our reputation as a trusted expert and reliable source of truth. Its key that our external collateral and communications are seen as reliable, trustworthy, and easy to deal with. We encourage you to reach out to the Communications team early if you intend on drafting content for external stakeholders.

Finally, **all ARPC** content should be written in clear, concise, and inclusive language that can be easily understood by a wide audience. Make sure that all reports, emails, print, and web content, are accurate, informative, and user-friendly.

The use of Active vs Passive voice

Make sure to write in active voice. Voice in grammar refers to verbs and may be passive or active. For example:

Passive voice occurs when the agent is not the subject:

✗ Delight was expressed at the excellent results by the Minister.

Active voice occurs when the agent is the subject:

✓ The Minister expressed delight at the excellent results.

As you can see from the above example, passive voice is usually more long-winded whereas active voice is direct and helps create shorter sentences.

Using acronyms, abbreviations, and references

When using an **acronym**, the first reference in the text should be in full, with following and subsequent mentions using the acronym or abbreviation. For example:

Australian Reinsurance Pool Corporation (ARPC) welcomes Scott Unterrheiner as the new Chief Financial Officer (CFO). ARPC is delighted that our new CFO...

When using **abbreviations**, be sure to spell them out in text (like **ie** and **eg**) and avoid using etc. where possible. For example:

i.e. that is

e.g. for example

When **referencing legislation**, use full text: section, subsection, paragraph, subparagraph. For example:

Terrorism and Cyclone Insurance Act 2003 Part 2 - Insurance for terrorism risks, Subsection 6: Declared terrorist incidents, paragraph 1(a).

When using an acronym in large reports, such as the Annual Report, the first reference in each chapter should be in full, with subsequent mentions using the acronym or abbreviation. That said, this should not detract from a document being drafted with 'one ARPC voice' so use commonsense when deciding what practice to follow and check with the Executive Sponsor.

Common ARPC acronyms and abbreviations

Below is a list of common terms used at ARPC and their acronyms/abbreviations. A full list can be found at [Appendix 1](#). ARPC style is to spell out the full term and its acronym in the first instance, such as Terrorism Reinsurance Pool (terrorism pool) then use the acronym throughout the document. If it is a large document like the annual report, consider whether to spell out the term at the beginning of each chapter before reverting to the acronym throughout the chapter. This is because some stakeholders will only read one or more chapters rather than the full document.

Acronym/Abbreviation	Full detail
ARPC	Australian Reinsurance Pool Corporation
CEO	Chief Executive (Dr Chris Wallace)
CCCO	Chief Claims and Customer Officer (Jason Flanagan)
CFO	Chief Financial Officer (Scott Unterrheiner)
COO	Chief Operating Officer (Victoria Simpson)
CRGO	Chief Risk and Governance Officer (Samantha Lawrence)
CUO	Chief Underwriting Officer (Michael Pennell)
cyclone pool	Cyclone Reinsurance Pool
DCE	Declared Cyclone Event
DTI	Declared Terrorist Incident
GWP	Gross Written Premium
PGPA Act	Public Governance, Performance and Accountability Act 2013
TCI Act	<i>Terrorism and Cyclone Insurance Act 2003</i>
terrorism pool	Terrorism Reinsurance Pool

Grammar, punctuation, conventions, and style

Reference the below section for definitive rules and examples of ARPC style. More information on grammar, punctuation, and conventions can be found on the [Manual website here](#).

Punctuation

Punctuation has rules for correct use and ARPC encourages writers use **minimal punctuation** to make content more readable and succinct. Minimal punctuation means removing unnecessary punctuation, not all punctuation. Only use punctuation that makes the sentence grammatically correct and the meaning clear.

Contractions

Contractions are shortened words. People will read and understand contractions depending on their context. Avoid contractions in **formal** text, such as writing content that will go external to ARPC. Instead of using 'etc' rewrite the sentence using 'such as' or 'including'.

- ✓ it is ✗ it's
- ✓ do not ✗ don't

Contractions can be used in **informal** text, such as in Teams channels, internal communications, internal emails, and newsletters, and on ARPC's internal SharePoint page as appropriate.

Hyphens

Hyphens connect words and prefixes so meaning is clear. ARPC uses a non-breaking hyphen in:

- adjectives formed from two or three words such as medium-term, part-time, and up-to-date
- doubling of the same vowel, such as pre-eminent, except in the case of cooperate and coordinate.

Italics

Italic type contrasts with roman type. It draws people's attention to convey meaning. Use italic type sparingly as it can affect readability. ARPC uses italics only when referring to a specific Act:

the *Terrorism and Cyclone Insurance Act 2003* (TCI Act) stipulates...

Quotes

Use single quotation marks, except for quotes within quotes. Use a left indent in italics for block quotes longer than 30 words, without quotation marks.

Split infinitives

When writing content for ARPC, avoid splitting the infinitive verb. For example:

- ✓ to pay fully ✗ to fully pay
- ✓ to develop further ✗ to further develop

Do not split the infinitive verbs as in the following list example.

- ✗ Bob wants to:
 - prove that the ghost is a hoax
 - see the ghost or
 - to capture the ghost.

- ✓ Bob wants:
 - to prove that the ghost is a hoax
 - to see the ghost or
 - to capture the ghost

Lists (bullet points)

Lists are series of items. All lists have a 'lead-in' (a phrase or sentence) or heading to introduce the list. Use lists to:

- help users skim information
- group related information
- help users understand how items relate to each other
- show an order of steps
- arrange information by importance.

No punctuation is required at the end of listed points that are not full sentences, except the last which takes a full stop to show that the series is complete.

If the list is introduced with a complete sentence, and if each dot point is a complete sentence, start with a capital letter and finish with a full stop.

If all dot points in a list begin with a sentence *fragment*, one or more full sentences can be added to any of the items, with a full stop only at the end of the series. A sentence *fragment* is the beginning of a sentence that is completed in each bullet point. Do not capitalise bullet points that are sentence fragments.

Capitalisation

- Capitalise the first word in a sentence. Use lower case for **all other words** unless those words include proper nouns. This is called ‘sentence case’. Use sentence case for:
 - opening quoted speech within a sentence
 - headings.
- Do not use *all capitals* for headings unless the visual design for the content meets WCAG 2.1 in *all* respects.
- Capitalise names of specific people, bodies, departments, groups, divisions, or entities. For example: *Minister of Foreign Affairs and Trade* or the *Department of Foreign Affairs and Trade*. For more information on names and terms, see the [Manual here](#).
- Capitalise Federal Acts – whether singular or plural. For example: the *Terrorism and Cyclone Insurance Act 2003*.
- Rules for capitalisation and punctuation differ from rules for *terms* spelt out in full. The rules depend on where the terms are in the sentence. The spelt-out form might not need initial capitals, even if an acronym or initialism has them.

Use shortened forms only when it [supports plain English](#) and use normal capitalisation practices for proper and common nouns. If in doubt, check a dictionary.

If the shortened form represents a proper noun, start each word with a capital letter. For example: ‘NSW’ is written out as ‘New South Wales’.

- Lower case should be used for general insurance terms, for example, when using ‘insurer customers’, ‘cyclone event’, ‘gross written premium’, ‘sum insured’, and other generic insurance financial terms.

Decimals, numbers, and number formats

The following section outlines ARPC’s approach to numbers in writing. As per [the Manual](#), ARPC’s style for numbers and measurements supports accessibility and readability for users.

When **decimal** numbers are less than one, a zero should always be placed before the decimal point. For example:

✓ 0.25 ✗ .25

Write **numbers** as numerals in economic and statistical material. For example:

*As a result, **\$776** million in annual premiums will now be collected by the cyclone pool – a 10 percent, or \$91 million reduction in premiums, from \$867 million.*

In narrative text, spell out the number if it is under 10 and if the number starts a sentence. For example:

*The new National Terrorism Threat Advisory System is a scale of **five** levels to provide advice about the likelihood of an act of terrorism occurring in Australia.*

Use commas as separators in numbers in text and tables. For example:

✓ 4,000 ✓ 12,257 ✓ 100,000

Use symbols in tables but fully written out in text. For example:

✓ 10% = 10 percent ✓ \$2m = \$2 million ✓ \$89b = \$89 billion

When two numbers are consecutive, write one as a word and one as a numeral:

There are 3 **five**-year projects.

Whole numbers (i.e. \$600 billion) will have no decimal place, while part numbers (i.e. \$2.5 billion) have **1 decimal place**.

When writing for the **Annual Report**, where possible, **figure titles (for diagrams)** should be in **sentence case**.

Below outlines standard number formats to be used:

Type	Style	Example
Date <i>Note: do not include the ‘the’ before the date and ‘st’ or ‘th’ after the date.</i>	DD MMM YYYY	21 August 2023
Time	HH.MM (am/pm)	09.30am
Phone	+61 XXXX XXXX	+61 6279 2100
Mobile	+61 XXX XXX XXX	+61 401 456 789
Currency		\$550 \$5.50 \$0.50
International currency		US\$550 NZD\$550
Fraction		1 ½
Years		2022-23

APPENDICES

Appendix 1: Full list of acronyms and abbreviations

Term	Definition
AASB	Australian Accounting Standards Board
AGA	Australian Government Actuary
ANAO	Australian National Audit Office
ANZIIF	Australian and New Zealand Institute of Insurance and Finance
APRA	Australia Prudential Regulation Authority
APSC	Australian Public Service Commission
ARPC	Australian Reinsurance Pool Corporation
ATO	Australian Taxation Office
CBD	Central Business District
CEO	Chief Executive Officer
CCO	Chief Claims Officer
CFO	Chief Financial Officer
COO	Chief Operating Officer
CRGO	Chief Governance Officer
CRO	Chief Risk Officer
CUO	Chief Underwriting Officer
CY	Calendar year
DCE	Declared Cyclone Event
DTI	Declared Terrorist Incident
FOI Act	<i>Freedom of Information Act 1982</i>
GA	Geoscience Australia
GST	Goods and Services Tax
GWP	Gross Written Premium
IPS	Information Publication Scheme
OECD	Organisation for Economic Co-operation and Development

Term	Definition
PACE	Protecting Australians from Catastrophic Events (ARPC's cyclone client information management system)
PGPA	<i>Public Governance, Performance and Accountability Act 2013</i>
PID	<i>Public Interest Disclosure Act 2013</i>
PMS	Performance Management System
RBA	Reserve Bank of Australia
RISe	Reinsurance Information System (ARPC's terrorism client information management system)
RMS	Risk management strategy
S&P	Standard and Poor's
SES	Senior Executive Service (our senior executive team)
TI Act	<i>Terrorism Insurance Act 2003</i> (superseded by the TCI Act)
TCI Act	<i>Terrorism and Cyclone Insurance Act 2003</i>
WHS Act	<i>Work Health and Safety Act 2011</i>

Appendix 2: Glossary

Term	Definition
Aggregate sums insured	The total of all a cedant's property sums in a reporting zone, such as ARPC's tiers.
Calendar year	Refers to 1 January to 31 December of a particular year.
Capacity	The ability of an insurer, reinsurer, syndicate, or market, to absorb risk.
Captive insurer	An insurance company that is wholly owned by one or more entities (parent organisations) and whose main purpose is insuring the parent company's risks.
Cedant	Formerly used term for insurer customer. The term insurer customer should be used in all cases, in place of cedant. <i>See insurer customer below for definition.</i>
Deductible	The loss the reinsured assumes for its own account in non-proportional reinsurance.
Financial year	Refers to 1 July to 30 June of a particular year.
Insurer customer	An insurer that transfers all or part of a risk to a ceding reinsurer.
Reinsurance	Reinsurance is insurance that is purchased by an insurance company from one or other insurance companies (the reinsurer) directly or through a broker as a means of risk management.
Retention	The amount retained by a reinsured after placing reinsurance.
Retrocession	Reinsurance purchased by reinsurance companies as a means of risk management.
Retrocessionaire	A reinsurer that accepts retrocession business, reinsuring reinsurers.
Triennial Review	A review which examines the need for the TCI Act to continue to operate. After 2021's review this will take place every 5 years.
Underwriting year	An underwriting year includes all premiums for all policies commencing within the financial year.

Appendix 3: The Writing Process

Clear communication means tailoring and structuring information for the intended audience and following the principles of [Plain English](#) and the basic conventions of spelling, punctuation, and grammar. Before you commence the writing process, make sure to ask yourself:

- Who are you writing for? **Target Audience**
- How are you communicating with them? **Channel**
- What do you want them to know/how much do they want, or need, to know? **Key Messages**

This will help you identify the three key elements required when writing collateral:

Audience > Channel > Key Messages.

Audience:

Your audience are the people are you writing for. If you have more than one audience, the general rule is to write for the audience with the lowest subject knowledge.

Channel:

How are you communicating with your audience? This step is important as it will determine your writing style. Board papers, Insurer Customer communications and web content may be written one way while event invitations will be another.

Key Messages:

Once you have your audience and channel, consider your key messages. Key messages are the main points of information you want your audience to hear, understand, and remember. This can be a list of key points you'd like to get across to your audience, a call to action, or an announcement. Identifying key messages and determining how much information your audience needs to know from the outset, will help you to keep your content on track, clear, and concise.

Appendix 4: Proofreading and editing

Proofreading and editing help ensure consistency, so content meets audience needs.

Any employee drafting content on behalf of ARPC will need to **edit** before publishing. Editing helps meet user and business needs by ensuring content is:

- appropriate for the audience
- easily understood
- free from errors, consistent and complete.

Meanwhile, **proofreading** is a quality-assurance process. It happens after the copyedit. It is a final check on visual and textual elements. A proofread confirms that the content is correct, complete and meets the organisation’s requirements to publish.

A good rule of thumb is for you to review content and ask someone else to review it too (with “fresh eyes”) before you hit send/publish, noting to always follow the correct approvals process.

Version control, history, and approval

Date	Version	Author	Approver	Summary of Changes
Previous versions 2017, 2019, 2021	1.0	Anna Fenech	Michaela Flanagan/Helen Williams	Drafted/updated in line with Treasury Style Guide and ARPC needs.
30/05/2023	1.1	Amy McKenna	Anna Fenech	Updated format with new ARPC acronyms Separation of Writing Guide from Visual Style Guide for ease of access.

ENDS