

Insurance companies and language uses, attitudes and services

by Institut DEP and Joan Solé i Camardons

Abstract

This article summarises the main points of the study entitled *Uses and attitudes of members of the UCEAC* (Union of Insurance and Reinsurance Companies and Agencies) carried out by the Department for Culture as part of the agreement between the UCEAC and the Generalitat. The study was performed by the Institut DEP (www.dep.net) by means of a survey for company managers, and by collating and observing language uses in a range of business documents. We would like to highlight the collaboration of the UCEAC in this study, which was published in its full form in the collection of studies of the DGPL's Institute of Catalan Sociolinguistics.

1. Aims and Methodology

1.1. Aims

The general aim of this study is to describe the current situation of Catalan in UCEAC companies. Specifically, it hopes to:

- a) Determine language use in aspects such as: corporate image and external signage; advertising; brochures, catalogues and policies; payslips and employment contracts; customer service both in person and over the telephone; written communication with customers; internal oral and written communication.
- b) Find out company expectations for the increased use of Catalan.
- c) Discover the reasons for company decisions on whether or not to use Catalan.
- d) Find out the opinion of these companies on the Generalitat's language policy.
- e) Evaluate the interest in language services provided to companies

1.2. Methodology

Study universe: 115 insurance and reinsurance companies across Catalonia that were also members of the UCEAC. Of this figure, 43 were large companies and the remaining 72 were medium-sized or small enterprises. The UCEAC has 142 members. Of these, 27 form part of a corporate group. One representative per group was interviewed.

Interview method: Personal interview with the managers of the 115 companies using a semi-structured questionnaire.

Sample: A total of 72 valid interviews were performed, representing 62.6 % of the study universe. This breaks down as 78.6 % of the 43 large companies and 54.2 % of the 72 small and medium-sized enterprises. However, statistical margins of error cannot be applied since no probabilistic selection was performed on the sample.

Field work: The field work was carried out between 27 November, 2000 and 22 February, 2001.

Methodological procedure: Companies were selected in accordance with UCEAC criteria; these distinguish between large companies with a turnover of more than 30,000 million pesetas, and small and medium-sized enterprises with a turnover of less than 30,000 million pesetas.

2. Language Uses

2.1. The use of Catalan in business

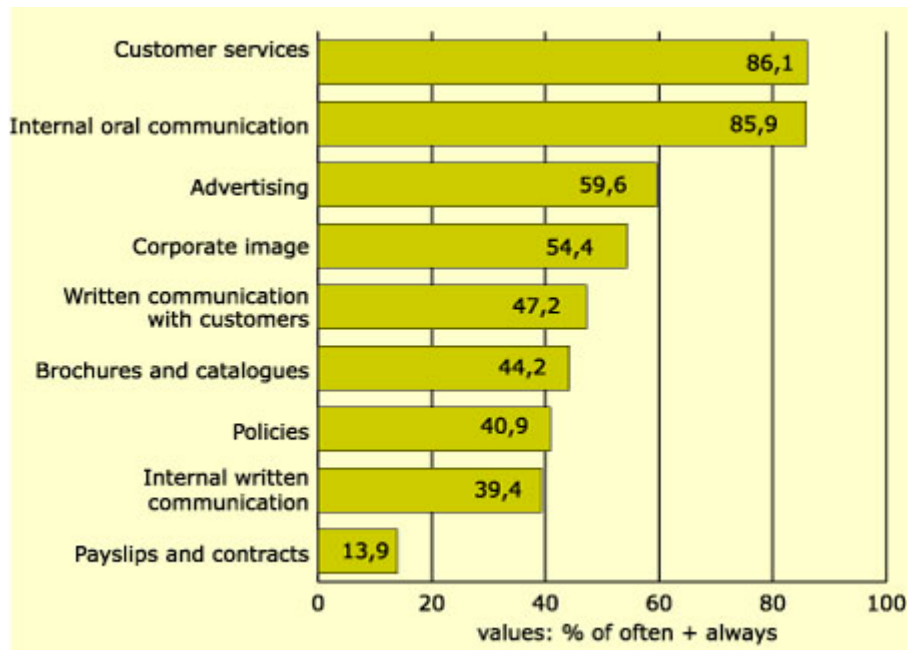
Both Catalan and Spanish are used as working languages in UCEAC companies. The use of each varies in accordance with the task in question and the type of company (whether small, medium-sized or large). Over 85 % of UCEAC companies often or always use Catalan when addressing the general public in person or by telephone, and in internal, oral communication.

Commercially-speaking, six out of ten companies (59.6 %) often or always use Catalan to advertise within Catalonia, and 54.4 % of companies use this language in their external signage and corporate image.

However, the use of Catalan in customer-relations is lower: 47.2 % of companies often or always use Catalan when writing to customers, and 44.2 % often or always use Catalan in the design and text of

their brochures and catalogues. As regards policies (the principal document of the insurance sector), 40.9 % of UCEAC companies use Catalan.

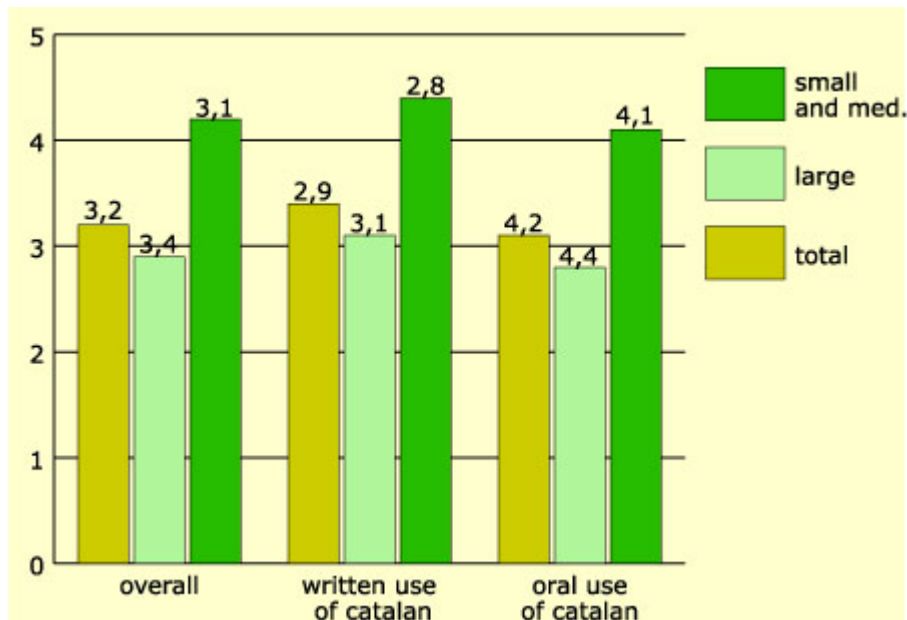
Figure 1. How much does your company use Catalan in...?



The use of Catalan within companies tends to be rather lower. Nearly four out of ten companies often or always use Catalan in their internal written communication, although payslips and employment contracts are only drawn up in Catalan in 13.9 % of companies.

Despite the diversity of situations, on the whole, companies prefer to use Catalan in more spontaneous oral use. Nevertheless, Spanish is used more frequently in institutional and formal writing.

Figure 2. Average use of Catalan (1 = never, 5 = always)



2.2. Personal customer service

The language most often used in UCEAC companies for customer service, both in person and over the telephone, is Catalan; almost half of these companies (47.2 %) always use Catalan when answering the telephone or attending to customers in person, and 38.9 % do so frequently.

Table 1: How often does this company use Catalan when addressing the public in person and over the telephone?

Frequency of use	Total	Size	
		Large	Medium-sized and small
Always	47.2	58.8	37.8
Often	38.9	35.3	43.2
Sometimes	9.7	2.9	16.2
Little	1.4	-	2.7
Never	1.4	2.9	-
Didn't know/answer	1.4	-	2.7
AVERAGE	4.3	4.5	4.2
<i>Basis</i>	72	34	38

AVERAGE (1 = never, 5 = always)

2.3. Corporate image and external signage

Most companies said that they often or always used Catalan in their corporate image and external signage (54.4 %) although a significant percentage of companies never use this language (23.5 %).

Observations made at the offices of the companies that participated in the study revealed that Spanish had a strong overall presence in external signage (49.2 %), whereas Catalan was present in 29.2 % of signs.

2.4. Internal communication and signage

A. Internal written communication

The proportion of companies that often or always use Catalan in internal written communication and those that hardly ever or never use it is similar with scores of 39.4 % and 35.2 %, respectively. In addition, one in four companies uses both Catalan and Spanish in internal written communication.

B. Internal signage

The diverse use of languages in internal written communication is extended to internal signage, where 45 % of signs are written in Catalan, 43 % in Spanish and 10 % in both languages. Thus, from our observations on the language of external and internal signage, we can affirm that the presence of Catalan is stronger inside buildings.

C. Internal oral communication

In addition to the analysis of dealings with customers, the aspect of internal oral communication revealed the highest number of companies (85.9 %) often or always using Catalan. Only 5.6 % of companies hardly ever or never used Catalan in this area. All sizes of company studied primarily use Catalan in internal oral communication, although 10.6 % of small and medium-sized enterprises hardly ever or never use it.

D. Payslips and employment contracts

Through collation and direct observation of this type of documentation, we observed that payslips were most commonly drawn up in Spanish (80 % of cases), whereas the presence of Catalan in this area totalled 15.2 %. Moreover, 4.3% of these documents are written in both languages.

2.5. Advertising and written communication with customers and suppliers

A. Advertising (press, radio and television)

Although a proportion of companies do not advertise (20.8 %), those that do, have chosen to use mainly Catalan, since almost 60 % often or always use this language. The main difference between the two groups of companies is that large companies have more resources to allocate to advertising, whereas 34.2 % of small and medium-sized enterprises cannot afford to do so.

B. Brochures and leaflets

Another way of promoting company products is the use of brochures and catalogues; here, the use of Catalan and Spanish is fairly level, with 44.2 % often or always using Catalan compared to 37.1 % who hardly ever or never use it. Additionally, 18.1 % of companies sometimes combine the use of Catalan and Spanish. Table 2 below compares the survey data with that obtained from company leaflets:

Table 2: The language of leaflets (direct observation)

Language	Total	Size	
		Large	Medium-sized and small
Catalan	22.2	29.4	37.5
Spanish	47.0	38.2	56.3
Bilingual	19.7	32.4	6.3
<i>Basis (observation of leaflets)</i>	<i>66</i>	<i>34</i>	<i>32</i>

C. Written communication with customers

Almost half of the insurance companies studied often or always use Catalan when writing to customers (47.2 %). However, the presence of Catalan in this type of communication is negligible since in 32 % of cases it is hardly ever or never used, and in 20.8 % it is only sometimes used.

Table 3: How often does this company use Catalan when writing to customers?

Frequency	Total	Size	
		Large	Medium-sized and small
Always	13.9	2.9	23.7
Often	33.3	41.2	26.3
Sometimes	20.8	26.5	15.8
Little	18.1	17.6	18.4
Never	13.9	11.8	15.8
AVERAGE	3.1	3.1	3.2
<i>Basis</i>	<i>72</i>	<i>34</i>	<i>38</i>

AVERAGE (1 = never, 5 = always)

D. Models of policy

UCEAC company policies (the latter being the main tool of insurance companies) are "often or always" written in Catalan in 40.9 % of companies while 39.4 % "hardly ever or never" use this language.

Table 4: How often does this company use Catalan in its policies?

Frequency	Total	Size	
		Large	Medium-sized and small
Always	11.3	9.1	13.2
Often	29.6	36.4	23.7
Sometimes	19.7	24.2	15.8
Little	15.5	6.1	23.7
Never	23.9	24.2	23.7
AVERAGE	2.9	3.0	2.8
<i>Basis</i>	<i>72</i>	<i>34</i>	<i>38</i>

AVERAGE (1 = never, 5 = always)

Real observation showed that most policies had been drawn up separately in both Spanish and Catalan (43.6 %). This could be a sign that the insurance sector is adapting to the Language Policy Act. However, 4 out of 10 policies were still drawn up in Spanish alone.

Table 5: The language of policies (direct observation)

Language	Total
Separate copies (Catalan / Spanish)	43.6
Spanish only	39.7
Catalan only	14.0
Bilingual	3.9
<i>Basis (observation of policies)</i>	179

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2.6. Internal language norms

A slight majority of companies prefer not to draw up their own norms on the use of Catalan (55.6 %); however, 44.4 % admit to having an informal one that is not set down as such in a document.

Table 6: Please summarise these norms.

Language norms	Total	Size	
		Large	Medium-sized and small
Switching language to match that used by the customer	50.0	65.0	25.0
Preferential use of Catalan	37.5	15.0	75.0
Attempting to apply the Language Standardisation Act	9.4	15.0	-
Knowing how to read, write, and speak Catalan is a requirement when recruiting staff	3.1	5.0	-
<i>Basis (Those with defined language norms)</i>	32	20	12

Catalan and staff recruitment

Almost all UCEAC members evaluate knowledge of Catalan in recruitment procedures for staff whose duties include dealing with the public. Knowledge of Catalan is considered to be an essential requirement for forming part of the workforce (68.0 %), rather than a mere merit (27.8 %). Only 4.2 % of companies in this sector do not consider this criteria necessary.

3. Language Attitudes

3.1. Progress and evaluation of the use of Catalan

When questioned at interview, insurance company managers thought that the use of Catalan had increased in the last three or four years in 75 % of UCEAC companies. Of these, 41.7 % had undergone a slight increase and, in 33.3 %, the change had been more substantial.

The two main reasons for the increased use of Catalan in the insurance company sector are: the incorporation of new staff educated in Catalan (42.6 %), and the rising social and market demand for the use of Catalan (42.6 %).

The main reason for the stagnation in the use of Catalan over recent years in this business sector is the lack of change in company structure and policies (73.3 %).

Evaluation of the use of Catalan

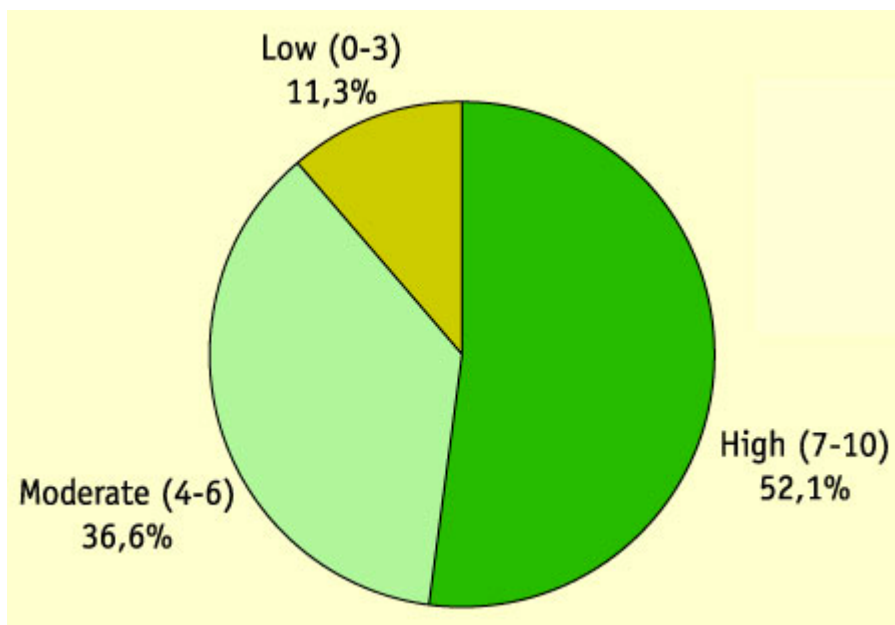
Over half of UCEAC companies rate the use of Catalan in their organisations as high (51.4 %), 36.1 % evaluate their use as moderate, and only 11.1 % consider that they hardly ever use it. On a scale of 0 to 10 (where 0 is very low and 10 is very high), the average use of Catalan is rated at 6.6.

The main reason for the extended use of Catalan in these companies is that it is the main language of their employees (40.5 %). Despite the positive evaluation, Catalan is not used exclusively because it often alternates with Spanish at internal and external level (35.1 %) and because much of the documentation is drawn up mainly in Spanish (21.6 %).

The majority of companies with a moderate use of Catalan (65.4 %) explain this by the indistinctive use of Catalan and Spanish in their organisation. The second most common reason for this modest use lies with the fact that Spanish is the vehicular language of the organisation and of the staff that form part of it (26.9 %) in cases where organisations depend on central offices outside Catalonia (19.2 %).

Companies that evaluate their level of Catalan use as low offer three main reasons for this: the centralisation of the system outside Catalonia (25 %), the use of both Catalan and Spanish (25 %), and the fact that Spanish is the main language of their staff and organisation (25 %).

Figure 3. How do you rate the use of Catalan in your company?

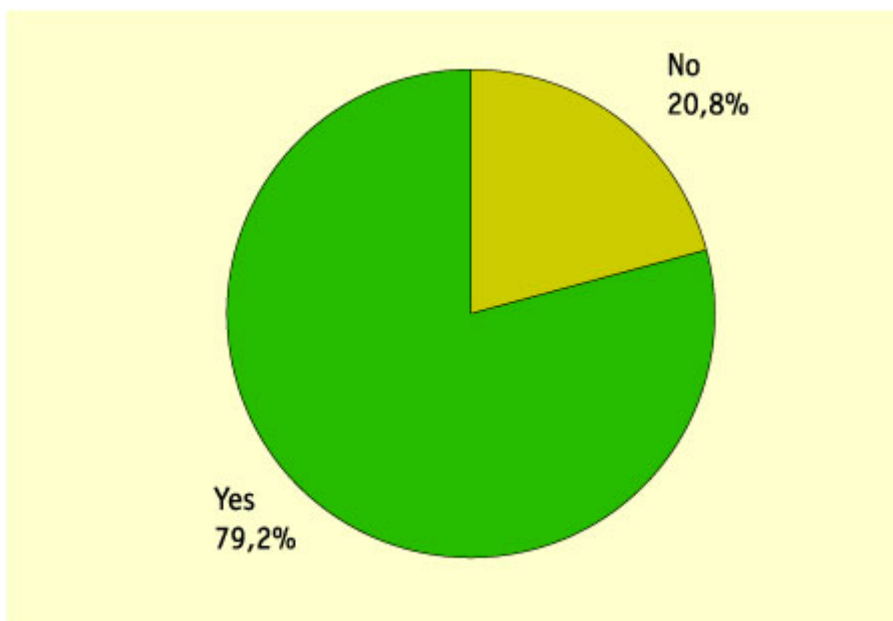


3.2. Advances and obstacles to the use of Catalan

Eight out of ten insurance companies believe that the use of Catalan in Catalonia has advantages; the remaining companies do not see this potential in Catalan.

According to managers who consider the use of Catalan to be advantageous, the main reasons for this privileged position include: commercial reasons, concerning competition with companies that do not use it (89.5 %), and the advantages of adapting and becoming closer to the society at which their business activity is targeted (10.5 %).

Figure 4. How do you think that using Catalan in a company like yours in Catalonia has advantages?



The managers of UCEAC companies do not see any disadvantages in using Catalan in Catalonia (80 %), although 20.8 % did point out that this led to an increase in costs due to duplication where both languages are used (40.0 %). The second most common disadvantage lies in the difficulties relating to the rest of the organisation outside Catalonia (33.3 %) and, finally, these companies come across the opposition of certain customers when they initially use Catalan (26.7 %).

The most common reason for never using Catalan in the spheres we have analysed is the centralisation of work and documentation outside of Catalonia and across Spain, where Spanish is the main language (62.7 %). Another important reason for never or hardly ever using Catalan is the tradition of speaking in Spanish (25.4 %), since the majority of staff in many of these companies are Spanish-speaking (13.6 %); these factors act as obstacles, ensuring that Catalan is never used in these companies.

Table 7: Why do you think that your company hardly ever or never uses Catalan in certain areas?

Reasons	Never	Scarcely or hardly ever
Centralised system of work and documentation outside Catalonia, across Spain	62.7	20.7
Habit of using Spanish in the first place	25.4	19.0
The company is mainly Spanish-speaking	18.6	27.6
Our customers do not require us to because their habitual language is Spanish	13.6	58.6
The use of Catalan doubles production costs	10.2	5.2
Some external suppliers are habitual speakers of Spanish	10.2	1.7
Lack of education in Catalan leads to inability to work in this language	8.5	15.5
Documents have no bilingual option	5.1	5.2
We advertise in the media in Spanish or our management is Spanish	3.4	13.8
Other	1.7	1.7
<i>Basis (never or hardly ever use Catalan)</i>	<i>59</i>	<i>58</i>

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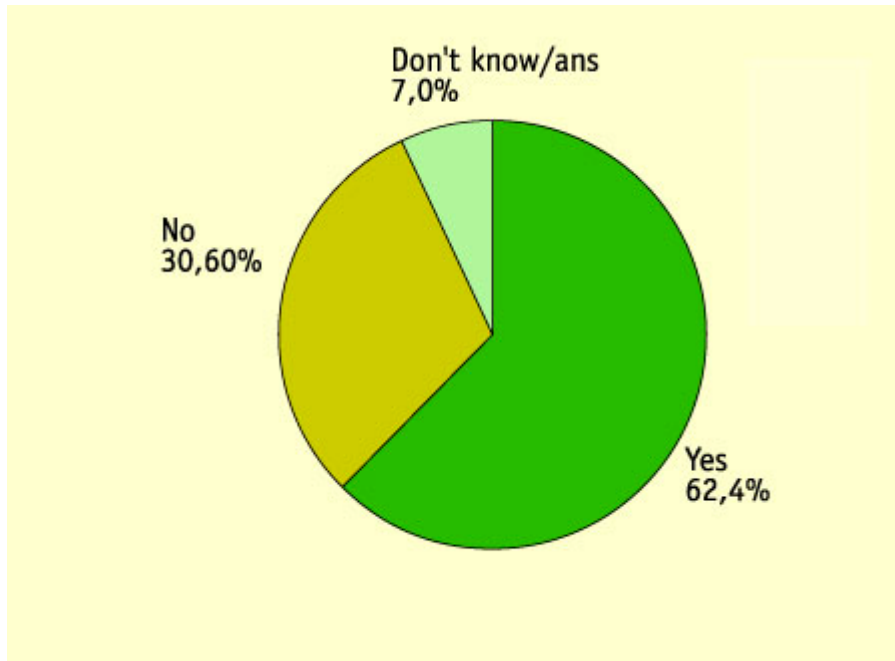
3.3. Plans to increase the use of Catalan

Among UCEAC companies there is a strong desire to increase the use of Catalan in the future, as stated by 62.4 % of companies who took part in this study. Of the remaining enterprises, 30.6 % do not share this plan for the future, and 7 % have no plans in this area.

The reasons leading managers to increase the use of Catalan in these companies are external and include, firstly, the continued process of the application of the Language Policy Act (60.0%) and secondly, social and market demands (42.2 %).

Companies with no intention of increasing their use of Catalan in the years to come put this down primarily to internal reasons: they do not consider it necessary for the normal development of business activity (59.1 %) or they consider that their current use is high enough (40.9 %).

Figure 5. Does your company have plans to increase its use of Catalan in the near future?



4. Evaluation of the Language Policy

4.1. Awareness of the agreement

Six out of ten managers of UCEAC companies are aware of the agreements concluded by the Department for Culture of the Generalitat of Catalonia and UCEAC, the representative for the Catalan insurance sector.

4.2. Agreement with the Language Policy

Nine of ten interviewees accepted that customers should be provided with all documentation, including policies and other documents, in both languages and in separate copies.

Table 8: How far do you agree with the fact that, in Catalonia...?

Language regulation	I wholly agree	I agree to some extent	I am indifferent	I disagree somewhat	I wholly disagree
Signage, permanent signs displaying general information and documents displaying offers in establishments open to the public must, at the very least, be drawn up in Catalan	60.6	23.9	9.9	5.6	-
Policies and other customer documents must be made available as separate copies in Catalan and Spanish	57.7	31.0	5.6	2.8	2.8
Employment contracts may be drawn up in either Catalan or Spanish	42.3	31.0	16.9	7.0	2.8

All sizes of insurance company approve of the Generalitat's language policy.

Table 9: How far do you agree with the fact that, in Catalonia...?

Idea	I wholly agree	I agree to some extent	I am indifferent	I disagree somewhat	I wholly disagree
Consumers, customers or suppliers should be addressed in Catalan if they so wish	86.1	13.9	-	-	-
All employees and managers dealing with the general public should know how to read, speak and write in Catalan.	61.4	38.6	-	-	-
The Generalitat of Catalonia should promote the use of Catalan in all economic and social spheres	55.7	37.1	5.7	1.4	-

5. Interest in Language Services

5.1. General interest

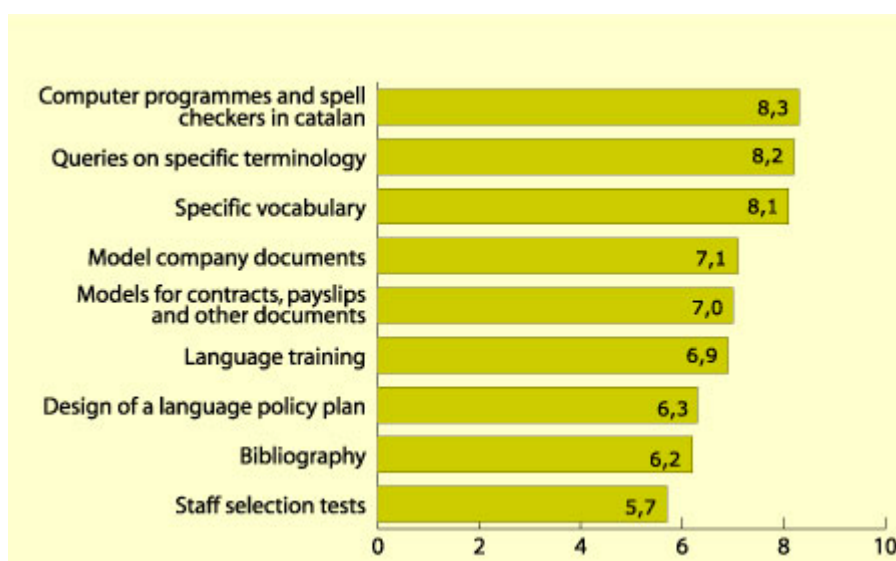
The majority of insurance companies (83.3 %) would like to collaborate with the Department for Culture in the sphere of their services, as they believe that adjusting their products to the requirements of the Language Policy Act and to the demands of the Catalan public would help improve their business offer. Of the 72 companies that were interviewed, 60 were interested in receiving more information about the services of the Department for Culture.

5.2. Interest according to service type

Most of the services put forward were rated highly by company managers. In total, 80 % of the companies interviewed displayed a strong interest in resolving immediate problems (one-off queries about specific terminology) and information about language tools (both bibliographical and computer) and the provision of these.

Figure 5, based on averages, reveals high scores for all services, on a scale where 0 equals absolutely no interest and 10 a strong interest. The first three services (with averages over 8) have a particularly strong appeal: information about spell checkers, text checkers and computer programmes in Catalan, one-off queries about specific terminology and the supply of specific vocabulary.

Figure 6. Please indicate your company's interest in the following service offered by the Department for Culture



5.3. *Diccionari Multiterm Assegurances*

Just 25 % of UCEAC insurance companies own a copy of the *Diccionari Multiterm Assegurances* (*Multiterm Insurance Dictionary*), fruit of a collaboration between the Department for Culture and the UCEAC. Thus, it is clear that the sector is not making extensive use of this tool. A high proportion of managers (18.1%) were unaware whether they had a copy of the dictionary, and 57 % of companies affirm that they do not own a copy of this bibliographical reference

6. Recommendations

Consolidating the process

Although the use of Catalan in this business sector had been very low, it has increased in recent years due to the features of the Catalan market (which is demanding commercial communication in its own language), the elaboration of the Language Policy Act, and the conclusion of collaboration agreements between Catalan companies and local government. We must now consolidate and reinforce this process, initiated recently by the standardisation of the use of Catalan in this business sector.

Companies understand the need to use Catalan in order to obtain good business results and they see it as one of the keys to competitiveness with other companies.

Concentrating large groups

The concentration of large groups of insurance companies in the Catalan-speaking territories and the strong competition for leadership of the Catalan insurance market over the coming years are likely to have a positive effect on the Catalan language.

Although the business sector has begun to standardise the use of Catalan, particularly in the initial phases of attracting customers, towards the final stages of securing customer loyalty or in areas of internal company activity, the use of the Catalan language is still low.

Intensification of contacts

It would be worthwhile to take advantage of this opportunity for launching campaigns promoting the standardisation of Catalan in all spheres of activity, whether internal and external. It would also be beneficial to maintain and strengthen contacts between the Department for Culture and UCEAC companies for providing services to the latter.

Finally, the distribution and supply of the *Diccionari Multiterm d'Assegurances*, created by the Department for Culture and the UCEAC, would extend its current level of use.

7. On-line Language Resources

The Directorate General for Language Policy has prepared this list of on-line language resources, which will be useful **for those who work in the insurance sector**. This is by no means an exhaustive list of the many tools available on the Internet, however, it does offer a good selection.

If you would like to find out more, or are interested in a list of language resources adapted to the needs of your company or organisation, please contact:

Directorate General for Language Policy: tel. 93 567 10 65 or e-mail: spl.vicepresidencia@gencat.cat
Consortium for Language Standardisation: tel. 93 272 31 00 or e-mail: cpnl@cpnl.cat

7.1. On-line dictionaries and terminology

General language

Diccionari de la llengua catalana. Institut d'Estudis Catalans
Prescriptive dictionary.
<http://pdl.iec.es/>

Gran diccionari de la llengua catalana. Enciclopèdia Catalana
Very complete work of renowned standing, which contains a great deal of terminology as well as general lexicon.
<http://www.grec.net/home/cel/dicc.htm>

Diccionari avançat català-castellà-català. Editorial Vox
General language dictionary containing Catalan-Spanish-Catalan equivalents.
<http://www.diccionarios.com/>

Terminology

Cercaterm. TERMCAT, Centre de Terminologia
Terminology database for queries on terminology from any specialist area. Definitions in Catalan.
Languages: Catalan, Spanish, English and French.
<http://www.termcat.es/cercaterm/>

Law

Terminologia jurídica i administrativa. Department for Justice. Generalitat of Catalonia
Contains the most common terms and phrases used in legal and administrative language.
Languages: Catalan, Spanish.
<http://www.gencat.es/justicia/llengua/termin/termja.htm>

Fraseologia juridicoadministrativa (*Legal and administrative language*). Consell de Col·legis d'Advocats de Catalunya
Spanish-Catalan.
<http://www.cicac.org/sl/index2.htm>

7.2. On-line linguistic criteria and sample documents

Catalan language Website. Language advice. Directorate-General of Language Policy. Department for Culture. Generalitat of Catalonia
Contains information about criteria for writing texts; sample administrative, legal and commercial documents; abbreviations; toponymy; syntax; translation criteria; use of upper case letters; bibliography.
<http://www.gencat.cat/llengua>

Employment contracts. Department for Employment. Generalitat of Catalonia
The *Serveis* (Services) section contains a range of sample employment contracts: open-ended, discounted, fixed-term, job-training... Other documents include: extensions, annexes, discharges and settlements, labour sub-contracts...
<http://www.gencat.es/treball/>

7.3. On-line bibliography and Websites for queries

Terminology library. TERMCAT, Centre de Terminologia

This site contains over 850 bibliographical references from dictionaries, vocabulary, lexicons and other published material containing terminology in Catalan, with additional information about the number of terms, languages, definitions, illustrations, etc.

<http://www.termcat.es/biblioteca/index.html>

Catalan language Website. Bibliography and related Websites. Directorate-General of Language Policy. Department for Culture. Generalitat of Catalonia

Bibliographical information about the Catalan language and legal, administrative and commercial language. Classified links to related sites providing language tools and on-line resources.

<http://www.gencat.cat/llengua>

7.4. On-line machine translation and correction tools

Machine translation

AutomaticTrans, SL

On-line, Spanish-Catalan and Catalan-Spanish machine translation service. If you sign up as a user, you may carry out translation tests.

<http://www.automatictrans.es>

INCYTA / Sail-Labs SL

On-line, Spanish-Catalan and Catalan-Spanish translation service. Free demo translations of brief texts containing up to 300 words are permitted.

<http://www.incyta.es/>

InterNOSTRUM

Spanish-Catalan and Catalan-Spanish translator, open to all. Also translates Web pages: simply type in the URL of the page you would like to translate.

<http://www.internostrum.com>

Grammar correction

WordCorrect 4.1

This is an independent text editor that works with your computer's editors, including Microsoft Word 6.0, 7.0 (Office 95) and 8 (Office 97), WordPerfect 5.2, 6.X WordPerfect 8 (Suite 8), Lotus AmiPro 3.x, Claris Works and QuarkXPress (for the professional version of WordCorrect). A commercial trial version can be downloaded. This version contains all of the features of the standard version except for the replacement option.

<http://www.dgc.es/>

Escriu 2.6

Catalan syntax and spell checker by Inèdit Software, SL, for the Apple Macintosh. It works with a direct connection from AppleWorks 6.0, Microsoft Office 2001, Claris Works 4.0 and 5.0, WordPerfect 3.0, Microsoft Word 6.0, and QuarkXpress 3.3. It checks the spelling of over 200,000 words, apostrophation, contraction, the conjugation of over 300,000 verb forms, irregular verbs, weak pronouns, diacritical accents.

A trial version is available from:

<http://www.inedit.com>

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