

# Website Writers and Developers Must Work in Tandem



Developing websites is far different from even five years ago. Website technology and Search Engine Optimization (SEO), as examples, have changed considerably. And because the content is still king, website writers and developers must work in tandem.

Too often during the website development process, however, business professionals first involve the designer or focus too much on bells, whistles and technical SEO without including the content writer.

This is a grave mistake. Involving the writer early in the process actually helps prevent unnecessary confusion and frustration.

Websites are a form of publishing. In traditional print publishing, the best practice is for writers to create the content first and then the designer develops the layout and chooses graphics that do not *compete* with text but *enhance* the reader's experience.

This approach also works well with web design because text – and how it is meant to be presented — can affect the site's look and content placement.

## **Getting Started**

The best way to approach a website is to establish its goals. Any website writer or developer worth their salt will ask some of the questions below and offer to help clients answer them if necessary.

Questions should include:

- What is this site supposed to accomplish?
- How does the website work within the company's overall marketing, communications and branding strategy?
- Who are the readers/potential customers? Reader demographics, pain points and how readers will benefit must be established. Even basic market research can pay future dividends.
- What is the overall message about the company and its products/services to the customer?
- Does this message include the [value proposition](#) showing what makes the client unique?

## **The Designer/Writer Relationship**

To help website writers and developers work together to forge a creative partnership, introduce both to the other as soon as possible in the process. The writer and designer need to have a shared vision so they can literally be “on the same page.”

During the development process, the designer should be concerned about the site map and material organization. As a natural part of the writing process, however, writers develop outlines similar to site maps to present content logically. Experienced writers will naturally consider the “packaging” of text and how to present it in user-friendly ways. Such writers can already envision reader-enhancing

elements such as bullet points, sidebars, graphs, links, etc.

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When the site map or web organization is being considered independently from the writer, the text might not fit the site’s design. What can be very frustrating, even to writers, is once the site is laid out, words often read differently once online.

Here’s why: When text is written and saved as a Word document, it is being read for its own sake. But when it is placed within the context of visual content, it might not stand out as well.

I find this phenomenon to be more unique to websites than print publications. Text on websites is competing with a graphical frame of navigation tools, links and other distractions that can carry a reader’s eyes to a different space. This differs newspaper or magazine articles because print advertising does not distract the reader to a new space.

When changes need to be made, it is less cumbersome and more cost-effective if the writer has full access to all of the content instead of changing the text in the vacuum of Word files. That way, the writer can make sure that coded headlines or other graphic elements that include text are correct.

### **More On Graphics**

Traditional publishing practice also discourages design approaches that also should be avoided on websites. Since many website developers are technicians and not necessarily publishing designers, graphic elements could be misused.

For example, pictures can be worth 1,000 words IF they are appropriate to the reader and the text.

Let’s say a site is trying to reach executives who buy workers’ compensation insurance. Since [workers’ compensation](#) only covers injuries, illnesses and deaths relating to work, a picture of a person sweeping a nondescript floor doesn’t resonate with the viewer. If the picture shows occupational elements, such as a person wearing a work uniform and/or background of a work area reinforces the subject matter.

I know this sounds obvious, but if you look at pictures on websites, you will be amazed at how the pictures do not reinforce the message. What amazes me, even more, is how much stock photography features still poses when readers like to people in action.

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Readability is not just a matter of how clearly the text is written, how easily it can be understood or even sentence length. This is another reason why website writers and designers should work in tandem. Design plays a larger role and can distract the reader away from even the best content. White space is great, but too much white space between paragraphs can interrupt text flow.

Type size and its typeface are extremely critical or the words can become too “noisy.” Some fonts do not leave enough space between sentences. Using reverse type (white on black and other variations)

can be very powerful, but too much is difficult on the eyes.

Also, remember to verify the viewability of the most important content. Take a look at your site through several browsers and devices to ensure the most important content is not buried, especially when considering viewing from mobile devices.

Keep in mind that people still print off information to read, so how it looks after being printed is also very important. Continuing to focus on the site's goals and keeping them "top of mind" is essential. It's too easy to get into the "weeds" of details, go down a tangential rabbit trail and lose direction.

And finally, choose website writers and developers carefully. Readers and search engine algorithms favor quality. Unique design is more memorable. If you hire based on the lowest price, you are more likely to see common designs or content that looks too similar to your competitors. In the future, I will write a blog on how to hire creative talent.

How will you approach your next website differently? Will you bring website writers and developers together sooner in the process? Please share in the comments section below.

***[Like this blog? Then you'll also enjoy my recent Leader's Edge article on digital media marketing.](#)***

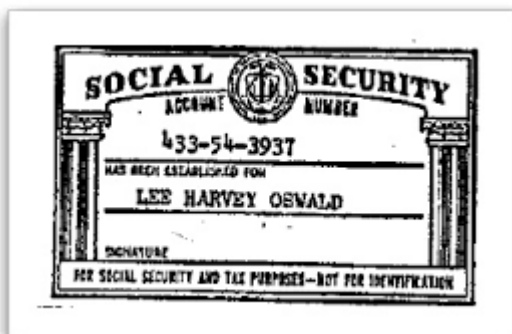
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## [Data Breach Vulnerability Not Just Due to Technology](#)

About 21.5 Americans' social security numbers and other sensitive personal information were compromised due to the hack of the U.S. Office of Personnel Management, according to an article posted today on [cnn.com](http://cnn.com).

It seems data breaches have become so common that those unaffected are undocumented workers or Amish.

How did personally identifiable information become so vulnerable? The answer isn't limited to the technology.



*Social Security Administration (public domain) via Wikimedia Commons*

Our vulnerability is actually the result of a combination of historical, social and economic factors. To improve protection of personal information, it is important to consider how we got here.

## **A Little History**

Before social security numbers were assigned to Americans, identity was simply a person's name. After spending decades on genealogical research, I can attest to the fact that before the 1900 census, the government asked very little personal information about Americans.

When President Franklin Delano Roosevelt began the Social Security program as a response to the Great Depression, social security numbers were only to be used for the program. Old social security cards indicate that the numbers are "not for identification." Just check out the Social Security card of Lee Harvey Oswald, who purportedly assassinated President John Fitzgerald Kennedy.

Over time, corporations got away with using social security numbers as identification for multiple purposes. It's been necessary for obtaining credit or health insurance purposes since at least the mid 1980s. When I started college in 1986, my identity number was my social security number.

I suspect that cell phone numbers will also become a necessary form of identification that will evolve into being used on a "mandatory" basis just like social security cards.

## **A Generational Divide**

Socially, the culture of the United States has changed from one of valuing personal privacy to one of perpetual sharing. "It ain't none of your business," was a very common retort when I was growing up.

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***The vulnerability of Americans' personal information is not just due to technology getting ahead of us, but also to changing values of privacy.***

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Millennials and younger are less likely to believe privacy is a big deal. This group most fully embraces social media and "sharing" - including Too Much Information (TMI) sharing that was once considered socially impolite. The ramifications of [Facebook's privacy policy](#) might also surprise them. And honestly, I don't think the younger generations care even though nobody really knows who is "listening."

For Americans to begin caring about personal privacy again, enough might have to suffer the consequences of losing (or even sharing) private information. For example, if you knew anyone who suffered through the Great Depression, you might have observed how that generation saved everything "just in case." Because of the great suffering, Roosevelt got the support necessary to start social security.

But for now, Americans seem more engrossed in Caitlyn Jenner and gender identity issues rather than the ultimate identity issue: someone stealing yours and using it for criminal activity, extortion or even terrorism.

Some of this theft comes from information Americans willingly share on the Internet. Other important data, including financial and medical information, is being breached from the government and corporations. Combine that public information once stored on paper files and the opportunities for harm are endless.

We have already seen ISIS threaten individual military members and their families because Facebook can give a clue to their home and Google Maps will point the way there. Terrorists can certainly do the same to civilians as well.

As a Gen Exer, I was most influenced by the Baby Boomers. They were my younger professors who taught me women's studies, gay politics and civil liberties. They all stressed that American freedom includes the universal right to privacy for all Americans.

Baby boomer President William Jefferson Clinton, along with Congress, thought protecting personally identifiable health information was a big deal. He was instrumental in passing through the Health Insurance Portability and Accountability Act (HIPAA). (Interestingly, workers' compensation was excluded from the Act.)

For the majority of Americans, HIPAA is now just part of the pile of papers they need to sign at the doctor's office. The law was enacted before the rise of Internet commerce and when Baby Boomers and older generations were the majority of the country. Complying with HIPAA only gets ting more difficult as paper medical records are being converted to electronic files.

Then Gen Exer President Barack Obama ushered in the Affordable Care Act, which throws medical privacy out the window. Now the federal government has access to your medical records because health insurers and medical providers are required to share them.

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Federal agencies are hardly safe custodians. Just ask the potential 9+ million past and present federal workers and our military whose data is now vulnerable to whoever hacked it.

Further, cyber incidents, including data breaches, are on the rise according to Verizon's "[2015 Data Breach Investigations Report](#)." Add to that 66 percent of accountable care organizations surveyed last year by the [Ponemon Institute](#), who believe patient privacy risk has grown and do not have great faith in data security.

## **Conclusion**

The vulnerability of Americans' personal information is not only just due to technology getting ahead of us, but also to changing values of privacy. Looking back to history and considering past policy and social mores provides context for developing ways to promote privacy. I have a few ideas in mind and soon I will share them in a future blog.

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# **The Actuarial Cyber Coverage Conundrum**



<http://www.actuarialreview-digital.org/>

Are insurance companies offering cyber coverage collecting enough money to cover future cyber events?

Nobody really knows, but there is reason for concern.

Insurance companies are offering more cyber coverage to gain market share. At the same time, data hackers too often elude cyber security experts. In fact, the amount of cyber incidents, including data breaches, continue to climb just as insurers fear a cyber hurricane that could wipe out major systems practically at the same time.

These are just some of the topics covered in my article, [“Cyber Insurance: The Actuarial Conundrum,”](#) which was published today in Actuarial Review, the magazine of the [Casualty Actuarial Society](#).

My article defines the conundrum that actuaries face and also examines topics that should interest the non-actuary including the insurance market and the challenges of cyber security.

Here’s the conundrum: how can actuaries appropriately price ever-changing cyber risk when data is scarce and models remain under development?

Besides digging into the conundrum’s implications, my article also offers ways actuaries can, as they do with other insurance lines, get more deeply involved in the underwriting process. The article also offers alternative ways actuaries can gain potentially relevant data and develop models.

I hope you find the piece to be both enlightening and helpful.

To read my other articles on cyber insurance, click [here](#).