

Case Study: Aligning Documents to the Way People Think.

The Problem: What the Client Needed

An Australian mortgage company needed help making their credit policy understood by their staff so that credit decisions could be made more quickly and consistently.

The reasons staff had trouble understanding the existing policy were:

- not all the credit rules were written down
- it was not immediately clear which Lenders Mortgage Insurance (LMI) provider would be used for each application and each LMI provider had its own credit rules, and
- the existing policy documents were poorly structured with contradictory information, information gaps and many cross references to alternative information sources.

In-house skills in document management and writing were scarce. This was particularly problematic given the client's desire to automate credit decisioning and move to online documentation in the future. Quadrant 2 were asked to help.

The Solution: What Quadrant 2 Did

Quadrant 2 created a single lending guide that incorporated information from all data sources, including input from the Credit Manager that was previously undocumented.

By applying proven thinking and methodology in the form of Quadrant 2's analysis and writing method, the information was structured to find information gaps and inconsistencies. Quadrant 2:

- removed all points of ambiguity within the document, and
- clarified or removed any contradictions.

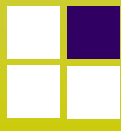
During the writing stage, the document was structured to make it easier to read and use. Quadrant 2:

- organised information into parts and sections better suited to the way people process information
- used tables to compare the detail of the three LMI providers' policies so that staff could, at a glance, see the differences between them and choose the most appropriate LMI provider for a particular deal, and
- implemented a change control process for the documentation, so that staff were informed when and how policy changed.

The Result

The organisation's entire credit knowledge was made accessible to all. As the credit policy was clearly written, credit decisions were made faster, and more consistently. There was less need to escalate decisions to the Credit Manager for interpretation or a ruling.

Rewriting the credit policy provided an interim step making the move to on-line document management and automated credit decisioning much more straightforward. The cost for putting documentation online was significantly reduced because information was modularised.



About the Quadrant 2 Analysis and Writing Method

The Quadrant 2 Writing Methodology

By following the Quadrant 2 analysis and writing method, the writer can organise, analyse and present the information with clarity and effect.

The following diagram presents each phase and benefit of the method.

Phase	Phase 1 Gather	Phase 2 Analyse	Phase 3 Write
Action	<ul style="list-style-type: none"> Define the target audience and document purpose. Collect and read all relevant written data. Interview subject matter experts and reference external sources of information. 	<ul style="list-style-type: none"> Determine a document structure. Categorise information into the structure. Address gaps, problems and inconsistencies. 	<ul style="list-style-type: none"> Define a document template and standards. Write the first draft of the document. Review with stakeholders. Add changes, logging each one for reference.
Benefits	All possible sources of information are referenced.	A document structure is determined based on the type of information, the intended audience and their intended use of the document.	Documents are consistent, easily maintained and appropriate to the intended audience.

Why does Quadrant 2 organise information in this way?

Quadrant 2 documents are aligned to the way the human mind reads, processes, stores and recalls information. Quadrant 2 documents are characterised by:

- clear and concise writing, written with a specific audience in mind
- an overall documentation structure that is easily understood and navigated by the target audience
- consistency across all aspects of the document including language, terminology, 'look and feel' and structure
- information that is atomised into discrete, independent groupings
- a structure where each piece of information is used once within the document but may have multiple cross-references to it, and
- multiple access paths into the information.

With clear structure, and strict documentation standards and templates, Quadrant 2 documents are ideal candidates for transition to online formats and eLearning tools.

