

Slogans in Insurances – Between Persuasion and Manipulation

Gabriela Mihaela Muresan

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v8-i4/4001>

DOI:10.6007/IJARBSS/v8-i4/4001

Received: 27 Feb 2018, Revised: 25 Mar 2018, Accepted: 12 April 2018

Published Online: 16 April 2018

In-Text Citation: (Muresan, 2018)

To Cite this Article: Muresan, G. M. (2018). Slogans in Insurances – Between Persuasion and Manipulation. *International Journal of Academic Research in Business and Social Sciences*, 8(4), 117–128.

Copyright: © 2018 The Author(s)

Published by Human Resource Management Academic Research Society (www.hrmars.com)

This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen at: <http://creativecommons.org/licenses/by/4.0/legalcode>

Vol. 8, No. 4, April 2018, Pg. 117 – 128

<http://hrmars.com/index.php/pages/detail/IJARBSS>

JOURNAL HOMEPAGE

Full Terms & Conditions of access and use can be found at
<http://hrmars.com/index.php/pages/detail/publication-ethics>

Slogans in Insurances – Between Persuasion and Manipulation

Gabriela Mihaela Muresan

Department of Finance, Faculty of Economics and Business Administration, Babes Bolyai University, Cluj Napoca, Romania

Abstract: The article presents issues linked to one of the key elements of marketing – the slogan, used at the level of insurance companies, from two main perspectives: ethics and linguistics. The message sent through the slogans has to be assumed and correlated with the organizational culture of the insurer. Starting from Leech’s (1981) semantic theory, with the help of a soft a qualitative analysis of 62 slogans written in English and Romanian was conducted. This study has multiple implications, through understanding the role of the wordplays, the insurer can influence the behavioral intention of the insured, to subscribe or not a policy.

Keywords: Insurance, Manipulation, Persuasion, Semantics, Slogan.

Introduction

“Everybody lives by selling something”.

Robert Stevenson

Over time, people tried in different ways to influence each other. According to Noor et al. (2015) the *slogan* remained the central element of persuasion over the public. The authors claim that: “choice and arrangement of words is the art to inculcate the desired outcomes”.

Without a negative association, manipulation could be a form of persuasion (Van Dijk, 2006, pg. 361), and the border between these two concepts it is unclear and depends very much on the context. Manipulation belongs to an illegitimate framework, while persuasion to the legal framework.

Starting from semantic theory the purpose of the current study is to analyze the slogans in the insurance industry for a better understanding. The paper is organized as follows: first section consists of literature review, second part presents the basic premise, section III methodology and section IV data analysis. Section V focuses on results, and section V concludes the article as well as suggestions for further research are provided.

Theoretical Framework

This study is based on the theory of semantics which allows studying the meaning of words. Semantics, a branch of linguistics was recently used by Noor et al. (2015) applied in exclusivity in the Indo-Iranian area on the commercial slogans shown on TV. The authors chose to use 7 types of meaning to observe the interaction between the words and the multiple interpretation mechanisms. Thus, the semantic analysis focused on the following subcategories: connotative, affective, stylistic, thematic and reflexive. To make sure of the relevance of the analysis, we used the soft Tropes also used by the authors: Piolat and Bannour (2009), With and Kaiser (2007).

Basic Premise

According to Fulop (2012) an effective system is based on a correct interaction between the internal and external environment, therefore a company's slogan is a key element of its communication strategy. The message of a slogan is among the most efficient ways of making advertising which may sometimes be manipulative.

Manipulating a person or a group of persons through different means (directly, indirectly through other persons or through mass-media or any other communication channel) is equivalent with exercising a special type of domination over that person or group (Receptor). Below is shown one of the first communication models in order to understand the whole process:

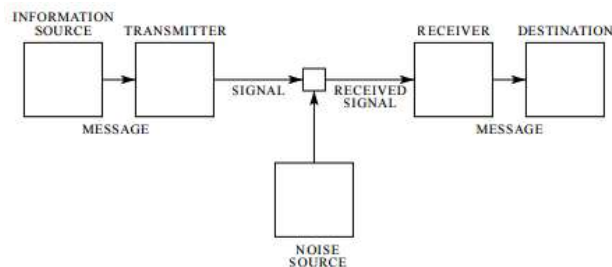


Fig. 1—Schematic diagram of a general communication system.

Fig 1. Schematic diagram of a general communication system

Source: Shannon and Weaver (1949)

The first condition for communication is the existence of a contact between the individual and the message (Kapferer, 2002, pg. 87). The author claims that you cannot be really influenced in the absence of this contact, and “any message to have some effect has to be received” (pg. 110). Many times the message a slogan conveys is received through promotional materials (banners, posters, flyers) or mass-media (TV ads, articles).

Methodology

This paper presents a qualitative study regarding the diversity of slogans used in the insurance industry. The data base was built with the help of the informations collected from the sites of the insurance companies and not only (To be seen *Annex 1*). A number of 62 slogans were included,

which were divided into two groups of analysis based on the language in which they were published (Romanian versus English).

Data Analysis

The slogans in English were analyzed with the help of Tropes V8.4 (English), and those in Romanian with Tropes 8.2 (Romanian), the software distinguishes semantic ambiguity.

A) Slogans in English

Below are shown the scenarios supplied by Tropes:

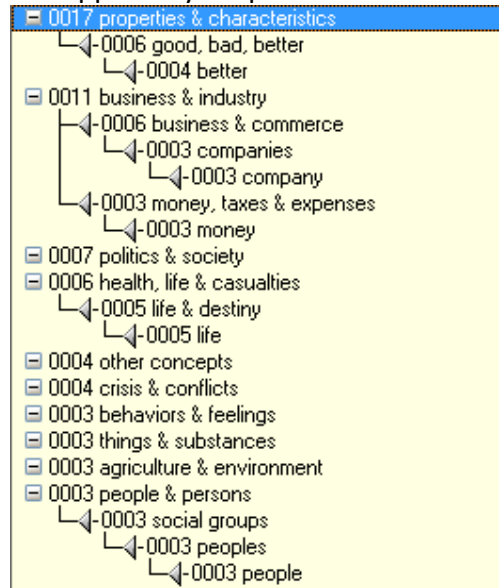


Fig. 2 Scenarios

Source: personal processing in Tropes

As it can be observed, these are the 10 identified scenarios. We chose to detail the first two scenarios, being the most representative ones:



Fig.3 First representative scenario

Source: personal processing in Tropes

In the graph above, it can be observed how every reference is represented by a sphere which is proportional with the number of words it contains. On the left side of the reference is the predecessor, and on the right are the successors.

Thus, a number of 17 words were identified within – *Properties and characteristics* as good, better, best, as follows:

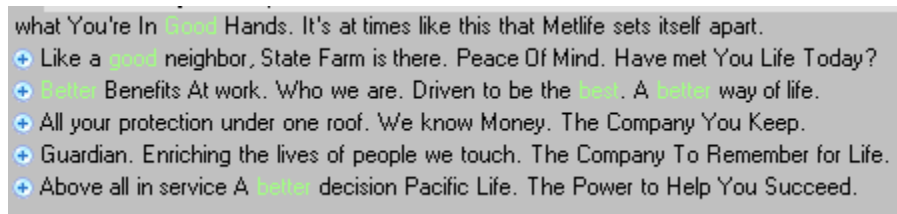


Fig. 4 Properties and characteristics

Source: personal processing in Tropes

And these were associated with words like decision, environment, benefits, hand and “state” (to be seen fig. 5). We mention that State Farm is the name of a company included in the sample.

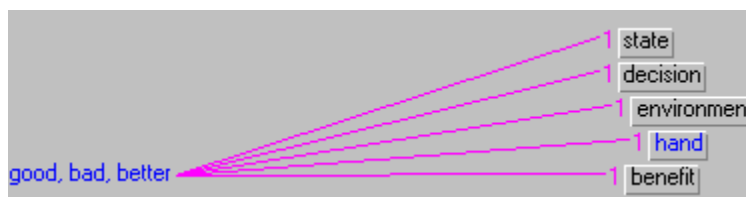


Fig. 5 Good, bad and better

Source: personal processing in Tropes

In what concerns *Business&Industry* it is interesting to observe the words that generated the classification in this reference: business, customers, insurance, benefits, money, company and financial.

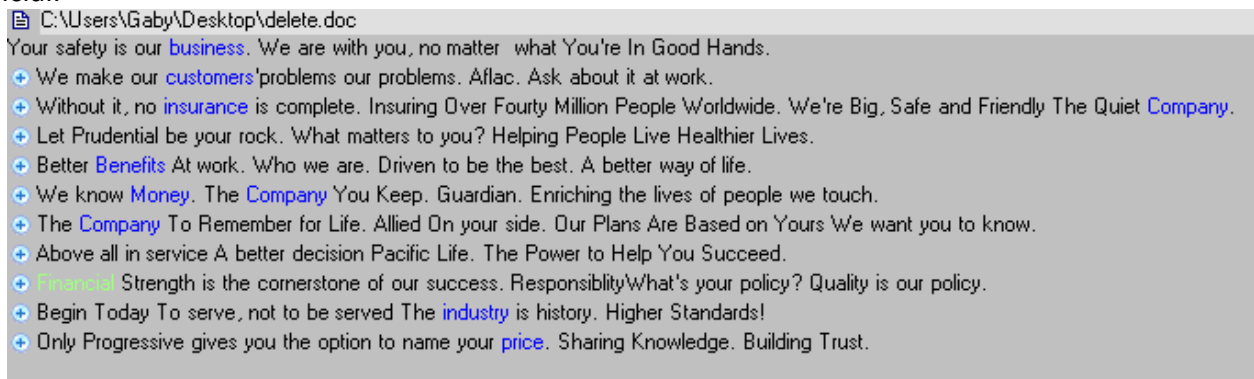


Fig. 6 Business&Industry scenario

Source: personal processing in Tropes

At the level of verbs, action verbs, static verbs as well as reflexive verbs were used. The most common verb is the verb to be. The adjectives used determine subjects like: life, price, hand, industry, history etc. The only pronouns identified are *you* and *we* (to be seen Annex 3). To be noted the fact that when the pronoun *we* is used, the associated references are from the business

domain: money, customers, and when the pronoun *you* is used, words from the class of safety are used.

B) Slogans in Romanian

The software generated the following scenario:

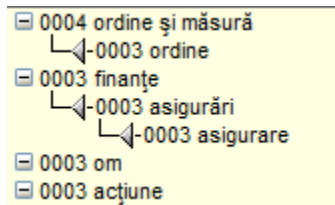


Fig. 7. Scenario

Source: personal processing in Tropes

Even if we talk about a smaller sample in comparison to the previous one, action verbs were identified here as well like: to insure, to sustain, to build, static verbs: to be, to mean, reflexive verbs: to understand, to believe, to redefine. In comparison with the slogans used in English, the companies used the verb to insure as well (to be seen Annex 3).

C) Analysis of the data based on Leech's semantic theory (1981)

At the denotative level, we identified the word *hands* used in the slogan: *You are in good hands*, which is used in this form and does not mean anything else than the fact that *you are safe*. The connotative sense represents the totality of the secondary meanings that can be associated with a word or expression. The slogan: *All your protection under one roof* can be included in this category as well because the word *roof* is used figuratively.

At the thematic level, the way in which the words are arranged in a sentence *is of great importance* Noor et al. (2015, pg. 9). *It's at times like this that Metlife sets itself apart*. It can be noticed how the attention in this slogan is drawn to the subject of the sentence – Metlife. In this sense, we have also identified the slogans: *Only Progressive gives you the option to name your price*, if we change the order of the words, does the slogan still have the same impact; *it gives you the possibility to name your price only Progressive*. In the slogan above, the highlight is on the first part of the sentence, but in the next example, the end of the slogan catches the attention through the unexpressed-implicit subject: *You can build anything, important is for someone to support you!*

The meaning associated with the emotional or affective denotation is best represented by the following slogan: *The ace in insurances*. The *ace*, according to the Romanian Explanatory has two basic meanings: Romanian coin and game card. Within this slogan it is used figuratively and it is consciously associated as being the best one.

Still here, we chose to present the slogans: *Safety, one of the most desired feelings* and another example, *We help people to live a healthier life*, which have the role to create and generate emotions and feelings.

Under the subcategory of **collective meanings** we classified: *Your life is your family's life!* Mainly in the collectivist cultures, every member of the family knows that they can rely on the support of their family. This goes without saying, it seems to be an axiom of everyday life.

Conclusions and Discussion

Drawing a parallel between the slogans written in English and those in Romanian, differences were noted in what concerns the semantics of words. At the level of verbs, many slogans written in Romanian used the verb *to insure*. Taking into consideration that our preoccupation is the domain of insurances, we consider that the implied objective of the companies is to insure. We do not think that it is correct to use it in an expression, which should seize the attention of customers ethically and effectively.

We noted the fact that the references associated within the slogans which have in their structure the personal pronoun *we* were identified through structures from the business word family. And those addressed at the 2nd person followed the safety class. We consider that these were displayed with the goal of generating emotions, feelings, comparisons etc.

Many slogans use 2nd person verbs or pronouns. As an integrated part of the insurance activity, we consider that the use of pronouns at the 1st person, singular is more appropriate.

Once the interaction between the words is known, the benefits are multiple, both from the side of the company, that tries to maintain the balance between persuasion and manipulation through taking responsibility publicly, and from the side of the customer, which can receive and understand correctly the conveyed message.

Even if the slogan represents an association of at least two words, it is a method of communication and a way of promoting the companies.

Future Research Directions

As a new research direction, we propose conducting an experimental study which aims at identifying the emotions generated by certain slogans from the insurance domain.

Acknowledgement

The author is grateful to Professor Cristina Ciomas PhD, Faculty of Economics and Business Administration, Babeş-Bolyai University, Cluj-Napoca, Romania for many insightful comments and support.

References

- Fülöp, M. T. (2012). Rolul guvernății corporative eficiente în vederea înțelegerii și aplicării adecvate a principiului transparenței de către entitățile românești. *Audit Financiar*, 10(92).
- Kapferer, J. N. (1998). Căile persuasiunii. Modul de influențare a comportamentelor prin comunicare și publicitate. *Ed. INI, București*.
- Leech, G. (1981). *Semantic: The Study of Meaning*. Ed. 2. – Penguin Books, Harmondsworth.
- Noor, M., Mustafa, R. E., Muhabat, F., & Kazemian, B. (2015). The language of TV commercials' slogans: a semantic analysis, doi: 10.11648/j.cls.20150101.12 .
- Piolat, A., & Bannour, R. (2009). EMOTAIX: un scénario de Tropes pour l'identification automatisée du lexique émotionnel et affectif. *L'Année psychologique*, 109(4), 655-698.
- Shannon, C. E. (1948). A Mathematical Theory of Communication. *Bell System Technical Journal*, vol. 27, pp. 379-423 & 623-656, July & October.
- Van Dijk, T. A. (2006). Discourse, context and cognition. *Discourse studies*, 8(1), 159-177.
- With, S., & Kaiser, S. (2007). Multimodal Annotation of Emotional Signals in Social Interactions in Proceedings of the International Meeting at the Institute of Psychology, University of Innsbruck / Austria, September 28 – 29.

ANNEXES

Annex 1

Slogans in Romanian

INSURER	SLOGAN
AEGON	Creează ziua de mâine!
AIG Europe	We know money.
ASIROM VIG	ASIROM - Prietenul statornic al românului.
ASITO KAPITAL	Asul din asigurări
ATE Insurance	Noi suntem alături de tine, nu contează ce.
AXA Life Insurance	Redefinim standardele.
CARPATICA Asig	Asigurări la înălțime!
ERGO Asigurari de Viață	A asigura înseamnă a înțelege!
Eurolife ERB	Contează cine te sustine.
GENERALI Romania	Siguranța: unul dintre cele mai dorite sentimente
GERROMA	Atitudine, la alegerea ta!
GOTHAER Asigurări Reasigurări	Ești mai asigurat decât crezi!
GRAWE Romania	Asigurarea de partea TA
GROUPAMA Asigurări	Asigurăm tot ce conteaza pentru tine!
LIG INSURANCE	Poți construi orice, important e ca cineva să te susțină!
METROPOLITAN Life	Viață ta e viața familiei tale!
ING Asigurări de Viață	În compania celor puternici.
SIGNAL IDUNA Asigurări de Viață	Asigură-te că ești sănătos!
UNIQA Asigurări	Gândește-te să ai curaj să fii fericit! Gândește UNIQA.
UNIQA Asigurări de Viață	Your safety is our business.

	(Siguranța dumneavoastră este afacerea noastră.)
--	--

Source: personal processing according to the data supplied by the site:
<http://www.1asig.ro/Asigurator-2,5.htm>, accessed on 23 January 2016

Annex 2

Slogans in English

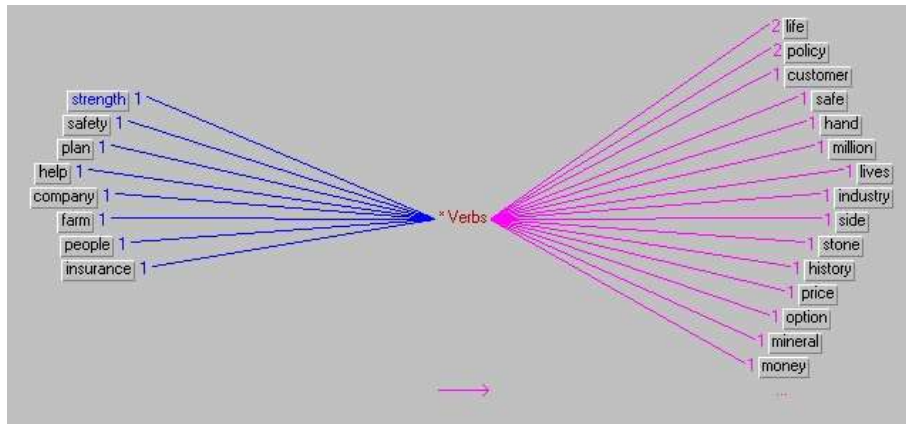
INSURER	SLOGAN (engl.)	SLOGAN (translated)
Allstate Life Insurance Company	"You're In Good Hands."	Ești pe mâini bune.
MetLife	"It's at times like this that Metlife sets itself apart."	În astfel de momente, Metlife se distinge.
State Farm Insurance Company	"Like a good neighbor, State Farm is there."	Ca un vecin bun, State Farm este acolo.
Chubb	"Peace of mind."	Liniștea minții.
Metropolitan Life Insurance Company	"Have You Met Life Today?"	Ai întâlnit viața astăzi?
Conseco, Insurance, Annuity, and other financial Solutions, USA	"Conseco. Step up."	Conseco. Progresează.
Amica, USA	"Amica. We keep our promises to you. We make our customers' problems our problems."	Amica. Noi ne respectăm promisiunile noastre față de tine. Problemele clienților noștri sunt ale noastre.
AFLAC Insurance Company	"Aflac. Ask about it at work. AFLAC. Without it, no insurance is complete. Insuring Over Fourty Million People Worldwide."	Întrebați despre AFLAC la locul de muncă. Fără AFLAC nicio asigurare nu este completă. Asigurăm peste patruzeci de milioane de oameni din intreaga lume.
Genworth Financial	"We're Big, Safe and Friendly"	Noi suntem mari, precauți și prietenoși.
Northwestern Mutual	"The Quiet Company."	Compania liniștită.
Prudential Financial	"Let Prudential be your rock."	Lasă Prudential să se ocupe de siguranța ta.
Safeco	"What matters to you?"	Ce contează pentru tine?
UnitedHealth Group	"Helping People Live Healthier Lives."	Ajutăm oamenii să trăiască o viață mai sănătoasă.
Unum	"Better Benefits at Work."	Beneficii mai bune la muncă.
Guardian Life Ins.Co.of America	"Who we are."	Ceea ce suntem noi.
Autonation	"Driven to be the best."	Tindem să fim cei mai buni.
Penn Mutual	"A better way of life."	O cale mai bună de viață.
American Family Insurance	"All your protection under one roof."	Toată protecția voastră sub un singur acoperiș.
AIG or American International Group Insurance Company	"We know Money."	Cunoaștem valoarea banilor.

New York Life Insurance Company	"The Company You Keep."	Compania pe care o păstrați.
Guardian Life Insurance Company of America	"Guardian. Enriching the lives of people we touch."	Guardian. Îmbogățim viețile persoanelor pe care le ajutăm.
American National Insurance Company	"The Company To Remember for Life."	Compania pe care ți-o amintești pentru tot restul vieții.
Allied Insurance Assurant	"Allied On your side." "Our Plans Are Based on Yours"	Allied este de partea ta. Planurile noastre sunt axate pe planurile voastre.
Aetna Erie Insurance Group	"We want you to know." "Above all in service"	Vrem ca tu să știi. Deasupra tuturor în acest serviciu.
Health Net	"A better decision"	O decizie mai bună.
Pacific Life	"Pacific Life. The Power to Help You Succeed."	Pacific Life. Putere de a te ajuta să reușești.
W.R. Berkley	"Everything Counts, Everyone Matters"	Total contează Fiecare persoană contează.
Thrivent Financial for Lutherans	"Let's Thrive."	Să prosperăm.
Western & Southern Financial Group	"Financial Strength is the cornerstone of our success."	Puterea financiară este temelia succesului nostru.
Liberty Mutual Insurance Group	"Responsibility. What's your policy?"	Responsabilitate. Care este politica dumneavoastră?
Reliance Insurance Company	"Quality is our policy."	Calitatea este politica noastră.
Sentry Insurance	Strength, Protection and Vigilance.	Putere, protecție și vigilență.
Mutual of Omaha	"Begin Today"	Începe astăzi.
AARP	"To serve, not to be served"	Pentru a servi, nu pentru a fi servit.
White Mountains Insurance Group	"The industry is history".	Industria este istorie.
Rome Insurance Agency, Fitchburg, Massachusetts	Higher Standards!	Standarde mai ridicate!
Nationwide Mutual Insurance Company	"On your side."	De partea ta.
Progressive	"Only Progressive gives you the option to name your price."	Numai Progressive îți dă posibilitatea de ați stabili prețul.
Westfield Insurance	"Sharing Knowledge. Building Trust."	Împărtășim cunoștințe. Ne axăm pe încredere.

Source: personal processing according to the data supplied by the site:

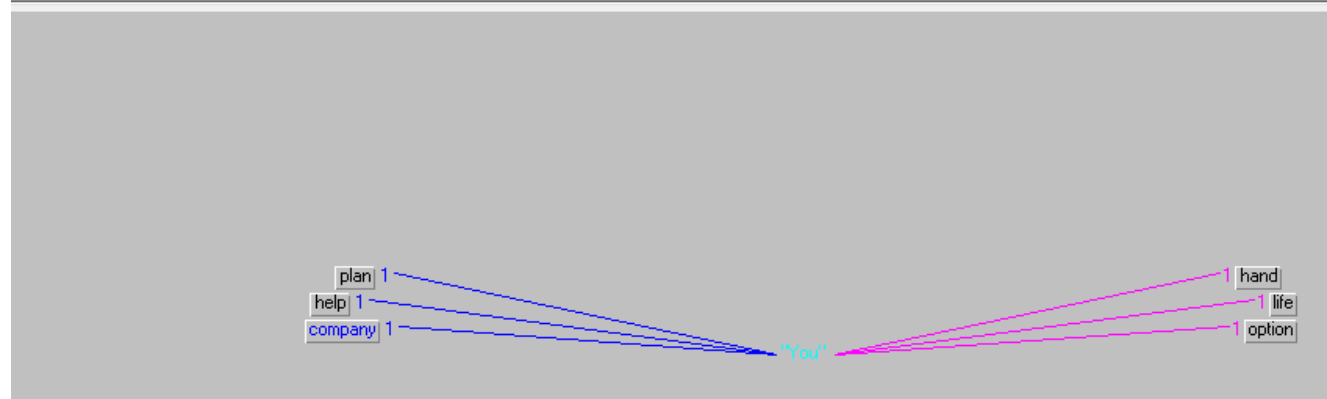
<http://www.thinkslogans.com/slogans/advertising-slogans/insurance-slogans>, accessed on 24 January 2016

Annex 3 Scenarios and references



Source: personal processing in Tropes

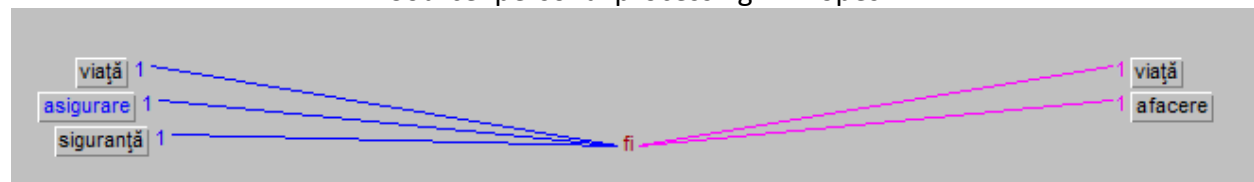
C:\Users\Gaby\Desktop\delete.doc
 We are with **you**, no matter what **You're** In Good Hands. It's at times like this that MetLife sets itself apart.
 + Have met **You** Life Today? Conesco. Step up. Amica. We keep our promises to **you**.
 + What matters to **you**? Helping People Live Healthier Lives. Better Benefits At work.
 + The Company **You** Keep. Guardian. Enriching the lives of people we touch.
 + Our Plans Are Based on Yours We want **you** to know. Above all in service A better decision Pacific Life.
 + The Power to Help **You** Succeed. Everything Counts, Everyone Matters Let's Thrive. Financial Strength is the cornerstone of our success. Responsibility



Source: personal processing in Tropes

Asul din asigurări Noi **suntem** alături de tine, nu contează ce. Redefinim standardele.
 + **Ești** mai asigurat decât crezi! Asigurarea de partea TA Asigurăm tot ce contează pentru tine!
 + Poți construi orice, important **e** ca cineva să te susțină! Viață ta **e** viața familiei tale!
 + Asigură-te că **ești** sănătos! Gândește-te să ai curaj să fii fericit!
 + Siguranța dumneavoastră **este** afacerea noastră

Source: personal processing in Tropes



Source: personal processing in Tropes