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## **A CRITICAL DISCOURSE ANALYSIS OF A NEWSPAPER EDITORIAL PROMOTING INSURANCE**

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### **ABSTRACT**

The discourse of Insurance is constructed and disseminated as part and parcel of the modern life of people. Propaganda and awareness are always visible and universal in media and institutional communication. However, policy development and implementation standards differ from country to country, especially between developed and developing countries. This paper investigates a national newspaper editorial promoting insurance in Sri Lanka. The title of the editorial is ‘New vistas in insurance,’ which appeared on June 28, 2019, in Daily News. A linguistic approach called critical discourse analysis was used to trace general as well as ideological socio-cultural and political-economic implications covertly or overtly found in the editorial. The positions and the identities of the discourse constructor, the insurer, and the insured are unfolded using critical linguistic strategies while revealing the constructed contextual meaning or notions. The findings were that personalization strategy is used to make insurance a fundamental need to life, spiritualization makes insurance an inevitable agent to safeguard religion and religious leaders, acculturation makes insurance a part of our culture, politicization and development agentization make insurance a leader to be respected and followed. All these strategies are used in the form of the apparent altruism, contrast, transfer moves, fore- and backgrounding, assumed and asserted evaluation, emotional, ethical and logical appeals to create fear of imminent risk and relief of life-time benefits. The linguistic strategies such as nominalization, verb and voice choice, word choices for verb and noun modification, transition words contribute to the discourse strategies, especially, the discourse of insurance promotion. This study complements the need for further discourse analysis of the Sri Lankan media for their persuasion strategies in the political, economic, and socio-cultural contexts of Sri Lanka.

**Keywords:** *critical discourse analysis, discourse, insurance and media, promotion*

## INTRODUCTION

There have been reliable reports that the insurance industry in Sri Lanka has been struggling to establish itself as a successful industry. The causes and consequences can be contextualized or connected or related to various socio-political, socio-economic and socio-political factors. According to Rajakaruna and Perera (21 March 2017),

“It is still at early stage of the lifecycle despite the growth momentum in recent times. Despite low penetration, total insurance premium income over the last five years has witnessed higher growth relative to GDP growth of the country. However, its role in the total financial sector is minimal. The Sri Lankan Life insurance sector has been growing steadily with a total asset average annual growth of 17% since 2009. But Sri Lanka being a country largely characterised by the collectivism and dependency where the need for a Life insurance policy is yet to be realised, industry still remains to be a small sub sector accounting less than 3% of total financial sector assets by 2015.”

The research interest has risen for relating the discourse of insurance promotion to discourse strategies and language features in the text (Taylor and Woodside, 1980). The discourse of the insurance promoter (insurer – companies and media), the insurance promote (the insured – clients and media consumers) and the promoted (the insurance policies) are not constructed on equal terms (Ikaria, 2015). Cummins and Doherty (2006) define insurance intermediaries without incorporating the media campaign. The researcher views the media, too can be the part of the insurance intermediaries. The researcher has chosen a newspaper editorial for analysis. The title of the editorial is ‘New vistas in insurance,’ which appeared on June 28, 2019, in Daily News. The newspaper editorial constructs a discourse of promoting insurance exploiting the cultural, religious, political, developmental, corporate business contexts of Sri Lanka. While promoting the insurance business in Sri Lanka, it conveniently avoids the negative or real factors which can determine the success of these insurance schemes in Sri Lanka. The media tries to project insurance as a social welfare scheme and a fundamental need for human existence explicitly. Still, implicitly it encourages it as commercial venture at the cost of belittling our religious, cultural, social, political, economic values subtly.

Since this paper studies the linguistic strategies behind the insurance promotion discourse in newspapers, it is part of business communication and part of applied linguistics, more explicitly speaking, sociolinguistics, further profoundly, discourse analysis. The use of language in the marketing process plays a key role (Marcella and Davies, 2004). Therefore, this paper aims to use the Critical Discourse Analysis (CDA) or Critical Linguistics (CL) approach to analyze an editorial as a case study to reveal the hidden and visible insurance discourse in Sri

Lanka. Fairclough (1995) defines it as an interdisciplinary approach to the study of discourse, or put simply talk and text that views language as a form of social practice. The CDA Scholars say that there is a mutual inclusion between social practice and linguistic practice and there is a need for analyzing the process of establishment of societal power relations using language. Jan Blommaert & Chris Bucean (2000) specify that it differs from discourse analysis in that it highlights issues of power asymmetries, manipulation, exploitation, and structural inequities in domains such as education, media, and politics. Fowler et al (1979) say Critical discourse analysis emerged from 'critical linguistics' and the terms are now often interchangeable. There is a need for understanding the communication style based on ethnic groups and the context of communication (Bakar, Walters and Halim, 2014). This study unfolds the implications of these two factors in Sri Lanka, especially as projected in a newspaper editorial in English.

## LITERATURE REVIEW

The insurance promotion discourse is analyzed in terms of the theory of interactional sociolinguistics (Gumperz, 1982) and the systemic functional grammar (SFG) as advocated by Halliday. According to Halliday, (1994), the **SFG** is "a form of grammatical description and it is part of a social semiotic approach to language. *Systemic* refers to the view of language as a network of systems, or interrelated sets of options for making meaning." This paper discusses the role of rhetoric and lexicalization in the editorial language used as part of the persuasive strategies.

Goffman (1967) proposes friendly discourse, institutional discourse, and task-oriented discourse in persuasion strategies. Insurance business needs construction of risk society (Beck, 1992). The media create a friendly, institutional, public and task-oriented persuasive discourse of 'personal selling' (Armstrong and Kotler, 2011, p.413) implicitly or explicitly. Stewart (2006) says that 'personal selling' has not been researched very well. Therefore, there is a significant need for studying this aspect linguistically in mass media like a newspaper. It is rare. The media have to engage these three types of discourse in persuasion, especially in promoting insurance business or political parties or governments. It is the role of the media and the government to create a risk society out of an ordinary society leading a routine lifestyle. Business or political ideologies, media discourse and socialization have to be streamlined to encourage a particular business or mobilize mass support to a political party. Wang and Peng (2016) specify about some influencing factors: "the accountability and responsibility of the



individual consumer, the erosion of the social safety net, fragmentation, individualism and the attenuation of family ties, the growth of a ‘flexible’ labor force, and the downgrading of regulatory responsibility from the government.” The media touch on these aspects and project an insecure domestic situation in these aspects to instill fear among the public. Lavric and Back (2009, p.126) specify ‘the micro-factors governing the code choice at the individual level for an insurance agent’ or promoter, including a mass media institution. The micro-factors expect the ability to utilize the economic, cultural, psychological, sociological, political, personal backgrounds of the insurance buyers or media consumers.

According to Strange (1996, p.122), Insurance is a new phenomenon to social scientists. So far, scholars in economics, business and finance have paid their attention. However, it has attracted social scientists now, especially in sociology, socio-legal studies and criminology (Baker & Simon, 2013; Ericson & Doyle, 2003). Hu & Wang, (2009) emphasize a sociological perspective relating insurance to social, economic and cultural contexts. The reasons for this perspective are that the insurance companies, the media and the government attempt to persuade the public in support of the insurance agencies, business enhancement and profit-making. The public are passive agents to be stimulated. Therefore, the discourse of insurance is organized to pressurize and frighten the passive public with perceived or real insecure situations to impose insurance schemes as part and parcel of their contemporary life.

The editorial uses metaphors in the social construction of insurance and they play a crucial role in constituting social identities. Zubair (2007) proved that metaphor is a powerful means to understand the individuals, societies and the world. They represent thought patterns of the members of the linguistic community that employ them. Lakoff and Johnson (1980) confirm its centrality in human thought and action. It controls “the way we think, what we experience, and what we do every day is very much a matter of metaphor” (Lakoff & Johnson, 1980: 6). Also, the editorial uses hyperbole, which is a strategy to show great emotion or passion (Chiluwa, 2005). However, a reader of analytical skill can discover the truth in the constructed exaggerated picture. Another strategy the editorial uses is personification, which connects human attributes to the insurance policies and providers. Personification is “an anthropomorphic metaphor in which a thing or abstraction is represented as a person” (Paxson, 1994). Fairclough (1992: 190) says that lexicalisation deals with the word items from many register fields. They directly or indirectly give meanings to the ideational function of the

text and related ideology of the text producer. Halliday (1978) uses overlexicalisation for the dense wording of a domain to connote or denote the meaning and function of a text. Collocation is the regular co-occurrence of lexical items i.e.the sharing of the same environment by some lexical items.

## DATA ANALYSIS

The ten paragraph editorial considered for the analysis consists 851 words including the four-word title.

The title has a noun phrase consisting of four words: *New vistas in insurance*. It gives some sort of personified hope for insurance booming in Sri Lanka. The title is a nutshell of the discourse of futurization attributed to the discourse of insurance in Sri Lanka. It is an asserted evaluation constructing a new positive judgment on the benefits of insurance. It is the propositional attitude of the editorialists. This deliberative rhetoric is future-oriented and moves its readers to an agreement on insurance policies or action. This nominalization topicalizes a pleasing mental view of a succession of anticipated positive events in the insurance sector in Sri Lanka and de-topicalizes the failure of this financial business in the past in Sri Lanka. The writer positions himself/herself as the promoter of the insurance sector and positions the Sri Lankan reader as the unrealized ignorant and discouraged person regarding the benefits of insurance. The writer handles a discourse strategy of Kairos, an appeal to time to attract the reader.

1) *Insurance is an essential tool of modern living (S1), because the unexpected can happen anytime (S2). That is a fact of life (S3). We do not know what will happen tomorrow, leave alone the next year (S4). Insurance is a hedge against such unexpected events in our lives (S5).*

In this first paragraph, the editorial constructs a discourse of the inevitable existential need of Insurance as an introduction to the complete text. The metaphor, ‘tool’ enhances the idea that without it, we cannot live an ordinary life. S3 asserts that it is a proven existential truth no one can dispute. Again it appeals to time and asserts its necessity. A discourse of philosophication about human life is attributed to the discourse of insurance. The deliberative rhetoric, *the unexpected* (two times in use)*can happen anytime* repeats and reinforces the editorial’s strategy of insurance promotion in Sri Lanka. This paragraph represents an emotional appeal (pathos) about the unexpected events in the future, the ignorance and unpreparedness of the reader, and

the protective assurance of the insurance. The inter-personal element and personification are revealed in the use of subject and possessive pronouns to increase this appeal. However, it establishes logical reasoning (logos) based on the discourse of binaries, the traditional and the modern, today and tomorrow, and the expected and the unexpected. The verb of relational process, *is*, repeat three times to emphasize the existential presuppositions in S1,3 and 5. Besides, the metaphorical frame, insurance is seen as a hedge, which is, in denotation, a fence or boundary formed by closely growing bushes or shrubs and in connotation or extended meaning, a way of protecting oneself against financial loss or other adverse circumstances. There are adjectives of amplification, essential, modern, and the unexpected to develop a positive value on the discourse. Overall, this paragraph performs a warning function and is a trumpet call of preparedness or social action.

- 2) *Sri Lanka has one of the lowest insurance penetration levels in the world (even compared to the rest of South Asia) (S1). Premiums per capita stood at EUR 41 in 2018 (below neighbouring India with EUR 52) and penetration at 1.1 percent which is still the lowest ratio in the region (S2). However, over the next decade a market growth of 12.2 percent is foreseen (13.7 percent in life and 10.6 in general) in Sri Lanka (S3).*

The second paragraph constructs an understatement and a negative situation and the need to make it positive. This paragraph brings the discourse of economization attributing to the discourse of insurance. The statistical support is given as quantitative enumeration. It problematizes *the lowest insurance penetration levels* and the *premiums per capita*. However, this paragraph serves as the objective of the editorial discourse using an appeal to time. The problem and solution are concretized for foregrounding and explicit reference. Judicial or forensic rhetoric is used for understanding ‘the social wrong’ in the past and present. At the same time, it is dichotomized against the deliberative rhetoric for promoting insurance in the future in Sri Lanka. The allusion to and an analogy with India intentionally prefers a propositional attitude that Sri Lanka should perform better than India. Why it should perform better than India is suppressed. It could be a historicized political-ideological position: India versus Sri Lanka. The verbs of the relational process - *has*, *stood (was)*, *is*, and *is foreseen (will be)* - reveals the transitivity process types to describe and explicitly categorize the participants or entities and to communicate this information as if they are in existence as a fact taken for granted.

- 03) *Several factors have led to this status quo (S1). One is our innate ability to take everything that comes our way – the good and the bad – with a shrug (S2). This may come down to our religious beliefs and cultural outlook where the concept of fate is very much taken for granted (S3). Perhaps this is one reason why we bounce back from*

*both natural and man-made disasters at a remarkable pace while other countries take years, if not decades (S4).*

The third paragraph provides the paradoxical reasons for negative situations. The cultural, religious philosophies and values conflict with the financial or security values of insurance. This paragraph positions the discourse of theologization and culturalization attributing to the discourse of insurance. They are presented as evidence and exemplification, which are psychological and philosophical. The former values are contextualized against the latter values. There is a semantic move of apparent admission applied enhanced by the additional move of apparent altruism and honesty. The epideictic ceremonial rhetoric mixed with the judicial or forensic rhetoric makes a pretending attempt at vindicating the readers holding their traditional religious, cultural values and norms. The disinterest of the readers in insurance is thus historicized and culturized. Therefore a logical reasoning is pretended. The personification and inter-personal relation in the use of possessive and subject pronouns construct impression management that the positions of the editorial and of the readers are the same. It sounds hyperbolic and ironic in a realistic sense. The implicit reference may be a negative comparison. The body language, *with a shrug*, and the metaphorical scripts, rubber ball and metal spring *bouncing back* which symbolizes the resilience of the people.

4) *The other reason is that all Sri Lankans get free healthcare for life from Government hospitals (S1). Thus there is little or no reason to get health insurance, which is a hot topic in many other countries (S2). In fact, hospitals in many countries do not admit patients who have no health insurance, unless they are known to be extremely wealthy (S3). But insurance is not all about health (S4). There are many other aspects of life that are not covered by the country's free healthcare system, accidental loss of life included (S5).*

The fourth paragraph presents the paradoxical reasons for negative situations. Now they are political, governmental, developmental and social policies, for example, free health care. Therefore, this paragraph develops the discourse of politicization and developmentalism attributing to the discourse of insurance. However, the language implies that there is an attempt at a bad critique on this policy and project by revealing their shortcomings and instilling fear. Here the evidence and exemplification are physical and empirical. There is a de-emphasis and denial of the success of this policy to have addressed the chronic social wrong – the poverty and the consequent health insecurity for more than five decades in Sri Lanka. An apparent honesty move or irony is used to show that the editorial position on the free health policy is positive and acceptable at the beginning of the paragraph (S1 & S2). Still, it becomes negative and resistant thereafter (S3 & S4) using indirect discourse and implicit reference. The

lexicalization in the use of ‘all,’ ‘free,’ ‘for life,’ ‘little or no reason,’ ‘hot’ and ‘in fact’ and the repeated negation words (in four sentences), the hyperbolic use of ‘all,’ ‘the other,’ ‘all,’ ‘little or no reason,’ ‘many other countries,’ ‘not all about health,’ and ‘many other aspects of life,’ concludes that something is wrong with the freebies policy and the insurance is the all-time solution. The shortcomings of the policy about health insurance business loss, are foregrounded and the social benefits resulted from this policy in terms of human development in Sri Lanka are backgrounded and understated. The use of emotional appeal is visible in S3 and S5, but a sort of logical appeal is created throughout the paragraph. Judicial or forensic rhetoric is developed in support of the necessity to subscribe insurance policies as an inevitable part of human existence. The themes of free healthcare and health insurance are simply generalized and negatively compared. The verbs of relational process, mainly *be* verb forms or its equivalents, and the negative lexicalization and negation are used dominantly to create an effect of truth and fact in the editorial construction. The whole paragraph develops a warning. **Aporia**, “the rhetorical expression of insincere doubt” (<https://literaryterms.net/aporia/>) is handled in S1 and S2. This is a standard tool used by businesses to connect with a consumer base, particularly when regarding new inventions that might be met with a doubtful audience. Another one used is apophasis which “brings up a subject by denying that it should be brought up. This is a classic of oft-maligned political tactic” (Baird&Thonssen, 1948).

- 5) *This has led successive Governments to grant some form of Government-sponsored insurance to various segments of the population (S1). For example, farmers’ insurance schemes have existed for some time, where they can get insurance against the loss of harvest in a natural disaster etc (S2). For the first time ever in our annals, the present Government initiated a comprehensive insurance scheme for the country’s 4.4 million school students (S3). This has immensely benefitted both children and their parents in just a couple of years (S4).*

The fifth paragraph appreciates the government solutions for the common good in the form of providing insurance for farmers and school children. This paragraph creates a discourse of dichotomy of nationalization (the state sponsorship) versus privatization (the non-state sponsorship). The editorial exploits the socio-economic ideology of the majority of the Sri Lankan people who believe that the government should provide free health and free education. Again the evidence and exemplification dominate the text. S2 and S4 show personification. S3 and S4 use hyperbole in driving its agenda – the insurance promotion. Though the implementation of these two schemes in the past is foregrounded and hyperbolic sometimes, the problems encountered, the criticism raised against the way these two schemes were

implemented, and the evaluation and monitoring reports on these two schemes are backgrounded.

Here are the media reports on insurance for farmers:

*According to the Central Bank Annual Report 2015, only less than 4% of the paddy-cultivated area (on average) is insured during 2003-2015. In most of the cases, crop insurance is obtained as a requirement in getting agricultural loans.*

*A survey of 750 farmers, by the Institute of Policy Studies of Sri Lanka (IPS) last year, in the Anuradhapura district revealed that the demand for existing insurance schemes is considerably low. Over 31% are not aware of how crop insurance work. Another 23% have doubts regarding the process. Most farmers do not understand the real benefits that crop insurance bring in for small-scale farmers like them.*

*Crop insurance is not a popular tool for climate risk management, although these schemes have been in place in Sri Lanka for several decades. It is important to identify the gaps and to be researched.*

(Crop insurance: is it workable, November 22, 2016)

*It is obvious from the statistics given and the views expressed that Crop Insurance in Sri Lanka has failed. This is the end result 10 – 20 years later after attempting to introduce and implement the schemes to assist farmers.*

*farmers face not only natural calamities but price and market risks as well. Further, there is no mention of the damage from wildlife, poor living conditions, health and possibly other unidentified risks.*

*They take the indemnity-based approach, according to which insurance payments are calculated based on field-level assessments of losses due to identified disasters. Field-level loss assessment involves high costs in terms of both time and money. There are also many transparency-related issues for farmers, which lead to loss of trust.*

*In addition, there were adverse selection and moral hazard. These issues might have led to low coverage levels of crop insurance over the years.*

*The alternative is to move towards index-based climate insurance, which makes use of an objective parameter such as rainfall that has a close correlation with crop yield. It is thus able to get past an array of problems with indemnity-based insurance.*

(Climate insurance, 07 May 18)

Here are the media reports on insurance for the school children:

*Education unions said the government was wasting money on insurance schemes and the funds could be better used for improving education. The Ceylon Teachers Union (CTU) said children between the ages of five to 19 years were generally in good health and seldom fell sick. General Secretary Joseph Stalin said claims last year amounted to a mere Rs. 237 million with SLIC gulping the major portion of the Rs. 2.7 billion payments.*

*He also claimed SLIC had re-insured Suraksha with an Indian company and Rs.100 million from this deal had been given to the Ministry. “The Ministry of Education said it would form a special fund for students with this money but nothing happened. “Where did this money go?” Mr. Stalin asked.*

Allianz picked over, (Sunday, January 13, 2019)

(Suraksha insurance scandal, 04 Aug, 2018)

*The Suraksha insurance scheme is currently facing many obstacles and it is likely that students would not benefit from it.*

*However, education sector unions had opposed the move by the Education Ministry to get such commissions. Instead they had suggested that this sum be utilized to cover areas that are not covered by Suraksha. But, to date it is not known what happened to that money and so far no fund has been established with this money and no one knows what has happened to it, General Secretary of the Lanka Teachers' Association Joseph Stalin told Sri Lanka Mirror.*

*Meanwhile, the insurance coverage given to Sri Lanka Insurance Corporation had ended on November 30, 2018 and after calling for tenders, Allianz Insurance was awarded the contract by the Education Ministry. The unions objected to this move to hand the insurance contract to a foreign insurance company when there is a state owned insurance company and the whole student insurance scheme is in a state of uncertainty.*

*Rs.450 million had been paid out while the Insurance Corporation only wrote out the cheques while filling of documentation, verification and all other functions were carried out by the relevant school teachers and principals, according to Stalin.*

*The Union, instead of this insurance scheme, recommended to utilize those funds to build proper children's hospitals complete with all facilities.*

(Suraksha student insurance, Feb 15, 2019)

S2 and S4 bear the existential presupposition that these two schemes benefited the people without any negative consequences and impacts. This paragraph uses the epideictic ceremonial rhetoric praising the government and insurance schemes at present and at the same time; it uses the judicial or forensic rhetoric stressing the innocent intention of the government and framing the legal status of these two schemes and the newspaper to make a statement on them. The editorial uses the ethical proof or ethos dealing with the character and credibility, especially of the editorialists as neutral media to emphasize the point. However, this newspaper is state-run and pro-governmental. To assert the importance and need of insurance, first, it develops logical reasoning or logoi on insurance, starting with the *Government-sponsored insurances*. So it will facilitate the types of government insurance to be developed in the next paragraphs and finally, the private insurance business. There is positive lexicalization on insurance and the dynamic verbs are used in active voice such as *has led, to grant, have existed, can get, initiated, and has benefitted*. Besides, there is a strategy of quantitative enumeration in support. Most of the verbs used are of material process. The adjectives and adverbs of amplification, which are hyperbolic, are also visible such as *successive, various, comprehensive, and immensely*. Given the criticisms on these two *Government-sponsored insurances*, there is a question whether the private or government can make the success of the insurance schemes giving benefits to the people in Sri Lankan context, which is not so stable economically, judicially and politically.

6. *The Government has now taken another significant step in the realm of insurance with the introduction of a health/life insurance scheme for the 32,000 Bhikkus around the country (S1). Titled “BuduPuthSuraksha” (Insurance for Disciples of the Buddha), the scheme was inaugurated by Prime Minister RanilWickremesinghe in the presence of the Most Ven. MahanayakeTheras (S2). Under the insurance scheme, up to Rs. 350,000 will be paid for receiving residential treatment of Western medicine, and Rs. 200,000 for receiving residential treatment at an Ayurvedic hospital (S3). The policy provides Rs. 3,000 per day for treatment at a Government hospital and Rs. 1 million for bypass surgery (S4).*

This paragraph describes the government solution for the common good - insurance for the 32,000 Bhikkus. Metaphoricalization in the use of *taken another significant step in the realm*, personification in the use *The policy provides* qualify the editorial's intention. It embellishes its position with statistics and names. The epideictic ceremonial rhetoric is used praising the *Insurance for Disciples of the Buddha* introduced by the present government. The ethical proof or ethos sanctifies the government's intention to provide insurance for the disciples of Buddha. Thus the discourse of spiritualization is used to signify the need for the people of this country to get insured. Here too, the strategy of activization and immediacy is used in the verbs modified with an adverb of time, *has now taken, provides*. These are the verbs of the material process prioritizing the action than the idea.

The passivization strategy is used to interpret two agents providing health protection. One is the insurance scheme and the other is the present government: *was inaugurated, will be paid*. The quantitative enumeration is used in the number of the disciples and the financial provision to impress the readers. The adjectival phrase of amplification, such as *another significant* hyperbolically enhances the intention of the editorial: promoting insurance. The researcher does not look at the insurance scheme for the religious leaders as something negative but as an attempt at spiritualizing the insurance scheme itself because the editorial ends its discourse saying that the people of this country should buy the insurance policies from the state or private insurance companies.

7. *This will no doubt be a lifeline for Bhikkus, especially those residing in remote areas with limited access to health facilities (S1). These Bhikkus lead a rather difficult life, as the nearest big town with health facilities could be 20-30 Km away (S2). But the insurance scheme, in conjunction with the now-islandwideSuwaseriya free ambulance service, should give them extra peace of mind (S3). Although it is not yet clear yet, Sri Lankan Bhikkus temporarily or permanently residing abroad and engaging in DhammaDhutha (dissemination of the Dhamma) services should also be included in this scheme (S4).*



The paragraph supplements the discourse of spiritualization developed in the previous paragraph, that is, the benefits to the Bhikkus and the suggestions for expansion and justification. The strategy of emotional appeal (pathos) is very well handled in the discourse of spiritualization of insurance. Ironically, the discourse of spiritualism is the discourse of being insured. The metaphorical use of ‘lifeline,’ ‘extra peace of mind,’ and the lexical use of certainty in *will no doubt be*, a vulnerability in *remote areas with limited access, difficult life*, an inevitability in *should* justify the editorial intention. However, the way the words and expressions are used here communicates a discourse of de-spiritualization of theological values and practice. Monks and nuns, no matter which religion they belong to, lead a spiritual life that renounces worldly needs and assistance. Even human life is expendable to commit a spiritual life to reach purification, enhancement and permanent peace with the creator or the supernatural being or the ultimate metaphysical entity which controls the universe. However, the use of epideictic ceremonial rhetoric and the verbs of the relational process in *will no doubt be a lifeline, should give them extra peace of mind* and *should also be included* belittles or undermines the norms mentioned above and values of real Buddhism. Further, logical reasoning or logos is used to express the indispensable need for the insurance scheme in expressions such as the limited access, difficult life, *free ambulance service, residing abroad*.

- 8) *We hope that variations of this landmark insurance scheme will be extended to the registered clergy belonging to the other religions as well (S1). This will truly reflect our multi-ethnic, multi-cultural outlook (S2). Additionally, religious school teachers, both clergy and lay persons, can be included in this scheme (S3). Moreover, all places of worship must also be insured for any eventuality – the recent terrorist attacks on a number of Churches in Colombo and Batticaloa proved the usefulness of such a scheme (S4). Additional security has already been provided to all places of worship in the wake of the Easter Sunday attacks, but insurance will complete the picture (S5).*

This paragraph provides the suggestions to include all religious servants. In the previous two paragraphs, the insurance is exclusive to the Buddhist clergy, but in this paragraph, it becomes inclusive extending the government-sponsored insurance to the laymen and to the persons and places of worship to other religions. So it generalizes the idea and the action. The discourse of multi-ethnicization and multi-culturalization and the discourse of securitization are attributed to the discourse of insurance. It gives event-based reinforcement in S4. In S5, it assures security for all the religious places, complete security against any mishap, but then, it says that *insurance will complete the picture* (metaphoricalization). So implicitly, this metaphorical frame tells that the government cannot give a complete security. The attacks may be a possibility in the future. Therefore it is indispensable to have insurance as the ultimate solution. It recommends insurance cover. Overall, the strategies of exemplification, ethical proof or

ethos, semantic moves of altruism, compassion, and honesty strengthen the argument. The use of passivization hides the agent of insurance provision. It implies that it can be the government or private. The verbs of material process, such as *extended, included, insured, proved, and provided*, the verbs of mental process, *hope* and *reflect* and the adjectives and adverbs of amplification *landmark, truly, our multi-ethnic, multi-cultural, as well, additionally, already, additional, and moreover* and the lexical use of *belonging to the other religions, This will truly reflect, all places, for any eventuality*, hyperbolically enhances the position of the editorial on promoting insurance in the country in general. Personification is visible in S1 and S2.

- 9) *It is time for Government authorities and insurance companies, both public and private, to create more awareness on life/health and insurance products among the public (S1). This should not necessarily be a commercial exercise, but rather a series of Public Service Announcements (PSAs) (S2). We can look at how some countries, particularly Japan, have popularized insurance over the years (S3). Japan has become one of the world's biggest insurance markets in just a few decades (S4).*

This penultimate paragraph arrives at the final but the main objective of the editorial – promoting insurance for expansion in the country. This paragraph brings in a discourse of transition from the public scheme to the private schemes of insurance. Paradoxically and finally, the editorial arrives at its conclusion and objective: the discourse of commercialization. Urgency and immediacy are interpreted in S1 expression; *it is time for*. There is a semantic move of altruism in S2. Personification is in S3. It encourages the Public Service Sector to promote insurance. It recommends the methods with the specification. The strategy of exemplification and evidence in S3 and S4 exposing Japan, a Buddhist country with a success story, is brought in for its recommendation. The strategy of Kairos, appeal to time, ethical proof or ethos, generalization, the semantic moves of altruism, and compassion(S2) are used to reinforce the idea. It picks up only a positive comparison with Japan, which is incomparable in other major aspects such as political and economic stability, advanced technology, and industries.

- 10) *In Sri Lanka, the only type of insurance that most people buy is motor insurance, which is compulsory (S1). Even then, most of them opt for third party insurance without thinking of what might happen if the vehicle is totalled or if they suffer fatal or serious injuries (S2). In the event of death of a breadwinner, the remaining family members could suffer immensely without access to some form of insurance (S3). Insurance is not only for the wealthy – everyone can benefit from insurance if the premiums are made more affordable (S4). We hope the local insurance industry will move in this direction to widen the insurance net and to make it more inclusive (S5).*

This last paragraph is the conclusion, as well as the recommendation for promoting insurance in Sri Lanka. Thus, this paragraph projects the binary discourse of exclusivism versus inclusivism, exceptionalism versus expansionism attributed to the discourse of insurance promotion. Also, it portrays the adverse situation in Sri Lanka and the pros and cons of the popular third party motor insurance. Thus it instills fear. It summarily reasserts that insurance is the ultimate security, even life after death. It provides suggestions for affordability, expansion and inclusiveness. Overall, it is a conclusion with the negative climax and positive beginning for insurance. It uses the strategy of deliberative rhetoric, which is future-oriented and moves people to an agreement on policies or action. At the same time, an emotional appeal (pathos) is made in S2 and S3. While providing the intended benefits, it conveniently suppresses or excludes the negative aspects or factors that prevail in Sri Lanka in succeeding in this venture. Poverty is still a pervading issue here. Sri Lankans struggle to manage their day to day life within their salaries and wages. The premiums are unaffordable to the majority of the citizens. The insurance agencies are not so active and systematic to provide insurance claims as early as possible. They demand a lot of paper works and documents before sanctioning the payments. Free health and education are still fundamental provisions by the state. The private industries have not been stabilized. Forgetting these contexts and factors, it generalizes or over-generalizes a positive climate in Sri Lanka. It uses the strategies of positive lexicalization, understatement, and warning to establish its position.

## **FINDINGS OF THE STUDY**

There is an expectation that the government and the media should be the representatives of the public. They should reflect the interests, grievances, rights, security and development of the public. Especially the media is expected to be the friends of the people. People expect the media to be genuine, trustworthy, sympathetic and helpful considerate. In this editorial, on promoting insurance, there should be more emphasis quantitatively and qualitatively on the affordability of the premiums and the policies appropriate to the existing systems and structures realistic to Sri Lankan contexts of Living. But the editorial has not given that importance here. It is confirmed by Rajakaruna and Perera, (2017).

“Compared to other countries in the region, Sri Lanka performs poorly. Accordingly, the industry is heavily under-penetrated compared to regional peers who have comparable GDP per capita (Vietnam, Indonesia and Philippines). There are many factors playing a deterrent role to this negative situation. Although low per capita

income which is common for a developing country like Sri Lanka and higher cost of living have historically been deterrent factors in obtaining Life insurance policies.

The Sri Lankan Non-Life insurance sector is mainly classified under motor, health, fire, marine and other where 62% of sector premium is accounted by motor insurance premiums. Motor insurance is a mandatory requirement and every registered vehicle owner is required to have a minimum third party motor insurance if they wish to use a motor vehicle on the road. But as a whole, Non-Life insurance penetration remains relatively low compared to regional peers due to intense price competition and slow growth of respective insured segments of the country hindering the expansion of General insurance business compared to Life insurance. In fact, out of total motor insurance policies issued, majority is dominated with the third party insurance (54% of total motor insurance premium in 2015) reflecting that people tend to look for a minimum level of protection with minimum possible premium due to legal requirement instead of buying it as a risk-based product.” (Rajakaruna and Perera, 2017),

Editorial Discourse Construction of Insurance Promotion

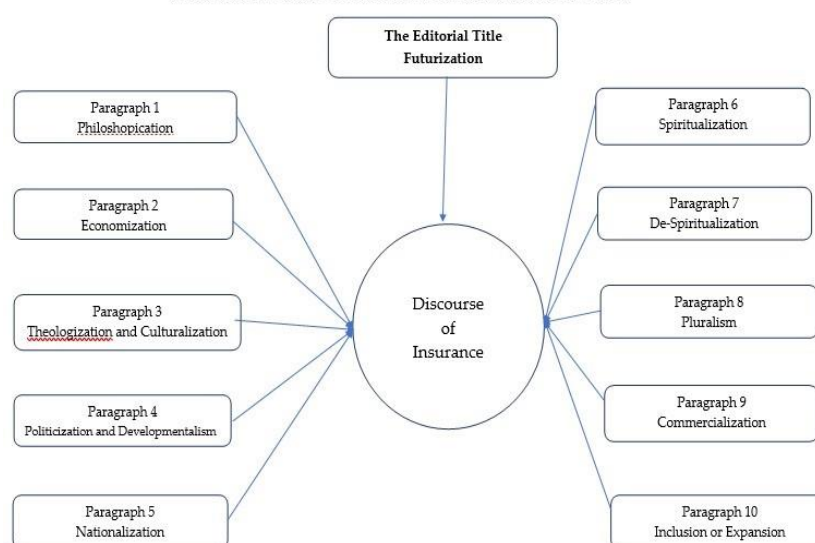


Figure 1

Source: Primary data, 2019

In this editorial, the media exploits the harmonious relationship between the public and itself for seeking the cooperation and decision to make the insurance policy purchase and advice, both practical and spiritual, to facilitate insurance business in the local community conveniently evading from the negative factors preventing the public from buying insurance, policies in this country. That is, unavailability, inaccessibility, unaffordability, and unreliability of the democratic, economic, commercial, legal, and developmental systems and structures in this country. On the other hand, these same systems and structures prevailing in this country are conveniently used to create a risk society and insurance as risk management. So these dilemmas both discourage the public from buying insurance as well as encourage the media and insurance business agencies to sell insurance.

The editorial discourse construction of insurance promotion constructs many thematic sub-level discourses, mostly dichotomic, to arrive at the discourse of insurance (Refer the figure 1). The editorial title develops futurization. The ten paragraphs, in sequence, develop philoshopication, economization, theologization and culturalization, politicization and developmentalism, nationalization, spiritualization, de-spiritualization, pluralism, commercialization and inclusion or expansion respectively. Whether these constructs of sub-level themes are genuinely presented or realistically presented in the context of Sri Lankan politics, religion, economics, and culture is questionable. The reliability and validity of the discourse cannot be satisfactorily established. It foregrounds the prominence of the ruling government and promotion of insurance and backgrounds the inequality or inequity levels of the economic, political and cultural systems practiced in contemporary Sri Lanka. These systems need a paradigm shift to make insurance accessible and available to the majority of the people in Sri Lanka.

The editorial uses mainly the tri-appeals, the tri-rhetoric styles such as deliberative rhetoric, epideictic or ceremonial rhetoric, and judicial or forensic rhetoric, the tri-semantic moves, the metaphors, hyperbole, personification, lexicalization and rhetoric to imply meanings subtly (Refer the figure 2). Insurance promotion discourse of this editorial has dual functions: promoting the government's image in providing free insurance schemes and promoting insurance business in the country.

**The Linguistic Strategies Applied in the Editorial Construction of Insurance Promotion**

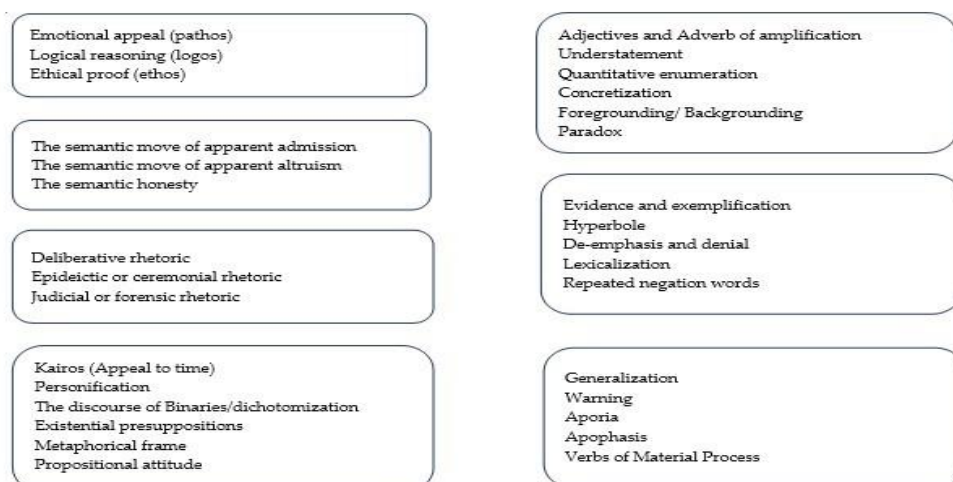


Figure 2

Source: Primary data, 2019

So it diplomatically utilizes them as part of their persuasive tools. It uses them to portray the insurance companies and the government as experts in the human security of the people, dependable and trustworthy. They also use the ones to reinforce the necessity of the insurance services and the political, economic, cultural, security and developmental challenges of life that make insurance mandatory.

## **CONCLUSION AND RECOMMENDATIONS**

The editorial discourse construction of insurance promotion constructs many thematic sub-level discourses, mostly dichotomic and linguistic strategies to arrive at the discourse of insurance, which implicitly persuades more business ventures rather than real social and human development. It foregrounds the former and backgrounds the latter.

In reality, the media depends on the competitive nature of the media for sustaining purpose, on the government for operational support, and on business corporate for financial support (in the form of advertisements etc.). Thus a conflict is created between the people's expectations of the media and the survival of the media. The media have to be profit-driven and practical, goal-oriented, on the other hand. Promoting the ruling government's popularity, promoting corporate businesses are sometimes in conflict with promoting people's welfare.

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