



Rhetoric and Lexicalisation as Aspects of Persuasive Strategy in the Language of Insurance Advertising in the Nigerian Print Media

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Abstract

This paper examines the discourse function of rhetoric and lexicalisation in insurance advertising discourse in the Nigerian print media. It investigates how they are used as part of the advertisers' strategies of persuasion. Published insurance advertisements were collected from three purposively selected Nigerian national newspapers The Guardian, The Punch and Daily Champion, complemented with billboard advertisements from all the southwestern states of Nigeria. These were analysed using insights from Gumperz (1982)'s theory of interactional sociolinguistics and M.A.K. Halliday's systemic functional grammar. The analysis reveals that the lexical choice of the advertisers contained a dominant use of skill-indicative lexical items which portrayed the insurance companies as experts in their field. There was also a strategic use of morality indicative lexical items, to persuade potential clients about the trustworthiness of the company. Risk-indicative and, action-provoking lexical items, pictorial rhetoric and rhetorical devices like metaphor, hyperbole and personification were employed as persuasive strategies.

Keywords: lexicalisation, strategies of persuasion, insurance, advertising, rhetorical devices

1. Introduction

The Advertising Practitioners Council of Nigeria, in their code of advertising practice, defines advertising as a form of communication through the media about products, services or ideas paid for by an identified sponsor (Molokwu, 2000). It is directed at an audience persuasive in nature and is an integral part of marketing. The advertising message is delivered to its audience through the media – the print or electronic. This is because they get across to a vast number of audiences. They also provide people with information on the availability of particular products, the place of purchase, the nature of the products, etc. This function of advert has been said to be completely socially useful, completely ethical and relatively free from semantic problem (Boulton, 1978:83). Another function of advertisement is that which frequently leads advertisers into behaviour which to anyone who cares about words or truth is unethical (Boulton, 1978:85). Apart from this informative function of advertising, it also performs other functions. Ozo (1998) classifies them as marketing, communication and social. Its education function is manifested in its ability to imbue its audience with psychic mobility (Ozoh, 1998). It inspires in them a desire for upward mobility and general improvement in the standard of their life. Its social function is concerned with many other things it has the capacity to do apart from sales.

1.1 Types of Advert

Several attempts have been made to classify adverts. For instance, Vestergaard and Schroeder (1986) distinguish between commercial and non-commercial advertisements. Non-commercial advertising is realized when an agency or organization gives information to the public about its programme or policy. Commercial advertisement covers prestige or goodwill advertisement and industrial or trade advertisement. In the former, a name or an image may be advertised and in the latter, products or services may be advertised (Oyeleye, 1997:52). There are about six types of adverts namely: consumer, retailer, industrial, financial classified and public services (Odeunmi, 2006). Consumer adverts aim to appeal to members of the public to purchase goods and services (Adegbija, 1982; Oyeleye, 1997; Odeunmi, 2002). Retailer adverts seek that consumers buy products (Oyeleye, 1997:52). In financial adverts, financial institutions incite the public to get their services promoted. Classified adverts published in special pages of newspaper/magazines and ordered (classified) according to subject, are meant for an exclusive readership who may be interested in the product or services. Public service adverts are placed by government or its agencies to inform the citizens about matters relating to their welfare. In this paper, consumer adverts are focused, specifically insurance advertisements and aspects of the persuasive strategies employed in them.

1.2 Advertising and Advertising Discourse in Nigeria

The advertising industry in Nigeria is a relatively young one compared to its counterparts in the western world. It was introduced into Nigeria at a time when it was already relatively developed as a business or a professional practice in the developed countries. When it was introduced it was directed at a virtually illiterate society consisting of people who did not witness the gradual growth of advertising and were not quite aware of its objectives and anticipated responses (Agunbi, 1991). Secondly, a great percentage of its practitioners were foreigners who had little or no common cultural experiences with the Nigerian audience they were trying to communicate with. Agunbi (1991) describes the Nigerian consumer as a non-English man who speaks English, who is not brought up in a culture where virtually everyone can read and write and is not sure of a constant supply of water or electricity. He is brought up in an environment in which people shop in open markets rather than large supermarket and understands mainly the language of his ethnic group which is one of over 300 other ethnic groups. This multiplicity of languages and ethnic groups in Nigeria affect the linguistic medium in which advertisements are rendered. Many advertisements on radio and television are made in Pidgin English to cater for the different socio-economic cadres in the country. They are also rendered in English and the relevant mother tongues e.g. Hausa, Yoruba, Igbo. However, adverts in the print media are dominated by English language (Odebunmi, 2006). Advertising is growing widely in Nigeria and in recent times, has been extended to the shore of politics, all in a frenzy to out-bid and outshine opponents and competitors.

Advertising discourse has received quite a lot of scholarly attention both within and outside Nigeria. For instance, we have Leech (1966), Adegbija (1982), Dyer (1982), Ude (1996), Oyeleye (1997), Fajenyo (2003), Olaosun, (2006) etc. In Nigeria, works on it have been concerned with the stylistic analysis of consumer advertisements while a few focused on the application of some linguistic theories to the discourse. For instance, Adegbija (1982) and Ude (1996) both applied the speech acts theory to this discourse, Olateju (2006) approached it from a discourse analytic perspective while Olaosun (2006) worked on it through M.A.K. Halliday's systemic functional linguistics, semiotic and pragmatic theories. The basic aim of these works is to investigate how the constituents of the advertising discourse interact to convey the messages of the advertisers and so achieve their communicative intent. Apart from the linguistic constituents of the advertising discourse in Nigeria, there is also its sociolinguistic constituent which derive from the moral, social, political, cultural and aesthetic values of the Nigerian society. These two aspects of the discourse are deliberately put in place by the advertisers as means of persuading and convincing their Nigerian audience to buy their product. This paper approached this discourse from the perspective of Gumperz (1982)'s theory of interactional sociolinguistics and investigate how rhetoric and lexicalisation in the language of insurance advertising are used as part of the advertiser's persuasive strategies. Our argument here is that even though our data is from the print media and not from a normal interactive event where you have at least two visible participants or interlocutors, the advertisers who craft these data do so with an imagined audience in mind (the readers) and arrange their texts as if they can actually see this audience. They are therefore interactive in their language and they make use of strategies that they would have used if their interlocutors had been present. This is because they are the initiator of the discourse and they need to get their reader who is their imagined audience conversationally involved in their advertising discourse and so achieve their communicative ends. In order to do this and sustain the involvement, they require linguistic and socio-cultural knowledge which they share with their interlocutors or participants in the communicative event. These linguistics and socio-cultural knowledge are their discourse strategies (Gumperz, 1982). This paper draws on this insight and sees the lexical choice of the advertisers from among the options available to them in the Nigerian linguistic repertoire as part of their discourse strategies to persuade their imagined audience (readers) to buy their product. These are then analysed.

1.3 Insurance Advertising in Nigeria

Insurance advertising like all forms of advertising are forms of marketing communication with the public and they have different objectives. Some of these are to predispose clients to be receptive to sales calls, to support an introduction of new insurance policies, to enhance an insurance company's public image and to encourage agents and brokers to sell insurance company products. Insurance advertisements can be found on billboards, posters, the radio, in magazines and a preponderance of it in newspapers. They are couched in the variety of English tagged Standard English which is the variety of English spoken by the educated Nigerians. So their target audience is the educated Nigerians who are more comfortable than the average Nigerian and so can afford to take out insurance policies.

In recent times, however, majority of Nigerians have not only lost faith in the insurance industry, they have also lost interest. This is because of the bad reputation that many insurance companies have acquired over the years. It is common knowledge that many insurance companies in Nigeria always 'tell stories' whenever it is time for them to pay up their clients' insurance claims. This factor has therefore dampened the educated Nigerian's interest in participation in insurance. This factor and the poor level of awareness and enlightenment that Nigerians have about insurance and its benefits have caused an increase in the level of advertising activities among insurance companies in recent times and they do this through all the advertising media that are available.

2. Theory and Methodology

The theoretical framework for this study was composed of insights from Gumperz (1982)'s theory of interactional sociolinguistic and M.A.K. Halliday's systemic functional grammar. The taken-for-granted point in our framework is that the lexical choice of the advertisers of our texts, from the options available to them in the linguistic repertoire of the Nigerian society is part of the communicative strategies in their advertising discourse. Despite the fact that their audience were imagined and not physically present when the texts were created, they chose lexical items that they would have selected if the audience or interlocutors had been there physically and they use these words as part of their

strategies to get them (imagined interlocutors or readers) conversationally involved in the subject of their discourse and to also achieve their communicative end. This lexical choice also constitutes part of the linguistic knowledge they share with their imagined audience or interlocutors, readers in this case. Since they are the initiator of the discourse, they use them to create the meaning they want, convey this to their imagined audience or interlocutor (reader) and expect them to draw on their own share of this linguistic knowledge in order to interpret and understand their message. This is because it is shared by both of them as Gumperz (1982) propounds, this shared linguistic knowledge is part of the discourse strategies they need in order to achieve their communicative intent.

The data comprise 100 published insurance advertisement and were collected from three purposively selected Nigerian national newspaper – The Guardian, The Punch and Daily Champion covering 2001- May 2009. These were complemented with billboard advertisements from all the southwestern states of Nigeria. The data were in the form of Photostat copies (for the ones collected from newspapers) and photographs for the ones collected from billboards. The data were then subjected to analysis using the insights discussed above and systemic functional grammar. The pictorial elements of the data were considered as pictorial rhetoric and were also subjected to analysis with the aim of revealing their contributions to the advertiser's persuasive discourse.

3. Data Samples and Analysis

In this section, we discuss the use of rhetoric as found in the data samples drawn from editions of The Guardian (TG), The Punch (TP), Daily Champion (DC) and billboard advertisements (BBA). Our analysis reveals that rhetorical devices like metaphor, hyperbole and personification are employed as persuasive strategies by the advertisers. These are traditional figures of speech and according to Leech et al (1982), they are exceptional in ordinary language and have special communicative power. We will start our analysis with metaphor.

3.1 Metaphor

A thorough knowledge of metaphor enables a writer or a speaker to encode meanings subtly. Insurance advertisers carefully and deliberately employ them as part of their persuasive tools. They use metaphors that portray the insurance companies as experts in their field, dependable and trustworthy. They also use the ones that emphasise the high quality of the insurance services they offer and the challenges of life that make insurance mandatory. The following samples are instances.

- i. Rock Solid Insurance (DC)
- ii. Let's take you through The New path to succeed. (DC)
- iii. The next leading light in underwriting operations (DC)
- iv. After the storm ... there is sovereign Trust Insurance (TG).
- v. Life can sometimes be one lonely long and tortuous race..... with us, you're never alone (TP).

Fragment (i), 'Rock Solid Insurance' is a metaphorical expression wherein the class or type of insurance coverage offered by the advertiser is described as solid as rock. That is, all the attributes or qualities that make a rock what it is naturally, are present in the services, they have to offer. A rock is solid and its solidity is of the highest quality, it is dependable, stable, firm, unchangeable, consistent and has a lot of strength and so do the insurance services they have to offer their clients, it has all the qualities of a 'rock' and is therefore described as rocksolid. This is meant to give the imagined audience confidence in the company and persuade him or her to patronise them.

In Fragment (ii), the 'path' metaphorically refers to the new business principles, guidelines, techniques assistance and information which the insurance company have to offer any person or company who takes out an insurance policy with them. They believe this would inevitably lead to success, hence they make it part of their advertisement and invite prospective clients to come and experience it.

In Fragment (iii), the metaphor signal here is the word 'light' and it actually refers to Stac Insurance Plc. which are the sponsors of the advertisement. Stac Insurance Plc sees herself as not just the 'light in underwriting operations' but as the 'leading light'. What she is saying is that she is ahead of other insurance companies. She illuminates, guides and shows others where to go which is an attribute she shares with light and she also shows them how to go about it, she has the best techniques and offers in insurance operations. The unspoken invitation is therefore asking, prospective 'clients to come' to them since they are the best.

In Fragment (iv), 'The storm' does not refer to a literal 'storm'. It metaphorically refers to problems and life tragedies like accidents, losses, misfortunes, mishaps, theft and all kinds of life challenges that have the ability of leaving people shaken, confused, lost, bereaved, unhappy and generally in need of assistance from sources outside themselves. They happen to ordinary people and they also befall companies which are controlled by people. The advertisers of the text above are therefore saying that after any of these 'stormy' experiences, they are waiting or are present to assist anybody who takes out an insurance policy with them. They will protect them from the debilitating effects of these tragedies of life. The fact that they promise to be present to give their support is a means of persuading their prospective client to patronise them.

In Fragment (v), life is described and regarded as a tortuous race. It is likened to a sporting event whereby the participants run competitively in order to reach a goal or the finishing line of the sport. In this case, the race which is life is 'tortuous', long and lonely'. The advertisers are saying that life like a 'race' is not easy, you have objectives to achieve goals to reach and the course of reaching and achieving them are sometimes stressful, unpleasant, and full of

discomfort and pains by virtue of the experiences that one might have through them. One may also be all alone, and without any support or assistance during these unpleasant experiences that come with life. With this metaphor, the advertisers have succeeded in depicting an accurate picture of what life can sometimes be and their communicative intent is to eventually persuade their reader to take out an insurance policy with them so that they can have assistance and support when life problems come.

3.2 Hyperbole

Hyperbole is a deliberate exaggeration or overstatement. Chilwa (2005) describes it as a strategy that is used in drama to show great emotion or passion. Even though it exaggerates excessively, its intention is not to tell a lie or deceive because the reader can easily infer the truth in question or the accurate picture from the exaggeration (Wales, 1989). They are deliberately selected and used by insurance advertisers to enhance their persuasive discourse. Some samples are given and analysed below.

- i. A million ways to love your family (BBA).
- ii. We continue to deliver on our promise ... to be with you in life and beyond (DC).
- iii. Industrial And General Insurance Company Limited
... Insurance world is ours (TG).
- iv. Ageless reliability. New technologies (TG).
- v. Cornerstone
... unfailing service (DC)

The highlighted expression a million ways... is an hyperbole of number. The number of ways you can love your family is deliberately inflated and exaggerated to give the impression of uncountability, that is, too many to count. The expression ... promise to be with you in life and beyond in fragment (ii) is also an overstatement. The advertiser's promise to be with their clients not only in their life but in after life as 'beyond' signifies is an exaggeration and an overstatement of their faithfulness to their clients. This is because once the client dies and goes to the great beyond, there is no way the Insurance company can accompany him or her there or be with him.

It is also an overstatement for the advertisers in Fragment (iii) to say that the insurance world is theirs. This is an exaggeration of their importance in terms of status and class in the insurance world because the world belongs to all insurance companies and not to a single company. Also, the word ageless in Fragment (iv) is an exaggeration of the sense of reliability possessed by the advertiser. To say that it is 'ageless' is hyperbolic and is an overstatement since the insurance company itself has a beginning and therefore has an age. It necessarily implies that all the qualities or virtues that it has, begin with the inception of the company and are as old as the company if they have been manifesting in the company from the beginning of their operation. However, the aims of the advertisers in the samples analysed so far is to create a positive impression about the status and the virtues possessed by the insurance companies and thus persuade the reader to patronise them.

The text ...unfailing service in Fragment (v) is also hyperbolic. It is an exaggeration of their services, to say that they never fail. It would have been more convincing if it were a testimony given about them by one of their clients. However, their aim is to persuade their audience to come and take out insurance policies with them because of the quality of their services. In conclusion, hyperbole as a rhetorical device, the data impresses on us the integrity, reliability and high expertise of the insurance company.

3.3 Personification

Like metaphor and hyperbole, personification features prominently in the language of insurance advertising in Nigeria. They denote human attributes to the insurance company and insurance policies. The following samples are examined closely.

- i. Crusader continues to re-develop and upgrade operational platforms and processes to deliver greater efficiency. (TP).
- ii. ... to serve you better, Sovereign Trust has gone public. (TP).
- iii. ACEN Insurance Company Plc can help you surmount the challenge (TG).
- iv. THINK LEADWAY Last year alone We paid out a pricely sum of N995.6 million in claims. (TP).

Fragments (i-iv) contain instances of personification. In fragment (i), Crusader Insurance Nig Plc is portrayed here as a human entity that has the ability to think, plan and evolve procedures and take actions that lead to growth and improve the quality of what it is offering. This is personification and it creates more impact on the minds of the prospective clients.

Fragment (ii) is also a case of personification whereby Sovereign Trust Insurance Plc is spoken of as a person that can actually address the public through either a press conference or a public announcement. The text could have read 'We at sovereign Trust Insurance Plc have gone public or the management of Sovereign Trust Insurance Plc has gone public ... but it does not, it strategically assumes its present format because of the communicative effect, the advertisers know it would have on the audience, Sovereign Trust is magnified and is given the status of a big and important person. This

same device is used in fragment (iii). The company is personified and given the human ability to help people surmount their challenges. It is spoken of as a living person that is endowed with this ability. It states thus:

‘When the business world is getting increasingly volatile, competitive... ACEN Insurance Company Plc can help you surmount the challenges.’ (TG)

This is also repeated in fragment (iv) where it says ‘Think Leadway’ and the advertisement goes on to actually use the personal pronoun ‘We’ to refer to Leadway. From our analysis so far, one can conclude that personification is a deliberate rhetorical strategy used by insurance advertisers to create positive impressions about their companies and their services, amplify the two and present them as some big, and influential human beings, with the communicative intent of persuading their audience to buy their insurance policies.

3.4 Pictorial rhetoric

Pictorial rhetoric has to do with the use of pictures to convey parts of one’s communicative intents to one’s participants in a communicative event. Pictures and photographs are not only eye-catching in advertisements, they often arrest the attention of the reader. Uzunoglu (1989) citing Meltzoff (1978:577) states that languages, semiotic codes and the rhetorical inflection of each, separately and in comparison with others, lead us to our judgement of the speaker’s meaning – both his intended meaning and his unintentional meaning. Scollon and Scollon (2003) commenting about visual semiotics observe that the visual components of a text are usually independently organized and has a grammatical structure of its own. They also opine that the way a signified is represented pictorially has a message and can affect the interpretation of the entire text. In Insurance advertisements, this is done deliberately, pictures are arranged in the ways the advertisers believe would best convey parts of their messages, and totally enhance what they are saying, in addition to strongly persuade their audience to buy their product.

The following samples depict the different challenges or accidents that can occur in life, the joyous and happy state of persons who have taken out insurance policies, and the transformative effect of insurance on people who have just experienced losses. Instances of these pictures are analysed below:

BBA 01



The sample above (BBA 01) conveys the message of a happy, united content and a loving family after taking an insurance policy. We have the father, the mother and their two children, all beaming with smiles and their posture in the picture shows that there is much love among them. The picture itself comes after a message that reads:

‘A million ways to love your family’

without this message, the picture itself already conveys volumes about the effect an insurance policy can have on a family, which is part of the advertiser’s persuasive strategies to convince prospective clients to patronise them. They are saying that one of the ways of showing love to your family is to take out an insurance policy that will affect them and make life comfortable for them and their company has this policy.

BBA 01



This also contains a mother and her two daughters beaming with smiles and hugging each other. One gets the message that the source or the reason for their happiness is because they have taken out an insurance policy and are therefore protected from disaster and sorrow. The message in front of them confirms this, it reads:

Take an insurance policy today ...

Be insured

The emphasis on ‘be insured’ confirms that they are happy because they are insured.

TG

This sample contains the picture of a man looking content, serene and beaming with smiles. In the background near him, is a picture of a posh and expensive looking but damaged car.

TG



It is as if despite the damages done to the car, he is still happy, content and unruffled, he doesn’t have a care in the world, he is satisfied. The message below him reads:

Another satisfied customer

a Lasaco policy ensures you have a reason to smile.

The message of the advertiser is very clear here. They are saying that they have financially helped the man to offset the cost of repairing his damaged car, they have paid and settled all his insurance claims so he doesn’t have to worry about how to get money to buy another car or repair the expensive-looking, damaged one. They have assisted him financially and he is happy and satisfied. All this happened because he took out an insurance policy with them, he is their client. They are using his experience to pass a message across to prospective customers and persuade them to patronize the company because they satisfy their clients. All these are conveyed through the pictures.



The sample above contains a woman in the background of a fire outbreak. The fire is still burning behind her while she has her two hands folded on her head. Despair, horror and misery written all over her; she has definitely lost everything she possesses. Directly opposite her at the extreme end of the billboard, there is another picture of this same woman, in smiles looking serene, contented and happy with life. Something has definitely happened to her to bring about this transformation. The answer is not far fetched because in between the two pictures, there is a message that reads:

‘Disaster to Relief’
at the speed of light

The pictures clearly convey the fact that the woman’s situation was transformed from disaster to relief immediately through the help of insurance. From our analysis so far, it is very clear that pictorial rhetoric is a deliberate persuasive strategy employed by the advertiser and it succeeds in painting vividly to us the benefits of participating in insurance.

3.5 Lexicalisation

Lexicalisation, otherwise termed ‘wording’ by Fairclough (1992: 190) has to do with the use of lexical items from different register fields. Such lexical items overtly or covertly give clues to the thematic preoccupation and ideology of the text producer. The deployment of different morphological structures such as affixation, blending, compounding, collocation etc to form lexical chains or to lexicalise a text gives clue to the biases of the text producer. In our text, lexical items that portray the insurance companies, their policies and the practice of insurance favourably were used. These lexical items are strongly linked together and form a unified whole. This causes a strong projection of the messages of the texts and consequently a strong persuasive discourse. The features that are employed to achieve this strong cohesion are collocation and lexical repetition which will be considered below.

3.5.1 Overlexicalisation/Overwording/Collocations

Overlexicalisation is a term used by Halliday (1978) for the dense wording of a domain. The term is otherwise termed overwording by Fairclough (1992). It has to do with intense preoccupation that points to peculiarities in the ideology and the theme of a given text. The overwording of a domain with collocational properties aids the discovery and quick understanding of the message of a text. Halliday (1978) used the term re-lexicalisation to mean the wordings that generate new lexical items. It has to do with words that are set up as alternatives to the existing ones. They are lexical items that collocate. Halliday and Hasan (1976: 286) define collocation as the regular co-occurrence of lexical items i.e. the sharing of the same environment by some lexical items. There could however be overlaps since items may belong to more than one lexical set. The lexical sets in our data are dominated by lexical items that belong to the set membership of morality indicators, skill indicators and status indicators. The lexical items that denote the meanings of the aforementioned expressions are used when talking about the insurance company. This is illustrated in the table below:

Collocations

A	B	C
Skill-indicative lexical items	Status-indicative lexical items	Morality-indicative lexical items
'unfailing service' (The Guardian, Feb. 22, 2000)	'a Brand New World Class Company' (Sep. 20, 2002)	'Efficient and Reliable' (The Punch, Nov. 1, 2006)
'exceptional competence and expertise'. (Daily Champion, Nov. 20,2007)	'innovative insurer' (The Guardian, May, 2001)	'Reliable Insurer' (Daily Champion, Nov. 20,2007)
	Sound leadership and professional skills. (The Guardian, February 22nd, 2006)	Trusted hands (The Punch, April 12, 2003)
'Excellent service response' (Daily Champion, Feb., 19, 2008)	'Industry prime mover' (Daily Champion. April 3, 2007)	'friendly, fair and prompt' (BBA 03).
	Multiple competencies (The Punch, November 16th, 2004)	
'World-class insurance, service delivery' (Daily Champion, Feb 26, 2008)	'Leading Insurance Company' (The Punch, Nov. 16, 2004)	'experienced, viable and competent' (The Guardian, June 4, 2006)
'Efficient and reliable services' (The Punch, June 16, 2003)	'Focused, technology driven' (The Punch, April, 28, 2003).	'Ageless Reliability' (Daily Champion, Feb. 19, 2008).
'Prompt claims payment' (Daily Champion, Nov. 20, 2007)	'New LASACO - stronger, more solid and prosperous' (The Guardian, Aug. 24. 2006)	'a genuine heart for people' (Daily Champion, Nov. 23, 2007)
'Personal service' (Daily Champion Nov. 20, 2007)	'Uniquely woven, elegantly positioned' (The Guardian, Dec. 3, 2009)	'a symbol of strength and commitment' (Daily Champion, Nov. 20, 2007)
'Efficient claims settlement mechanism (Daily Champion, Dec. 10, 2003)	'The clear leader' (Daily Champion, Nov. 20, 2007)	'strong and caring (The Guardian Nov., 13 2002)
'Rock solid insurance' (Daily Champion Feb. 19,2006)	Strong capital base, state of the art Technology 'Highly motivated workforce' (The Punch, Nov. 19, 2003, p. 41)	'Relationship, integrity, zeal, excellence' (Daily Champion, Nov. 13,2007).

The lexical items in 'Set A' graphically describe and announce the excellent service delivery or the high quality services offered by the insurance companies. The lexical items in Set 'B' focus on the classy status of the company. They describe the companies as high quality or high caliber insurance companies where excellence or high standards are already part of their make-up. Set 'C' contains lexical items that extol the moral values of the company and this is important since everything about insurance involves money. The items that are in all the lexical sets are all related and are all positively projecting every aspect of the insurance company with the communicative goal of persuading their readers to take out insurance policies with them. One gets the impression that the advertisers deliberately selected these lexical items with the intention of using them as persuasive strategies.

Lexical repetition

It refers to the repetition of 'content words' in a text as opposed to grammatical words. The repetition of these content words link the meaning of the text together and make it a unified whole. The frequency of occurrence of some key words in our samples serves to link the theme of the text together and is also an indicator of the importance of the meaning they contribute to the texts. It gives the text semantic unity and make it one whole part. In some of the samples, it is the name of the insurance company that is repeatedly mentioned in the text while some contain a repetition of some key words in the texts. In the first group this device draws one's attention to the name of the insurance company and impresses it on one's mind. It seems to be saying to one that 'the text is about this company, everything in it revolves round it', so don't forget it. This is the theme of the text and it gives it semantic unity. In the second group, the repeated word links the different parts of the text together, gives the impression that it is the focus of the message of the text and makes it a unified whole. The following samples illustrate the two groups and are analysed below.

i. Sovereign Trust

... because

change is constant

as part of our
repositioning to serve you better,
Sovereign Trust has gone public
...
welcome to
Sovereign Trust Insurance Plc.

Sovereign Trust Insurance Plc RC31962
(TP)

ii. Cornerstone Insurance Plc

Steady hands
our stability lies in sound leadership
and professional skills
our management group has its roots
in ...
Cornerstone Insurance Plc. Unfailing Service
(TG).

iii. Capital Express Assurance Limited

The new symbol of the
Capital Express Brand
Our new logo delivers 3 core value
Propositions ...
Capital Express Assurance Limited
Now operates from its
New Corporate Head Office located at
No. 13 ...
CAPITAL EXPRESS ASSURANCE LIMITED
... with you in life and beyond
The Capital Express Place

Capital Express Assurance Limited

iv. RELATIONSHIP inspired by

TRUST

At the UNITED TRUST ASSURANCE
COMPANY LIMITED, our customers
are inspired by our efficient
claims settlement mechanism
may possibly by ...

UNITED

TRUST

... inspired by your TRUST

UNITED TRUST ASSURANCE COMPANY
LIMITED

N 51 Akin Adesola Street (TG)

v. Take away the risk ...

... and you can do anything

Risk is everywhere. At sea, over land,
in business, at home ... to ensure
you can always forge ahead in a
world full of risk, you need the
strength of NICON because with NICON
once we take away the risk you can do anything. (TG).

vi. Our claims – paying ability

Is Not A Mere Claim

Are you planning on taking
a new policy or renewing the
current one.

THINK LEADWAY!

Last year alone, we paired out
a princely sum of

N995.6 million in claims

Leadway Assurance Company Limited

(TP)

In samples, (i to iv) above, the name of the insurance company that is being advertised is repeated several times at the beginning, in the body of the texts and at the end. This gives the reader the impression that the entire text of each sample is about the company, what has been discussed at its beginning and throughout its body is contributing to the company. This ties the message of each text neatly together. The same cohesive device is used in samples (v) and (vi) but some key words instead of the names of the companies are repeated. (These key words are highlighted in the samples). The repetition of the key word in each sample gives the text semantic unity, draws attention to the meaning of that key word and ties up neatly what the text has been discussing. This is part of their bid to persuade, it strengthens the advertisers persuasive discourse and communicates to the reader the purposefulness and singleness of their minds.

4. Conclusion

This paper has examined the use of rhetoric and lexicalization aspects of the persuasive strategies employed in the language of insurance advertising in the Nigerian print media in Nigeria. Our analysis reveals that insurance advertisers make deliberate use of rhetoric as part of their persuasive strategies. Bearing in mind that one of the basic objectives of advertising is to persuade, they went all out to exploit the persuasive nature of rhetorical devices and use them as part of their strategies of persuasion. Different rhetoric devices, such as metaphor, hyperbole, personification, and pictorial rhetoric were employed to pass across different aspects of the advertising message. An analysis of their lexicalization reveals a dominant use of skill-indicative lexical items which portrayed the insurance companies as experts in their field and consequently evoke confidence in their expertise. There was also the use of morality indicative lexical items which were strategically utilised to persuade potential clients about the trustworthiness of the company and the use of risk-indicative lexical items, to sound a warning that there are 'risks' in life, we should therefore consider insurance a mandatory task. All these are strategies to renew the interest of Nigerians in insurance and persuade them to start participation in it again.

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