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Personification in Advertising: A Rhetorical Analysis of Digital Video Ads in the Insurance  
Industry

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A thesis  
presented to  
the faculty of the Department of Media and Communication  
East Tennessee State University

In partial fulfillment  
of the requirements for the degree  
Master of Arts in Brand and Media Strategy

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by  
Dorm Etsey Kpedor  
May 2021

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Chase Mitchell, Ph.D., Chair

Susan Waters, Susan, Ph.D.

Andrew Dunn, Ph.D.

Keywords: personification, visual rhetoric, rhetorical analysis

## ABSTRACT

Personification in Advertising: A Rhetorical Analysis of Digital Video Ads in the Insurance Industry

by

Dorm Etsey Kpedor

Major companies in the insurance industry—notably Allstate, Progressive, and Farmers—often employ personification as a creative rhetorical tool in digital video advertisements. By leveraging brand characters in various ways, these companies seek to establish trust and engender emotional impact in customers. Allstate ascribes destructive characteristics that are associated with house cats to its Mayhem character; in doing so they evoke the desired emotional responses of humor and fear. Progressive creates and deploys the Motaur character, a visual personification and play on the Centaur; in this case, the company’s rhetorical strategy is to evoke humor and nostalgia that resonate with motorcycle owners. Farmers’ strategy is to win customers by demonstrating experience and empathy; they do so with the Professor Burke character, whose professorial *ethos* functions to evoke feelings of trust. I employ the Elaboration Likelihood Model (ELM) in my analysis to explore the relationships between personification, emotional appeals, and persuasion.

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## Chapter 1. Introduction

Advertising has been an important tool used by communicators to promote a brand or product. Why is advertising still important and being studied? Robertson (2015) asserts that modern advertising has made efficient use of storytelling, and has deployed positive and negative emotional content to promote brand awareness among target customers. This is due to the prevalence of internet advertising and the high demand by companies for advertisements that attract customers (Oh & Jasper, 2006). In highly competitive industries such as insurance, advertising serves as a brand management tool and helps companies engage the customer (Dail, 2015).

Advertising is especially important in the context of the insurance industry, in which brand management is made more difficult because of existing negative attitudes about companies' practices. According to Dail (2015), the insurance industry, in general, is perceived negatively—it is not trusted—by the average consumer, which results in low patronage of auto insurance.

Amidst the bad reputation, competition, and purported inefficiencies in the insurance industry, these companies must employ strategic communication to effectively promote their products to the public and manage their brands. The public distrust of insurance companies, and other reasons described below, drives companies to deploy methods that make consumers more receptive to corporate messaging.

The method I focus on, here, and one much employed by sundry insurance companies, is personification in video advertisements. Personification is a form of metaphor; specifically, it anthropomorphizes ideas or inanimate objects such as a brand's identity, making the brand easy to recall (Chauvet & Vesterlund, 2018). In the cases analyzed below, insurance companies personify their brands by using characters and then assigning those

characters human attributes and storylines that communicate some strategic message about the companies' products and services.

Personification has historically utilized anthropomorphism, a form of language that assigns human attributes such as intelligence, will, and power to abstract ideas or inanimate objects (Delbaere et al., 2011). Gkiouzepas and Hogg (2011) suggest that this can be done either by juxtaposition or synthesis, thus, depicting the meaning of the message literally, or concealing the meaning to be uncovered by viewers. Juxtaposition in an ad makes the intended message clear and effortlessly understandable by viewers. Contrary to that, an ad's message can be presented rhetorically by using metaphorical language, hence making the intended meaning less obvious to customers.

It is fascinating to see how much attention metaphors have gained in the advertising space in recent times. According to Nijs (2017), advertisers use tropes such as metaphors to stand out while communicating strong and memorable visual and verbal messages. In this age of advertising, companies expand their customer base through advertising by incorporating metaphors into their commercials, consequently initiating a process of cognitive processing in their customers (Phillips & McQuarrie, 2004).

Maes and Schilperoord (2014) cite several studies that explore how rhetoric and visual metaphor relate to one another, and how the latter functions persuasively in the context of customer responses. The concept of metaphor is important to this study because rhetoric has been adopted in insurance advertising, but there has not been much work done on how complex personification functions in video advertisements (Ortiz, 2010). The purpose of this study is to address that gap by conducting a rhetorical analysis of video commercials recently produced and aired online by three of the largest insurance companies in the United States.

First, I conduct a rhetorical analysis of commercials and advertisements aired by insurance producers, to identify how metaphors and personification are employed. Secondly,



I discuss how cognitive and emotional messaging strategies backing the use of metaphors and personification by insurance companies in the United States. Finally, I suggest ways in which insurance companies can better leverage personification to promote a brand and product identity based on the findings of this research.

The motives behind the use of personification and metaphors in insurance advertising are still unclear and understudied. Nonetheless, companies such as Allstate Insurance, Farmers Insurance, and Progressive Insurance continue to adopt rhetoric, mostly characterized by personified and metaphorical characters to advertise their products.

By employing rhetorical analysis of select video advertisements, I address the following research questions:

1. What are some ways that major insurance companies employ personification in their video advertisement campaigns?
2. How does the personification employed function rhetorically in the context of each company's goals and target audience?
3. How can the Elaboration Likelihood Model inform how personification functions in these campaigns?
4. How do the conclusions of this study suggest that personification might be deployed by other brands to successfully engage target audiences?

According to Maes and Schilperoord (2014), researchers mainly focus on certain aspects of rhetoric in commercials: the visual components (structural), the content of the message (conceptual), and the effectiveness of these commercials on customers (pragmatic). While I will not be able to conclude select advertisements' effectiveness, the first two components of this model will be useful in understanding the form and function of commercial personification.

## **Chapter 2. Literature Review**

### **Strategic Communication**

With a high rate of sophistication among insurance buyers, strategic communication professionals must devise new methods of delivering information based on data and consumer feedback, to ensure that the intended purpose of their communications is accomplished (Stephens et al., 2011). Reaching the intended target with a specific and accurate message is contingent on a communication strategy, without which organizations struggle to conduct successful strategic communication. Crawford et al. (2013) and others suggest that the study of mass communication can be categorized into two subgroups: news media and strategic communication. The former refers to print, broadcast, and digital journalism, and the latter comprises advertising and public relations. This paper is focused on the advertising facet of strategic communication.

Communication strategies are usually drawn based on schemes adopted by management to effectively and efficiently manage an organization; therefore, Thomas and Stephens (2015) state that strategic communications fuse management strategy with communication to achieve the corporate goal. Other schools of thought have defined strategic communication differently.

Strategic communication, according to Hallahan and Holtzhausen (2007), is the process by which an organization achieves its mission by leveraging information aimed at creating persuasive, reasonable, and meaningful communication (as cited in Sewestianiuk & Voitovici, 2013). Hallahan et al. (2007) define strategic communication as meaningful utilization of communication by an organization to accomplish its mission. The goal of strategic communications in business is certainly to create connections with their customers and sell products to them.

Following the adoption of product and sales orientation, marketing orientation has found a way to merge customer demands and an organization's objectives without straining internal capacity and resources (Sharp, 1991). This part of strategic communication is reiterated by Weick (as cited in Johnston, 2011), that management coordinates relationships between the organization and the public, and this affects internal activities that are directed towards strategic communication.

Duncan and Caywood (1996) suggest that from the 1970s through to the 1980s, advertising practitioners sought to mitigate declining return on investment by partnering with public relations professionals. Generally, marketing was starting to converge with public relations, leading to the new concept of marketing public relations—which was considered a more acceptable way for marketers to sell a product or company's benefits by incorporating PR practices into the promotional mix (Kitchen & Moss, 1995).

Argenti et al. (2005) observe that successful firms are those that develop an integrated and strategic approach to communications, which helps them align communications with corporate goals and strategies to be more competitive. This definition is reasserted by the fact that regulatory regimes keep changing, accompanied by organizational complexities which are mostly characterized by market expansion, increased customer and product base, suppliers, and investor demands, therefore the need to constantly strategically communicate with constituents to maintain credibility and relevance to all constituents.

Strategic communication is vital and serves as a way an organization circulates a message by letting customers see and grasp the intended meaning of the message being sent (Ruler, 2018). This reiterates the importance of strategic communication in ensuring that communication is received and understood as it is intended by the organization.

Many scholars and researchers have attempted to establish the various disciplines that constitute strategic communication, either from academic or professional perspectives.

Hallahan et al. (2007) argue that academics are yet to fully explore and understand the knowledge embodied in strategic communications.

### **Online Advertising**

The goal of advertising is to persuade a target audience to purchase a product or service (Mishra & Mahalik, 2017). Advertising is accomplished through various technologies and media channels. Traditional advertising refers to those types that were prevalent before the advent of the internet, such as print and outdoor media. Ratliff and Rubinfeld (2011) suggest that the internet has altered the advertising landscape to align with consumer media habits, with businesses decreasing or discarding newspaper, magazine, and radio advertising, in favor of online digital advertising.

Marketers and advertisers have leveraged the cost-effectiveness of the internet to grow their online advertising tremendously, despite inadequate knowledge and understanding of how consumers perceive and react to online advertising (Koshy & Manohar, 2018). This uncertainty—that advertisers encounter when evaluating consumer buying behavior—can be attributed to the complex systems that drive trends in online advertising. Customers have a great influence on the effectiveness of an ad, usually deciding whether to continue or discontinue watching an ad based on the content (Gallanger et al., 2001). It is therefore important that advertisers devise strategies to reduce distrust in online advertising and change customer attitudes.

Contrary to these assertions, Bansal (2012) argues that online advertising, unlike traditional advertising, gives advertisers the autonomy to regulate their promotional activities such as designing, activating, and discarding an advertisement; as they leverage social network advertisement, email adverts, website adverts, and online classified adverts to quickly reach an audience. This would make it easy to influence customers' perceptions and behavior towards brands. Koshy and Manohar (2018) maintain that the power that customers

have on influencing online advertising stems from their prerogative to decide whether to watch an advert or skip it. A careful selection and knowledge of an organization's customer are therefore imperative to profit from an ad.

Sinha et al. (2018) suggest that organizations must know their target audience to design campaigns accordingly. Mahalakshmi and Rajasekaran (2018) point out that companies are advertising online at an increasing trend, despite the potential decline in customer trust due to fraud. Therefore, because advertisers are unable to accurately determine how, where, and when to advertise, some mechanisms have been designed to help marketers facilitate the delivery and reach of online ads.

Hanafizadeh and Behboudi (2014) designed an e-business framework that gives advertisers the ability to customize advertisements to suitably target different customer segments based on consumer research. They noted that this was important because advertisers have made fruitless expenditures on unsuccessful online adverts that did not reach their target audience, and thus have the desired effect of increasing sales. Such a framework is important in informing advertisers on budgetary allocation and resources, whether through traditional or digital advertising platforms.

Digital platforms such as social media have been adopted by businesses as a first resort native advertising platform most suitable for consumer engagement online (Ming & Yazdanifard, 2014). Online advertising has served as a way businesses connect with customers, and advertisers continued to reach out and connect to a mass audience since the internet surfaced as the new route to connecting to people around the world (Carpenter, 2013). This development has created a path where businesses can interact with their customers, and vice-versa.

Formerly advertisement was a one-way street, where marketers imposed onto consumers content which sometimes was deemed irrelevant; however, with the advent of the

internet and proliferation of advanced technologies, customers and marketers co-create content through collaboration (Sood, n. d). Brands all over the world leverage social media to engage their customers, especially the young user population, by designing advertisement messages that appeal to the tastes of their target audience (Ogunyombo et al., 2017).

Although the primary motive for advertising is ostensibly to drive sales and purchases, Ogunyombo et al. (2017) argue that younger demographics do not necessarily base their purchasing decision on advertisements placed on online platforms such as social media. Still, they suggest that advertisers continue to proactively deploy content that would yield high returns on investment. Deekshith and Kinslin (2016) argue that businesses must focus now on making technical improvements and advancements while promoting their products digitally. This can be achieved by adopting strategies that appeal to customers' emotions and cognition, which can function to reduce mistrust in advertised content. As I will show, below, leveraging metaphor and personification can be a way to influence customers' thoughts, emotions, and ultimately purchasing decisions.

### **Metaphors in Online Advertising**

Marketers and advertisers have used metaphorical language to activate cognitive processing in customers and to foster an appreciation for products (Phillips & McQuarrie, 2004). They argue further that an advertisement that contains complex visual metaphors sparks interest in consumers, leading to the repeated observation of the piece until the customer fully grasps the intended message.

Contrary to this assertion, Hooft et al. (2011) conclude that due to the complexities of metaphors in advertising, customers are unable to substitute one figure for another, or draw similarities or variance between them by juxtaposing, fusing, and or replacing one for another. Instead of cultivating better understanding, that is, they suggest that metaphor can create confusion and decrease comprehension. Theirs is a minority view in the scholarship

landscape, however, and although metaphor is complex, industry practitioners often deploy analogous language and imagery anyway, as most research suggests that it is effective.

According to Ortiz et al. (2017), because metaphor is so commonly used as a communicative device—both in everyday speech and in strategic media, researchers have shown much interest in how the brain processes metaphor. This has led to several studies to classify metaphors and how they are cognitively processed. McQuarrie and Mick (1999) classified metaphors into verbal and visual, for example, and found that people were generally familiar with verbal metaphors; however, when they were exposed to American advertisements that employed visual metaphors, they did not comprehend them so readily.

Despite the apparent differences in audience comprehension between the two types—verbal and visual—metaphor is generally more effective than non-metaphorical verbal or visual communication, respectively. In research that assessed ad comprehension by viewing time, Nijs (2017) concluded that advertising was better understood by viewers if it had visually aesthetic elements such as visual and verbal metaphors. Participants were subjected to some ads that were composed of literal text, and some that had visual and verbal metaphors. Despite visual and verbal metaphors having persuasive power when employed, they have different levels of efficacy individually.

Jeong (2008) argues that an ad stands a higher chance of persuading an audience when it contains visual metaphors; moreover, visual metaphors are easy to comprehend (Morgan & Reichert, 1999). Verbal metaphors, though processed in much the same way as visual metaphors, may be less effective and persuasive (Yus, 2009).

According to Kadry (2016), modern businesses rely on images and, specifically, pictorial metaphors, to highlight specific attributes of products and services. She suggests that despite the efficacy of metaphors to propel brand success, they are complex and must be deployed with caution, especially in situations where the subject matter is difficult.

Before the study of the cognitive perception of metaphors in the target audience, researchers found that concrete metaphors in advertising were more meaningful than abstract metaphors (Morgan & Reichert, 1999). Turney and Assaf (2011) define concrete metaphors as physical things that can be seen and understood through the physical human senses such as actions, property, or objects. These may include cars, a handshake, and a house. On the contrary, ideas, feelings, and thoughts are referred to as abstract because they do not have a physical form (Boot, 2010). Insurance commercials employ both concrete and abstract ideas to appeal to customers' cognition and emotions.

Recent research has shown that the cognitive effects of ads based on metaphors are moderated by several factors. Mohanty and Ratneshwar (2014) found that ads that employ metaphor are perceived better by customers whose cognition is at a high level; in effect, the higher a consumer's level of education, the more cognitive their approach towards ads with metaphors is (Lagerwerf & Meijers 2008). Advertising with metaphors generally has been proven to stimulate viewers' cognition positively (Dehay & Landwehr, 2019).

Practitioners use online advertising to customize adverts to target audiences; this medium serves as an avenue where ads that employ metaphor have the potential of thriving, considering how rapidly the field has evolved (Dehay & Landwehr, 2019). Commercial advertising websites leverage verbo-pictorial metaphors to make more meaning of metaphoric images by attaching text to images (Anderson, 1998), but presently different forms of metaphors are being used in online advertisements. Alousque (2014) also suggests that verbo-pictorial metaphors are communicated visually but are sometimes accompanied by audio in the same rhetorical context.

One form of metaphor that is often deployed in advertising content is personification, to which I now turn.



## ***Personification***

According to Van-Hooft et al. (2011), advertisers are unable to adequately communicate the intended message by solely relying on metaphors due to their complex nature. However, metaphors continue to be used as a figurative language to elicit a cognitive or emotional response. Dorst et al. (2011) describe personification as a more subtle type of metaphor.

Personification has historically been defined as a figure of speech in which non-living things are given human characteristics, portraying them to be alive and able to feel (Ricoeur 1977). Personification has been employed by artists in the Netherlands to embody inanimate concepts to deliver knowledge to the public (Shamos, 2015). Dorst (2011) credits Erasmus and Quintilian (n.d.) with the idea that personification affords physical forms and personality to abstract ideas. In addition to its use in art, personification is deployed by companies in advertising; companies construct characters and brand spokesmen and women whose personalities project the preferred company *ethos* (Chu et al., 2019).

The definition of personification goes beyond attributes, qualities, feelings and emotions, abstract ideas and concepts, and also inhuman forms. Nonetheless, emotions and meaning are given form using personification, just as it helps bridge the gap between spiritual and physical, visible and invisible, abstract and concrete (Deyin, 2018). Humans can understand personification because of human anthropomorphism, the cognitive process where human attributes are ascribed to things without human form (Delbaere et al., 2011).

Delbaere et al. (2011) note that the use of images to metaphorically represent a brand in an advertisement can lead to anthropomorphism. These are the qualities that make personification a useful tool in language and communication. Cui and Wang (2010) also assert that personification can stand alone but it is frequently used by advertisers to convey

humor. This assertion reiterates the relevance of assigning human qualities to abstract ideas and inanimate objects thereby triggering anthropomorphism.

Personification is most effective when it not only affords human characteristics to abstract ideas but when the target audience can empathize with the personified character (Dorst et al., 2011). As Zhang and Hu (2009) note, metaphor functions as a conceptual bridge between the real and abstract; as a metaphor subtype, personification communicates abstract ideas to real audiences via fictional characters. When those characters connect with audiences in personal ways, the ideas and messages they communicate are more effective.

### **Elaboration Likelihood Model of Persuasion**

The Elaboration Likelihood Model of Persuasion (ELM) is frequently deployed in studies that examine persuasive media, including advertising. Online persuasion refers to the application of technological processes that shapes people's attitude through less forceful and less deceptive methods (Cyr et al., 2018). Consumers' perception of the usefulness of online data or information is related to the important decisions they make. Li et al. (2017) postulate that few investigations have been done to establish that perceived usefulness of online information leads to a higher level of persuasion, which subsequently alters attitudes and behavior towards a product.

Cry et al. (2018) and Li et al. (2017) frame their research using the Elaboration Likelihood Model (ELM) of persuasion, which, according to Petty and Cacioppo (1986), provides a basis for grouping and studying how persuasive messaging affects target audiences. Ruth et al. (2018) say that ELM is a dual-process model of persuasion that recognizes that information is handled differently by people, and suggests that every bit of information people are exposed to is processed in unique ways and at a different level of thought. The theory is premised on the assumption that people engage in different levels of

thought when making decisions, which results in high to low levels of elaboration (Petty & Brinol, 2014).

ELM helps explain how high elaboration is achieved through what's referred to as the central route, which aids in information processing (Kitchen et al., 2014). Morris et al. (2005) note that people change their attitude by processing information cognitively through the central route of elaboration when a message has high relevance to the individual. Petty et al. (1983) define the central route of persuasion as a person's ability to diligently consider information s/he views as truthful and beneficial. They further suggest that this route requires a combination of cognition and beliefs to effectively cause change. This aligns with Zeng et al. (1990), who postulate that target audiences are likely to embrace the message in an advertisement if it provides more information and makes customers believe the context of the ad. It is, therefore, accurate to infer that the central route supports the processing of information that people consider salient; and, they think more critically when processing such information.

The peripheral route, on the other hand, is activated when a customer finds information less relevant to their decision, hence a low level of elaboration is achieved (Manca et al., 2020). Gilovich and Griffin (2010) postulate that whereas the central route of elaboration processes messages with cues that trigger fear and a possible negative response, the peripheral route is mostly triggered by cues that stir positive moods such as happiness and laughter. Manca et al. (2020) also note that attractive messages considered credible by customers are also processed via the peripheral route.

Griffith et al. (2018) suggest that a cue such as an attractive endorser in an advertisement triggers different levels of elaboration in the target audience. They argue that an attractive character in a beauty product ad triggers a low level of elaboration since it speaks for the product; whereas, in an automobile commercial, an attractive endorser has

little impact on decision making, which leads to a high level of elaboration. The former is an instance of juxtaposition which allows a brand to disclose relevant information to quickly entice a customer to make a purchasing decision. The latter, since it might not demonstrate the product benefit, leverages cues coded in rhetorical language and visually appealing rhetoric to draw customers' attention. The difference between the two product advertisements is that the beauty product would elicit a lower elaboration while the automobile commercial triggers a high level of elaboration.

According to the ELM theory, customers make quicker purchasing decisions when benefits of a product are depicted in the ad, like the outcome of purchasing a beauty product, which is demonstrated by a character in the ad (Wills, 2011). Wills (2011) also suggests that car commercial on the other hand uses verbal cues, which provides product benefits information but does not resonate with the customers' real-life experience.

Given the effects of characters in ELM studies, brand personification in commercial content can be a fruitful site for inquiry. As Griffith et al. (2018) point out, purchasing decisions are influenced by audience personas, and, since personification provides a means to connect with audiences based on character traits, taken together they provide a unique lens to study persuasive tactics in advertisements. This claim is corroborated by Oh and Jasper (2006), who found that high elaboration and the central route are triggered by verbal messages conveying product benefits; the peripheral route, on the other hand, results in a low elaboration and requires less critical thinking, is triggered by stimulating imagery such as a natural landscape or attractive model, as well as by audio content such as background music.

Ultimately, motivation influences elaboration regarding an advertising message, with customers of high elaboration taking the central or controlled route to evaluate messages; on the other hand, a low level of motivation drives customers to exert less cognitive effort by

taking heuristic cues and automatic decisions, hence the peripheral route (Durmaz et al., 2015).

As existing research suggests and as I outline above, metaphor and personification, specifically, are much utilized in strategic communication. And, much scholarship explores the Elaboration Likelihood Model in the context of advertising. What has not been studied, though, are ways in which personification is deployed by insurance companies in online video content, and how ELM can inform that practice.

Insurance companies recognize that consumers' decision-making is influenced by commercial content across various platforms and genres. One way brands compete in a competitive marketplace is through online video advertisements, in which companies deploy personification to communicate and persuade. Below, I identify and analyze select video advertisements by three prominent insurance companies to answer the following research questions:

**Q1:** What are some ways that major insurance companies employ personification in their video advertisement campaigns?

**Q2:** How does the personification employed function rhetorically in the context of each company's goals and target audience?

**Q3:** How can the Elaboration Likelihood Model inform how personification functions in these campaigns?

**Q4:** How do the conclusions of this study suggest that personification might be deployed by other brands to successfully engage target audiences?

I now turn to the methodology for addressing these questions.

## Chapter 3. Methodology

### Background and Applications of Rhetorical Analysis

Phillips and McQuarrie (2002) note that the concepts and tools of classical rhetoric can be an effective means to analyze the persuasive moves made in modern advertising. According to Goransson and Fagerholm (2018), Aristotle's persuasive modes of argumentation can also inform how persuasive arguments are analyzed in strategic communication. Aristotle identified three rhetorical appeals: *ethos*, *pathos*, and *logos*. *Ethos* refers to appeals to a persuader's credibility, reliability, or trustworthiness; *pathos* refers to appeals to audiences' emotions, and *logos* refers to appeals to logic and reason. By drawing on these concepts, Gross (2016) suggests that rhetorical analysis is a suitable method for assessing the persuasive appeal of a message or text. He focuses on rhetorical analysis as it has functioned in scientific communication, but the method has been widely used in other fields such as education, law, and strategic communication such as advertising.

Graff (2010) helps explain rhetorical analysis by stressing that the method not only examines messages writers craft, but investigates the reason they communicate, the effects they seek to draw from their readers, and how they leverage those messages to achieve the purpose and intended effects. In other words, rhetorical analysis provides a means to understand communicators' motives. These points do not seek to limit rhetorical analysis to literary works or just a body of text; rhetorical analysis also covers visual messages embedded in pictures and videos.

Kehl (1975) states that visual artifacts can carry more rhetorical weight for some, and suggests that visual advertisements can thus be effective. Gaff (2010), similarly, argues that advertisers must appeal to audiences in specific ways and, as such, rhetorical analysis considering *ethos*, *pathos*, and *logos* in relation to consumers is a means to examine how that

is being done in specific ads. For the present study, I apply rhetorical analysis to audiovisual ads (i.e. online video commercials) in the insurance industry.

Allstate, Progressive, and Farmers adopt rhetoric in the form of personification to market their products and brands and appeal to customers through *ethos, pathos, and logos*. These rhetorical devices aid in providing arguments through rational thinking or emotional appeals.

Kurnia (2017) suggests that personification is rhetoric expressed in real-life form, ascribing visual human perspective to expressions that cannot be appreciated literally. ΘΕΟΔΩΡΟΥ (n.d.) also posits that when metaphors are presented in advertising, targets audiences are more likely to perceive them literally, resulting in miscommunication. Due to the complexities in understanding rhetoric and personification in advertising, a rhetorical analysis is most suitable for analyzing the selected ads in this research. Below, I will:

- Describe the context of select video advertisements that employ personification as a rhetorical device;
- Identify and describe instances of rhetorical personification in each advertisement;
- And conduct a rhetorical analysis of personification in the advertisements.

In an attempt to establish a better understanding of the appeals used in advertising, the following chapters shed light on visual rhetoric and rhetorical appeals that influence the messaging style and content. But first, I turn to the types of rhetorical appeals.

### **Rhetorical Appeals**

Rhetorical appeals are important because they are how rhetors deploy their arguments. Covington (1986) suggests that Aristotle's rhetorical appeals are most effective when they align with the characteristics of the target audience. An audience that is more susceptible to rational arguments, for example, would be best persuaded through appeals to *logos*; and an

audience that is predisposed to emotional response would more readily accept arguments constructed via appeals to *pathos*.

Furthermore, Torp and Andersen (2018) establish that rhetoric is a cognitive marketing communication strategy. This assertion aligns with the purpose of this research, which is to identify cognitive and emotional appeal strategies used by insurance advertisers to achieve a level of elaboration in their target audience through the use of personification that functions rhetorically. The following sections provide a detailed account of Aristotle's rhetorical appeals (*ethos*, *pathos*, and *logos*) and the less used appeal *kairos*.

### ***Ethos***

*Ethos* is a dimension of Aristotle's persuasive heuristic which is the Greek term for "character" (Dyck, 1986); or, in other words, the ethical dimension of communication in business that helps establish the credibility of a speaker, organization, or advertisement. Every business thrives on a positive image that stems from implicit and explicit ethical standards established within the organization and industry as a whole. A study by Roitman (2014) reveals a speaker's credibility is channeled through the information they communicate. Roberts (2013) postulates that humor, can also help achieve *ethos* but cautions that it be used sparingly.

This means that all genres of communication, personal, political, business, etc. should establish credibility and be ethical; indeed, it is impossible to do either without the other. According to Zhao and Belk (2008), establishing credibility is essential for advertisers because of the competitive landscapes across industries. And to be competitive, advertisers' credibility must be established; they must also operate according to ethical concerns (i.e. demonstrate care toward customers).

By extension, *ethos* seeks more than to please the customer; it creates trustworthiness for an organization by demonstrating authority through ads (Killingsworth, 2005). In light of



the reputation of the insurance, industry *ethos* is a much—used rhetorical appeal that I explore further below.

### ***Pathos***

Aristotle suggests that apart from projecting a positive and ethical image of an organization and its products to persuade customers, it can also persuade customers by triggering an emotional response leading to a change in attitude (Tirdatov, 2014). Mathäs (2013) posits that *pathos* influences the emotions of the target audience. *Pathos* draws on *ethos*, by establishing trust and credibility with audiences to successfully appeal to them emotionally.

This assertion is supported by Savolainen (2014), who suggests that *pathos* draws on the mood of a target audience and sets them up to align with a rhetor's message, and the preparation usually takes place after the speaker has established *ethos* about his or her personality. I investigate the interaction of *ethos* and *pathos* in insurance advertising through the rhetorical analysis of selected artifacts.

### ***Logos***

Lowenhaupt (2014) writes that *logos* is persuasion by a rational appeal. It is the element of persuasive communication that appeals to the reasoning of the audience, whereas *ethos* and *pathos* convey credibility and emotions, respectively.

Speakers rely on *logos* to demonstrate their knowledge of a subject, and in turn appeal to the audience's intellect by providing them with facts and logical explanation (Savolainen, 2014). Kutka (2018) supports the assertion that *logos* demonstrates knowledge through facts and reason, and does so by illustrating the simplistic nature and lack of rationality in former President Trump's tweets. *Logos* is particularly important in advertising, as some organizations seek to provide knowledge to their audiences through logic and rational argumentation.

## ***Kairos***

*Kairos* is another rhetorical appeal that, according to Council (2018), has not been researched enough. In addition to the aforementioned three traditional appeals, *Kairos* addresses opportunity, significance, and timeliness (Peeples et al., 2007). Timing is crucial in the dissemination of information, especially if it is an argument based on *logos*; hence, a communicator must consider the optimal time for a message's deployment for it to be effective. This is not only true of rational arguments. For example, an advertisement that wants to capitalize on people's emotional responses to Christmas, no matter how well-executed, will fall flat if presented in June. Or, similarly, a political ad campaign for an upcoming candidate that highlights their impressive credentials (and is thus an appeal to *ethos*) will be moot if it runs after the election.

Likewise, a well-crafted message might not have the opportunity to reach its target audience if the opportune time never comes, or is missed. Change or revolution, as Boer (2013) puts it, is attributable—at least in part—to change agents taking advantage of favorable circumstances at an opportune moment. Harker (2007) suggests that *Kairos* is best understood as “saying the right thing, in the right measure, and at the right time.” It is, therefore, accurate to assert that every one of the rhetorical appeals also accounts for *Kairos* in some measure.

## **Visual Rhetoric**

Strategic communications, especially advertising, may be presented in several different forms: print, visual, audio, or a combination of two or more of these. Advertising distinguishes itself as a form of communication by heavily depending on imagery as a means of persuading customers, a method which is also evident in contemporary print ads which increasingly emphasize visual elements (Phillips & McQuarrie, 2004). Wills (2011) argues

that persuasive commercials are intended to take the forefront in marketing a product, a goal achieved through the use of stories, associations, and visual rhetoric.

This trend is evident, in how insurance companies are increasingly communicating their core values through visual imagery and rhetoric in their commercials. Many of Geico's video advertisements, for example, portray recurring humorous characters to project an idea that reflects the company's *ethos*.

The popular *Caveman* commercials, for example—which remind viewers that switching to Geico from their current insurance provider is “so easy a caveman can do it”—illustrate how companies deploy visual rhetoric to persuade. The use of metaphor in advertising has expanded substantially for several reasons. As Telkamp (1981) noted three decades ago, a metaphor has the potential to increase brand popularity, consumers' ability to recall specific products, and the overall persuasiveness of an ad. Supporting those conclusions, Sillince (2006) suggests that customers more easily forget about a product and do not form any impressions unless an advertisement uses visual rhetoric.

Stones et al. (2020) argue that visual rhetoric increases the persuasiveness of a message. This corroborates the pervasiveness and prevalence of visual rhetoric such as personification, thus metaphors in modern advertising.

According to the literature, rhetoric is more effective when visual components are fused into a message rather than just words (Lagerwerf et al., 2012). A notable and effective dimension of visual rhetoric is personification, which can increase the persuasiveness of a message. Below, I analyze video advertisements from three insurance companies that use personification. But first, I turn to the sampling method—why it is appropriate for this study and how I apply it in this context.

## **Sampling Technique**

For this study, I adopted purposive sampling to highlight instances of personification in online video ads. I purposefully selected three ads from three major providers— one each from Allstate, Progressive, and Farmers—that most employed personification.

Purposive sampling is an appropriate method for artifact selection in this study for several reasons. For one, I will not make claims of causation or draw generalizable conclusions about all video advertisements in the insurance industry, nor personification's role in those ads. Instead, I will explore how personification functions rhetorically in specific instances in which its deployment is evident. This study is a qualitative inquiry, and although future studies may build on my conclusions, here, my study design in this instance is not meant to identify personification's rhetorical effects in every video advertisement. Purposive sampling provides me with enough artifacts to rhetorically analyze and answer my specific, limited, research questions.

The samples are suitable, as well, because each of these companies incorporates some cues which, though not explicitly portrayed, serve as calls to action that inform customers' decision to purchase insurance. The characters featured in these ads are part of larger ad campaigns produced by these three companies and are frequently aired on various media. They also exhibit traits that help the companies that employ them achieve their goals of producing these ads. Notably, all three characters rely on humor to appeal to customers. The table below consists of a list of commercials purposefully selected to be analyzed. Personification is employed differently in the listed commercials by the companies.

**Table 1***List of Insurance Commercials in the Analysis*

<b>Year</b>	<b>Title</b>	<b>Source</b>
2019	<i>Cat: 30</i>	<a href="https://www.youtube.com/watch?v=dHXL8A1dowo">https://www.youtube.com/watch?v=dHXL8A1dowo</a>
2019	<i>Motaur "Do You Mind?"</i>	<a href="https://www.youtube.com/watch?v=THvM7Y-Iosk">https://www.youtube.com/watch?v=THvM7Y-Iosk</a>
2020	<i>Hall of Claims: A Great Deal of Experience</i>	<a href="https://www.youtube.com/watch?v=5vECnYMwnlA">https://www.youtube.com/watch?v=5vECnYMwnlA</a>

## Chapter 4. Findings and Analysis

### Allstate Insurance Group

Allstate Insurance has been a big name in the United States since its establishment in 1930. Ranked by Forbes as the third-best insurance company in the nation in 2020, Allstate has also garnered many accolades, including 59 awards as the best in-state insurance company—comprised of 12 auto insurance awards, 15 home insurance awards, 14 renter’s insurance awards, 2 term life awards, and 16 for permanent life products offered (Gara, 2020).

According to Agency Checklist (2020), Allstate has a total of 4.95 % market share in the United States. The target market for the organization comprises vehicle owners, homeowners, renters, and individuals who purchase life insurance. Despite ranking among the top 10 insurance companies in the U.S., Allstate carries out aggressive marketing of its products to sustain its competitive advantage.

Sales goals have been achieved through vigorous advertising and marketing campaigns over the years. Most notable among Allstate’s advertisements are Mayhem commercials, which use the rhetorical device of personification to create a humorous *pathos* that appeals to customers. Specifically, Allstate's Mayhem ads humorously personify the destructive nature of different things that can happen to people's property by accident. In one of the recent ads, for example, Mayhem is ascribed destructive cat-like behavior. Before getting into the analysis of the ad, however, I provide some context to make sense of Allstate's strategic thinking.

Allstate uses the *Cat* commercial to encourage customers to purchase home insurance coverage, so they will not have to pay for unexpected damage, out-of-pocket, caused by pets. Launched in 2019, the 30-second ad encourages viewers to buy Allstate's products in two ways. First, it gets their attention via comedic personification; it then suggests, in a

humorous, hyperbolic way, the potential consequences of not having insurance. In both cases, the ad is an appeal to *pathos*: humor and fear, respectively. The ad also strategically employs Dean Winters as Mayhem to create resonance with customers. Dean is a famous American actor who has starred in movies and TV series such as *OZ*, *Sex, and the City*, and *Law & Order*. He appears in Allstate's ad campaigns not only as a destructive and funny character but also as a popular face that viewers and customers can resonate with. Below is a content description of the *Cat* commercial.

### ***Cat:30 — Allstate Mayhem Content Description***

In the opening scene of the *Cat* commercial, Mayhem assumes the posture of a house cat. He is laying on the couch with his 'owner' as she taps on her phone with one hand, and dangles a cat toy in the other. The camera zooms in on Mayhem who, like a typical cat at play, slaps the play toy with his hand. The narrative then shifts to the second scene, in which the new cat arrives at the new home.

### **Figure 1**

*Mayhem Playing With a Toy*



In the second scene, the man and woman who seem to be the cat's new owner are seen at the bottom of the stairs with the front door open. The woman stands behind Mayhem holding a cage in her hand with a smile on her face. What seems to be the welcoming of the new cat by the man turns out to be unexpected, as Mayhem hits the man's hand when he tries

to pet him on the head. Immediately the woman shrugs her shoulder in shock or fear. Figure 2 shows the new cat's arrival.

**Figure 2**

*Mayhem the Cat is Brought Home*



Mayhem continues to provide a voiceover narrative about his cat behavior as the ad transitions to a scene where the man is pictured in bed. His sleep is interrupted by Mayhem, who drops a toy on his face, presumably wanting to play. This scene lasts about one second and then transitions into a bathroom setting as the narrative continues. Audiences are made aware of the cat's plans to create anarchy and destroy the new owners. Figure 3 shows an image of Mayhem turning the bathroom sink tap on. With the mischievous look on his face the audience understands that the cat only wants to sip water from the bathroom sink, but in his feline mischief leaves the tap on, which results in the bathroom flooding.



### **Figure 3**

*Mayhem Turns on the Bathroom Sink Tap*



In the next two shots, illustrated in Figures 4 and 5, Mayhem spies on his owners from a cat condo and rides an automated vacuum cleaner. In response to the woman happily filming the latter, Mayhem hisses at her. Like the previous scenes, these personifications of cat behavior function to appeal to the audience through humor.

### **Figure 4**

*Mayhem Sizing up His Owners*



## Figure 5

### *Mayhem Hisses at His Owner*



This theme continues and is reinforced by Mayhem's voiceover observation: that cat behavior is more attributable to "a billion years of tiger DNA just ready to pounce" (0:13) than to love of humans. Just then there is a quick switch between the overflowing bathroom sink and back into the living room where this time it is just the woman sitting on the couch. Suddenly a portion of the living room ceiling collapses with water flooding the floor of the living room. In Figure 6 Mayhem's owners are pictured startled when the ceiling collapses and floods the living room. The man quickly rushes to the living room from the kitchen.

## Figure 6

### *Mayhem's Owners Startled When Ceiling Collapses*



In this scene, Mayhem tells viewers how having the wrong home insurance coverage would result in the owners paying cash for the damage. The final two shots of Mayhem

spitting out feathers as if he has eaten a bird, and then eating from a cat bowl with his hands as a human would are supplemented with the voiceover message, "So get Allstate and be protected from Mayhem like meow" (0:23). While the first shot reinforces the personification of a cat's traits in Mayhem, the second shot is interesting because it puts Mayhem back into his role as a human. This juxtaposition highlights the rhetorical moves on which the ad is based. The voiceover's wordplay, too, is a humorous and memorable device.

### **Figure 7**

*Mayhem Eating From a Cat Bowl*



The last scene is followed by a blue screen with Allstate's logo and the question, "are you in good hands?"

### ***The Rhetoric of Humor and Fear: Personification in Allstate's Cat Commercial***

Allstate uses the comedic Mayhem character in its advertisements for rhetorical, strategic purposes. The ad appeals to audiences' emotions—in Mayhem's case through humor—to engage and persuade viewers. While appealing to an audience through humor, Allstate also employs the rhetoric of fear as a way of influencing their customers. Albinsson (2009) suggests that emotional appeals can be positive (humor, joy, and hope); negative (fear, regret, and sadness); or neutral (absence of an emotional appeal).

These rhetorical appeals are possible through various means, including via personification, which refers to the representation of an abstract quality in human form. In the

*Cat* commercial, Allstate ascribes cats' behaviors—which can be strange, inexplicable, and sometimes destructive—to the human character Mayhem. Mayhem himself, as a personification of 'mayhem,' represents destructiveness in the *Cat* commercial and others. By having Mayhem enact various funny and destructive behaviors common to cats, Allstate is making a rhetorical move.

Research has shown that humor and fear are effective as pathetic rhetorical appeals. Snipes et al. (1999) suggest that appeals to fear are effective for achieving a quick recall of an ad and a high tendency of attitudinal change. They caution, however, that too much fear rhetoric could cause anxiety and put customers off. This caveat minimizes Mayhem's destructiveness as a cat by fusing humor into his cat behavior.

In addition to making viewers laugh, they are comparing (in a metaphorical way) the unpredictability of cats' behavior to the kind of uncertainty that their insurance protects against. The ad aims to encourage the audience to get protection for catastrophes that result from the unpredictability and destructiveness of cats by purchasing insurance. Humor serves as a complement to fear as a rhetorical strategy in this ad by minimizing the chances of customers getting defensive after seeing the ad.

Mukherjee and Dubé (2012) posit that fear reduces the persuasiveness of an ad but humor counteracts customers' defenses, opening them up to the persuasive effects of ads. This persuasion is achieved by creating a funny story around the personification of a cat. Cats naturally have no destructive intentions, however, certain acts such as those depicted in this ad sometimes lead to destruction. For instance, flipping the sink tap to sip water, dropping a toy on the owner's face while he sleeps, and knocking over the candle stand.

The cat is still metaphorically portrayed as having tiger DNA and making it potentially destructive. Doing things such as sizing up the owners, eating a bird, and hissing at the owner while riding the robot vacuum all point to how wild a cat can be, despite being a

domesticated and adorable animal. By employing personification to illustrate these kinds of humorous, hypothetical consequences, Allstate dexterously encourages viewers to protect themselves by buying their insurance products.

Research suggests that high fear arousal is effective for achieving results, however, it is important to reduce a negative response by providing information on consequences and recommended actions (Williams, 2012). The former is effectively executed in the *Cat* commercial by inundating viewers with humor and providing consequential information and recommended actions. The mixture of humor and fear renders high fear arousal but a compelling reason to purchase insurance, through a balance of appeals to fear and humor, both of which are appeals to *pathos*.

### **Progressive Corporation Insurance Company**

Progressive Corporation is a major insurance company in the United States that provides automobile insurance. Progressive ranks as the third-largest car insurance company in the United States, boasting an 11% total market share as of November 2020 (Resendiz, 2020). The company was incorporated in March 1937 by Joseph Lewis and Jack Green under the name Progressive Mutual Insurance company (Progressive, 2020). According to company history, the duo sought to provide insurance at the lowest rate to help anyone who could not afford auto insurance. Progressive employs over 25,000 people and boasts of providing personalized and tailored services to meet each customer's demand. Their market share is attributable to their wide range of auto insurance products and rates spanning from coverage for teen drivers, students, mature car owners (Rivelli, 2020).

Progressive has had a lot of marketing and advertising campaigns in the past. The company has used characters such as Flo, Babyman, Motaur, and Baker Mayfield to target and market their insurance products to the different market segments (Buss, 2019). In the next paragraph, I provide a context of how Progressive leverages the Motaur, a rhetorical

personification of the close relationship between a motorcyclist and his bike. The section specifically addresses the “*Do You Mind*” Motaur ad.

Debuted in 2019 the new Progressive mascot called the Motaur is a half-man half motorcycle. The character's concept is to depict the tight relationship between motorcycle owners and the bikes they ride. The video was published on YouTube by Brodster (2019) and has since received over seven thousand views. The ad shows the Motaur, a half-man half-motorcycle (played by Terrence Terrell) motorbike interacting with two young men at a gas station. Progressive appeals to their customers’ emotions, relying on visual rhetoric by personifying the target customer.

The ad is a three-way conversation between the Motaur and two men, one of whom is fascinated by the Motaur's personality. In this commercial we see this young man trying to find a reason why someone would want to be a Motaur, while his counterpart affirms his interest in wanting to be a Motaur. The Motaur draws on target audiences' emotions by creating resonance and nostalgia. By personifying the target audience, Progressive encourages motorcyclists to purchase insurance from Progressive Insurance. Motaur achieves *pathos* through a blend of humor and passion. Terrence Terrell, the man who played the Motaur is an actor and the author of books such as *The Crowned Kids* (2019) and *Blacky: A Story of Confidence* (2017). His personality fuses into his character as the Motaur, relying on rhetoric of humor to project the pride and passion of a biker united with his motorcycle. I provide a content description of the ad below.

### ***Motaur ‘Do you mind?’ Content Description***

Out at a desolate gas station, a conversation ensues between a young man buying gas for his truck, and Progressive’s Motaur character, which is portrayed as a man whose lower torso and legs are replaced by a motorcycle. The name Motaur is a play on 'centaur,' which were half-man and half-horse creatures from Greek mythology. The Motaur seems to have

gotten gas already or is just relaxing under the shade of the gas station. The Motaur in this 30-second ad depicts the intimate relationship motorcycle owners have with their bikes. Progressive is using this humorous character to suggest the intimate relationship that motorcycle owners have with their machines; that is, they almost consider them an extension of their own body.

The focus shifts from the Motaur to a young man who is refueling his pickup truck; in the truck bed, there are two dirt bikes. The man wearing a folded long-sleeve shirt, light blue jeans, a green cap, and a pair of brown boots leaves the nozzle in the gas tank to talk with the Motaur. A younger black man is pictured sitting behind the steering wheel of the pickup truck. Drawing his attention and making a gesture with his hand, the white man hesitates and asks the Motaur “excuse me, do you mind being a Motaur? (0:04)”. The camera shifts from the man to the Motaur, and back to the man again as pictured in Figure 8.

**Figure 8**

*“Do You Mind Being a Motaur?”*



The Motaur turns in his direction, pauses, and asks the white man a rhetorical question, “what is better than being a Motaur? (0:11)” The white man seems to be dumbfounded by the response he received from the Motaur. He continues to stare at the Motaur for a couple of seconds, then slightly takes his gaze off, while the Motaur looks down at his front tire and resumes the initial inspection.

## Figure 9

*“What is Better than Being a Motaur?”*



Slightly bent over towards the front of the motorcycle, Motaur responds, "The real question is, Do You Mind not [raises his head slightly and side-eyes] being a Motaur? (0:17)" The camera zooms in on the black man sitting in the truck, with the white man still in the frame. While maintaining his stern gaze, he responds in resonance and a low deep voice, "I do," (0:24) as pictured in Figure 10.

## Figure 10

*The Young Man Who Resonates With Motaur*



The final five seconds of the video show the Motaur standing upright, slightly leaning backward with his right hand on his gas tank, and looking straight ahead. Progressive's logo appears on the screen in bold letters, with more information about the policy start rate and website address underneath the logo.



It is important to note that just 15 seconds into the ad a toll-free appears on the left side of the screen while progressive.com appears on the right. Considering Progressive's name was not mentioned by the characters in the commercial, this information served as a way of letting customers know what company was running the ad.

***The Rhetoric of Trust and Humor: Personification in Progressive's 'Do you Mind?' Commercial***

*Pathos* is Aristotle's rhetorical appeal that elicits an emotional response from the audience. According to Logan (2012), an audience is encouraged to see things from an artists' point of view through *pathos*. Apostel (2019) posits that emotional connections can be demonstrated to an audience by using visual support, a process that greatly dominates Progressive's series of Motaur commercials.

Progressive Insurance adopts *pathos* in the Motaur character as a way of creating an emotional connection with their customers who are passionate motorcyclists. The Motaur character is a personification of the indivisible and passionate bond between motorcycle owners and their bikes. McCormack (2014) suggests that striking the right emotional tone and expressing passion in a message is key for gaining credibility. This accounts for the careful blend of effective visual rhetoric, humor, and a character that represents the relationship between a rider and his motorbike in Progressive commercials.

In the "Do You Mind?" commercial, the Motaur boasts of his personality and how satisfied he is being a Motaur. The rationale for creating this character is to speak to a unique target, motorbike lovers who live as if they are one with their bikes. The interaction between the Motaur and his conversation partner at the gas station has a rhetorical effect because there is an apparent disconnect in their levels of infatuation with motorbikes. By creating a character whose love of motorcycles is reflected even in his anthropology, the ad humorously appeals to bike owners who know the feeling of being so close, physically and emotionally,

to their machines. The intended effect is not achieved in the conversation but the personification of the Motaur. This is to influence owners to purchase insurance to protect their bikes; a potential implicit meaning is that owners are protecting themselves by doing so, given the close bond between man and machine and personified in Motaur.

McCormack (2014) writes that it is important that persuasive messages appeal to *pathos* because resulting emotional connections will ultimately engender *ethos*: trust and confidence. In light of this, the Motaur is used as a symbol of the inseparability of rider and bike to draw an emotional response from customers. To solidify this connection, the black man in the “*Do You Mind?*” ad affirms his affection for Motaurs despite not being one.

In a few words, the black man shows strong emotions by the look on his face and his posture. This tactic is most useful because emotions are better supported by facial expressions, body language, and other non-verbal cues. Visual rhetorical elements such as these can be effective tools for advertisers because they do well as appeals to *pathos* (Andrews, 2011).

Soules (2015) suggests that advertising is intended to create resonance with the words used in ads. The phrase “For those who are born to ride,” for instance, specifically speaks to riders. Nonetheless, the visual imagery of the Motaur remains the most powerful rhetoric in Motaur commercials. The personification depicts the targets of the ads in a complex but concise manner, and with words that call on motorbike lovers.

The Motaur, an imitation of the imaginary mythical creature, the centaur, draws on imaginations to reach its customers. Motaurs are fictional creatures but can exist in the imagination of a passionate motorcyclist. Ads allow organizations to stimulate the imagination of customers, where they have already derived some intrinsic or emotional satisfaction (Wills, 2011).

This speaks to customers' tendency to create an abstract self that is based on their imaginations, feelings, and thoughts. Lowenhaupt (2014) says persuasion through emotions is achieved by leveraging the imagination of the audience and using emotional language which is exaggerated. Indeed, the Motaur is an exaggeration of a biker and his bike's relationship; however, it is effective when it creates resonance through an emotional connection with the customer.

The Motaur engages the audience with the question "do you mind *not* being a Motaur?" (00:19, emphasis mine). The black man's response, facial expression, and body language suggest to the audience how Progressive wants them to respond: I do. In these ways, then, the Motaur ad uses the rhetorical question as a rhetorical device to appeal to *pathos*.

### **Farmers Insurance Group**

Farmers Insurance was established on the premise of providing low-rate insurance coverage to the customers they serve (Farmers, 2021). This ideology aligns with that of several players in insurance marketing. Farmer's website (2021) records that in 1928 two men came together and established the company intending to provide vehicle insurance for rural farmers.

Wallethub (2020) ranked Farmers tenth out of twenty car insurance companies in the United States. In 2016, Farmers was the seventh-largest auto insurance company according to market share, which was 4.82% that year (Insure.com, 2018). However, in 2019, the company ranked ninth, fifth, and seventh based on premiums written in property insurance, homeowners insurance, and private passenger auto insurance, respectively (iii.org, 2020).

This paper looks at Farmer's most notable character, Professor Nathaniel Burke. Professor Burke first appeared in 2010 and has appeared in over 65 commercials for Farmers Insurance (Taylor, 2019). The most recent ad that features Professor Burke is the "We know

from Experience ” first aired in 2016 and stems from twists done to actual claims farmers insurance has covered (Farmers Insurance, 2016). All ads that have been produced under this campaign congregate under the “Hall of Claims.”

Most Farmers Insurance commercials are all about projecting the credibility of the brand to their customers. This is clear in the “we know a thing or two because we’ve seen a thing or two” phrase usually uttered at the beginning of the Hall of claims commercials. Particularly in the *A Great Deal of Experience*, Farmers Insurance’s Professor Burke introduces a young man to a collection of claims the company has taken care of.

Debuted in 2020 the *A Great Deal of Experience* ad refers to previous ads including the Truck-cicle and Billy Goat Ruffians ads from 2017, and Parking Splat from 2019 (iSpot.tv, 2020). The YouTube version of this ad that this paper reference was published in 2021 and has received about one million views. The ad extracts excerpts from previous commercials to show evidence of coverage, hence credibility. This is evident in the opening scene of the commercial where Professor Burke is seen introducing a young man to the hall of fame.

In the Hall of Fame, they face a shelf filled with action figure cars from car insurance commercials Farmers Insurance has produced and aired. In this first scene of the commercial, Farmers Insurance attempts to achieve brand *ethos* by boasting of its achievement and coverage they have provided. At that point, Professor Burke proceeds to make specific reference to some of the moments captured on the wall, in a few scenes.

Farmers Insurance in an attempt to create resonance and easy recall of their Hall of Claims ads employ the renowned and popular actor J K Simmons. Simmons appeared in movies including *21 Bridges* (2019), *Justice League* (2017), and *The Accountant* (2016). Below, I provide a content description of the *A Great Deal of Experience* commercial.

### ***Hall of Claims: A Great Deal of Experience Content Description***

The commercial opens with the toll of a bell and the introduction of the first two characters, including Professor Burke and a potential customer. Professor Burke immediately utters the famous opening phrase to the *Hall of Claims* ads: “At Farmers we know a thing or two because we’ve seen a thing or two.” While talking, the camera’s direction changes, focusing on a shelf of cars involved in accidents. The scene ushers customers into the coverage customers have received in the past from Farmers Insurance. It serves as a way of giving viewers a context of the ad, which is to show the level of experience the company has with covering customers regardless of the incident they find themselves in. He then proceeds to cite how nice it is to save money on an auto policy, which serves as a transition to the next scenes which enacts some of the artifacts displayed in the hall of fame.

In the next few shots, Professor Burke elaborates on the forms of accidents Farmers Insurance helps the customer to save on. The first instance is concrete being poured onto a red convertible car. A man parks his car at what seems to be a construction site. He comes out, closes the door, and walks away. And as he walks away he locks the door with the key fob. Just when he locks the door, he is startled by the sound of wet cement being poured onto his car. Suddenly the car alarm starts to blare, then he turns quickly and watches in shock as the cement continues to pour over his red convertible as shown in Figure 11.

## Figure 11

### *Cement Being Poured Over the Red Convertible*



Figure 12 is a screenshot of a truck sinking in a frozen lake. This imagery does not provide enough context with regards to how and why Farmers Insurance covers such situations.

Figure 13 is a typical instance of common mistakes people make while driving. The picture shows a car with fire on the front end after the driver accidentally steps on the gas and rams the car into an AC condenser sitting in the front of a bank. The driver in this scene has his right foot partially on the brake pedal while loudly listening to rock music. His foot slips and depresses the gas pedal leading to the accident. He looks confused after the incident, but Professor Burke's voiceover Furthermore, other elements such as sound effects and music form part of an ad. None of these elements were referenced or analyzed in this paper. that Farmers insurance covers accidents of that nature.

**Figure 12**

*Truck Sinking*



**Figure 13**

*Car Sets the AC Compressor on Fire*



The commercial further addresses an incident of cans of paint falling off and staining a white sports car parked in the garage. The brief shot only shows a can of blue paint falling from the overhead shelf on the car as if it was deliberately thrown onto the hood of the car. Already, there were red and yellow paint cans and stains on the hood of the white car, with splatters of red, blue, yellow, and white paint on the windshield and the roof as is pictured in Figure 14.

**Figure 14**

*White Car With Paint Stains and Splatters*



The following scene is a humorous depiction of a goat causing property damage. It shows a goat staring at its reflection on the side of a black SUV and then attacks the reflection by headbutting the SUV precisely on the left rear door. Evidently, the goat had been causing physical damage to the vehicle even before the shot began. Figure 15 shows a goat staring at its reflection in the vehicle. After the brief humor, the ad shows the next and final scene.

**Figure 15**

*Goat Staring at Its Reflection In a Damaged Car*



In the last scene, Professor Burke reiterates how Farmers Insurance has seen and covered it all, admonishing the man to switch to Farmers and save \$395. The last scene



provides information on how much a customer can save by switching to Farmers, with a snapshot of Professor Burke.

***The Rhetoric of Humor, Fear, and Trust: Personification in Farmers' 'A Great Deal of Experience' Commercial***

Businesses must engender trust from their customers by adhering to ethical standards. According to Sherman (2019) companies need to incorporate integrity into their daily activities since an organization is built on honesty and trusted relationships with customers. By building trust with their customers, companies are better able to implement persuasive tactics because the target audience is more receptive to messaging. Aristotle described *ethos* as an appeal to the perceived credibility of a rhetor; that is, a means by which communicators leverage reputation and trust to persuade (Miyawaki, 2017).

Diacon and Ennew (1996) suggest that unethical practices in the insurance industry have been on the rise, and it is up to scholars to conduct more research at the intersections of ethical business practices and persuasive media. Farmers is a good example of how some companies have tried to undermine consumer perceptions of unethical practices; its Hall of Claims ads, in particular, make frequent appeals to *ethos* in that effort.

Farmers has constructed its brand *ethos* on the fact that it is one of the oldest providers on the market. This is depicted in their Hall of Claims commercials, which introduce customers to sundry incidents they have encountered and covered in their long history. They extend their credibility by using the personification of Professor Burke, who is an epitome of trust and honesty, hence credibility in the context of their Hall of claims ads. He is seemingly trustworthy and demonstrates knowledge of possible tragedies a customer could encounter, and then shows understanding and empathy towards customers as he introduces his guests to the Hall of Claims. The Hall of Claims ads underwrites the company's integrity by envisioning outlandish situations in which customers could find

themselves and then reassuring them that not even the rarest of freakish accidents are outside their purview.

In one ad that is part of the Hall of Claims series, titled *A Great Deal of Experience*, Farmers portrays several of these kinds of envisioned freakish accidents. I draw this assertion from the reaction of some of the characters who appeared in the commercials and the numerous incidents portrayed. This imagery used in the situations depicted in the commercial does not provide enough context with regards to how and why Farmers Insurance covers such situations, however, Professor Burke iterates that Farmers Insurance has seen it all and covered it all. The first instance is the parking splat excerpt (red convertible), an extract from the 2018 commercial. The ad shows the shock and fear on his face as he parked his car and saw wet cement being poured over it.

The hook of this rhetorical piece is to demonstrate knowledge of the unexpected things that could happen to people, most of which Professor Burke in this commercial claims is covered by Farmers Insurance. The *pathos* of this commercial is the trust which Farmers Insurance achieves by playing on the emotions of customers. Subsequently, Farmers achieves *ethos* by using humor to abate the underlying fear appeals from some of the imagery depicted. *Pathos* helps Farmers achieve trust by triggering both emotional and cognitive processing in their target audience.

By leveraging *ethos*, Farmers promise customers that they have a broad knowledge of freakish but funny things that could happen to people, boasting of covering such events, hence building trust. Also, the character in the ad might be viewed as a personification of customers who encounter freak accidents and trust their insurance to provide coverage regardless of the circumstances surrounding an incident. Indeed, Farmers Insurance projects a credible image of their company to customers.

Sherman (2019) suggests that insurance purchases are based on the trust of the insurance agent, and not necessarily on the information the customer has about the company and their products. Sherman further states most insurance buyers do not read their contract and even those who do hardly understand the policies therein. Consequently, people hardly know what their entitlements are when an accident occurs, despite paying for premiums to procure the service.

Farmers Insurance's ad agency strategically employs award-winning actor J.K. Simmons as a "tough but fair, loveable yet gruff" character to highlight the insurance provider's strongest tool, their agents (RPA, 2011, para. 3). Professor Burke personifies *ethos* that Farmers aims to project to its customers, which functions to address the aforementioned trust that is so important to insurance customers. As suggested by Haron et al. (2011), insurance agents who are highly responsible and professional are more likely to succeed because of the trust and honesty that they engender in the customer.

In another instance, involving the young man who rams his car into an AC compressor, Professor Burke promises that Farmers has seen and covered it. The look on the man's face after the accident spells confusion and fear, probably of not receiving coverage for the damage to the vehicle and property. Professor Burke's character is important in this ad because he projects a warm, accommodating, and credible personality. Although many might think it unlikely that Farmers or any other agency would cover such an accident, Professor Burke calmly reassures the young man, as well as the viewer, that they do. He is in this instance too communicating empathy for customers, subsequently eliciting an emotional response from customers, most likely trust.

Rideout (2016) writes that *ethos* is tied to the credibility of an individual's character traits. These traits are observable in the ways a company handles and addresses customers' concerns; they are especially important in the insurance industry. This ad addresses

negligence as well as the risk taken by customers in their endeavors, like the scene of a sinking truck and cans of paint falling onto a white sports car. Here, Farmers Insurance reiterates *ethos* by assuring customers that they do extra by providing coverage for negligence as depicted in this instance.

They humorously depict the incident and follow it with a calm reaction and reassurance by Professor Burke that they provide coverage for such an incident. Humor must be used sparingly in an ad to avoid taking viewers on a fun spree when the intended goal is to earn their trust through the credibility of the message and person in the ad (Roberts, 2013). Farmers insurance defies this caution several times in their depiction of the incidents in the ad, another instance being a goat headbutting a car (*Billy Goat Ruffians*). Farmers Insurance ad agency uses this scene to add some humor to this (*A Great Deal of Experience*) ad.

Seeing a goat assume an opposition in its reflection is a laughable situation. It however is not, if this leads to damage to property, like a vehicle in this instance. Citing this instance gives some assurance and relief to the customer and makes the scene enjoyable. *Ethos* or credibility associated with the character is an important tool for organizations that have a good history in what they do and can serve as a great tool to market a brand's products. This phenomenon is demonstrated in the hall of claims commercials with the personification of the company as Professor Burke.

The aforementioned commercials show the intensive use of personification in advertising as a tool to gain trust and credibility while providing customers some form of emotional relief. Professor Burke acts as the personality of Farmers Insurance succinctly, thus, providing emotional relief to customers through the establishment of trust. *Ethos* and *pathos* work closely in this ad to enable Farmers Insurance project a positive image about itself.

In the incidents portrayed in this ad, Professor Burke provides an unexpectedly calming reaction. He, being the personification of Farmers Insurance establishes brand *ethos* by employing *pathos*. Some of the incidents to some extent can only be imagined, however, presenting them in the ad and promising coverage for them show the extent to which Farmers Insurance covers their customers.

Allstate and Progressive also employ personification to convey brand image. They also employ some rhetorical moves and appeals to send their messages across to customers in a manner that satisfies and portrays their companies in a positive light. The following chapter summarizes the moves used by all three companies in their ads.

## Chapter 5. Discussion and Conclusion

The abundance of insurance providers in the United States has resulted in fierce competition for market share and profit among companies. Consequently, advertising campaigns deployed by insurance companies, to be successful, must foster credibility and appeal to customers in different ways.

Companies such as Allstate Insurance, Progressive Insurance, and Farmers Insurance employ creative advertising that informs, humor, and entertains customers. These tactics aim to elicit emotional responses and to some extent cognitive responses from viewers.

Based on the Elaboration Likelihood Model (ELM) of persuasion, emotional appeals and cognitive appeals deployed in the commercials help the companies achieve brand *ethos* through the personification of the brand and/or products in specific characters. The ads analyzed above demonstrate how personification helps brands to create visual content that is enticing to their target's emotions and cognition. Before I discuss how personification has functioned in the ads I analyzed, I present a table that visually lays out which rhetorical appeals are most prominent in each ad.

**Table 2**

*Rhetorical Appeals Deployed in the Commercials*

<b>Ad Title</b>	<b>Rhetorical Appeals Elicited</b>
<i>Cat: 30</i>	Fear and Humor
<i>Motaur "Do You Mind?"</i>	Humor and Nostalgia
<i>Hall of Claims: A Great Deal of Experience</i>	Trust, Fear, and Humor

## **Personification functioning in Insurance Commercials**

The purpose of this study is to analyze how personification functions rhetorically in select ads produced by the aforementioned companies. In the preceding chapter, I analyzed how Allstate employs the character of Mayhem, who personifies cat behavior in an ad, to appeal to viewers' through fear and humor. The analysis section also reveals how Progressive Insurance strikes a chord with motorcycle lovers by personifying their customers as the Motaur and appealing to humor and trust. Farmers Insurance, too, establishes credibility and trust for their brand via personification, with Professor Burke appealing to audiences through fear, humor, and trust.

I infer from my findings that these three companies use visual rhetoric and personification for different purposes to achieve elaboration from their customers. Allstate, Progressive, and Farmers each use personification as a tool to market their products in ways that inform and persuade customers. Personification sets companies apart from each other in a highly competitive industry by creating unique brand characters. According to ELM, the strategy deployed depends on the target audience's perception and cognitive capability.

Chu et al. (2019) note that businesses can use rhetoric by way of brand personification to draw customers' attention and trigger cognitive processing. They caution, however, that brand knowledge is the precursor to a better appreciation of visual rhetoric. True to the claim, Allstate, Progressive, and Farmers ensured that they provided adequate brand information in their commercials. Allstate achieves this by ensuring that Mayhem recommends the company to customers at the end of the commercial, thus a call to action. Also, the display of the company logo and slogan ensures that viewers know the company running the ad. Progressive resorts to displaying the company name/logo at the bottom of the screen, about fifteen seconds into the ad.

The display at the bottom of the screen contains a toll-free number which serves as a call to action to customers. Also, there is a bold display of Progressive at the end of the ad. In Farmers Insurance's ad, the brand's name is mentioned by Professor Burke, and the company's name and logo are displayed at the bottom of the screen. At the end of the ad, the Farmers Insurance logo is displayed with additional information (toll-free number, the amount that could be saved, and web address) All this information serves as a call to action.

Personification in insurance commercials has mainly focused on building brand knowledge and brand *ethos*, subsequently appealing to customers to purchase a product. The concept is discussed and shown to extend beyond brand image; it is shown to be leveraged in marketing products as well. This is evident in Allstate's Mayhem *Cat* commercial, which also projects the brand image through rhetoric. Allstate markets their insurance by creating a character that personifies a cat and the mayhem that cats can cause in a home.

In my analysis, I find that Allstate uses the rhetoric of fear and humor in their commercials. This strategy of mixing fear and humor is employed to mitigate a possible adverse reaction that could result from overwhelming customers with fear. Allstate deviates from personifying the brand itself and instead uses the Mayhem character to personify the catastrophes from which their products protect. Mayhem is representative of disaster and loss that happen in real life and has appeared in other commercials in which his destructive nature is used to highlight Allstate's protection. In the *Cat* commercial, Mayhem's existing persona is 'mapped' onto the destructive tendencies of house cats to sell homeowners insurance.

Being a product marketing mascot, Mayhem speaks less of the brand and instead appeals to fear to trigger viewers' cognitive processing. In these ads, Mayhem introduces himself at the beginning of the commercial and narrates his role as an antagonist. To a large extent, Mayhem commercials inspire fear in viewers to achieve an elaboration that will drive them to make a purchasing decision. LaTour et al. (1996) suggest that fear appeals have



persuasive power that increases customers' interest in a product being promoted, despite being criticized as an unethical practice.

Fear rhetoric in Mayhem's situation creates brand knowledge; however, it has been criticized as the cause of the failure of ads and products. Zeng et al. (1990), contrary to this assertion, posits that fear can lead to the success of an ad when advertisers demonstrate the severity of a problem, its efficacy, and provide recommendations. Allstate's personification of a cat combines fear appeals, mitigates them with humor, and provides information about the product being promoted.

Viewers of Allstate's *Cat* commercial are excited at the beginning of the commercial but are quickly made conscious of the risk associated with having a cat. The goal here is not to change the character of a cat but to indicate the unanticipated behaviors of cats that could lead to destruction. In Mayhem's narrative, he mentions certain cat behaviors viewers are aware of, that is, deceit, malice, and having tiger DNA. The narration and personification of these behaviors by Mayhem adds humor to the ad. Allstate strategically balances appeals to fear as in what could happen to your home with humor, a play on feline mischief to forward visual rhetoric that achieves a high level of elaboration. As I have discussed above, purchasing decisions could be prolonged if ads contain complex rhetoric. The *Cat* commercial is likely to reduce the level of elaboration and facilitate purchasing decisions due to the humor infused into the ad, despite the fear triggers. The combination of fear and humor is likely to reduce high elaboration resulting from customers who view this ad.

Mayhem fosters brand *ethos* by counteracting the effects of fear with humor, and the risks of not having insurance with protection through Allstate. *Ethos* and *pathos* work well together in an ad when the personified character establishes credibility with target audiences. Once trust is established, it opens up customers' emotions and enables them to empathize with the character, leading to the creation of an emotional bond between them and the

organization. Brand knowledge is also reinforced in Allstate's *Cat* commercial, with the insertion of the brand name, colors, logo, and slogan at the end of the ad. Brand knowledge also contributes to Allstate's brand *ethos* as the message "Are you in good hands" seeks to achieve brand *ethos* as it sets Allstate apart from competitors as a preferable insurance company.

**Figure 16**

*Allstate Reinforcing Brand Knowledge*



The screenshot above appears at the end of Allstate's *Cat* ad. The purpose of this is to reiterate the brand's identity to customers. As I have discussed above, the brand's name is not mentioned or introduced at the beginning of the ad. However, Mayhem suggests to viewers to purchase Allstate and be better protected. This strategy follows the suggestion by Zeng et al. (1990) that advertisers include the nature of a problem, level of susceptibility, severity, and recommendation in an ad. That is, Mayhem's recommendation, as well as the visual presentation of the brand name, logo, slogan, and colors at the end, reinforce brand knowledge.

Allstate, Progressive, and Farmers all employ cognitive cues to trigger customers' mental processing of their messages. These cues are embedded in the information about the products they market and the situations they address. As discussed in this study, customers process information they find important via the central route—hence, elaboration is high.

However, this does not hinder them from reacting to less cognitive cues such as humor. Humor is an effective complement to fear, which reduces anxiety and pushback from customers.

ELM studies suggest that fear initiates cognitive processing through the central route and renders a message more persuasive, which then leads to a change in attitude due to extensive evaluation of the message (Manca et al., 2020). Some postulate, however, that the peripheral route produces immediate persuasive effects; these, though, do not endure over time as advertising trends change. Taking this into consideration, all three companies ensure that their ads are informative enough to create credibility and long-lasting persuasive effect, and also funny enough to cause immediate persuasion and response requiring less cognitive processing. Progressive Insurance leverages the same approach with the emotionally appealing visual imagery of the rider and bike, the Motaur.

I found Motaur to be an advertising strategy that leverages *pathos* to achieve effective messaging. The ad succinctly establishes an emotional connection with passionate motorbikers who have a close relationship with their motorcycles. The personification adopted here is one described by Wang (2014) as a *customer persona*: easily remembered and reflective of the target audiences' traits. In Progressive's attempt to show their dedication to providing insurance to motorcycle enthusiasts, they create a visually appealing image to represent the inseparability of owners and their bikes.

Like Farmers, Progressive relies on *pathos* to achieve brand *ethos*. They adopt a customer-centric approach to achieve brand *ethos* by leveraging personification to engender emotional responses namely, empathy and nostalgia.

According to Wang (2014), customer personas make ads easier to remember. The Motaur, a concept drawn from the Centaur, is the personification of a passionate motorcycle lover in his natural habitat. The Motaur is set at a desolate gas station in the desert, a setting

that is not generally representative of motorcycle owners. This setting, however, forms part of the character traits of the customers they are trying to reach; riders in the southern and southwestern United States.

Preliminary data presented by the Traffic Fatalities Motorcyclist (2015) lists five southern states as having the highest number of yearly motorcycle fatalities. The states are Florida (550), California (489), Texas (455), North Carolina (185), and South Carolina (184). These data speak to the importance of having motorcycle insurance and, in the case of California and Texas where desert landscapes are common, suggest that Progressive was perhaps targeting a large number of motorcyclists in states where insurance coverage is especially relevant.

Motaur creates resonance and triggers a nostalgic feeling in motorcycle enthusiasts. In the dialogue between the man pumping gas and the Motaur, Progressive aims to achieve a high level of elaboration with customer personification. The idea of the Motaur has been criticized by The Cranky Creative website (2020) as being too complex, and as too monstrous of a portrayal for bike lovers. The Motaur is arguably not too complex, and even if seen by some as controversial, does capture in visual terms motorcycle lovers' feelings about their machines.

A better explanation of the Motaur is given by Borghini et al. (2010). They suggest that Advertising is a form of art that contextualizes a social concept. Nabulime and McEwan (2011) posit that art can transform mere visual artifacts into content that can potentially influence behavioral change in a social context. The Motaur represents a group of people in society who Progressive reaches out to in this ad, thus, motorcycle enthusiasts. The art of rhetoric plays an important role here in ensuring that this target group appreciates the ad beyond visual satisfaction, and adopts safer practices on the road which includes purchasing insurance.

Motaur uses emotional rhetoric to convey a message to customers. His response to “what is better than being a Motaur?” I suggest expresses the kind of prideful independence that is so common to south and southwestern culture.

The emotional rhetoric employed in this ad functions to balance out the high elaboration engendered by the Motaur character. High elaboration is the result of the visual metaphor. Petty and Cacioppo (1986) prescribe emotion as an argumentative tool where elaboration likelihood is high; and, whether intentional or not, the emotional appeals in this Progressive ad illustrate this concept.

I have discussed that humor can work to hedge against negative reactions to fear appeals. However, the resulting elaboration could be low, as humor loses its persuasive effect over time. High elaboration promotes ad retention and recall if it is inspired by fear and the consequences of not purchasing a product. I also suggested that Farmers insurance and Allstate provide further information about the risk, level of susceptibility and severity, and solutions (such as the use of humor) to reduce the risk of resistance.

All three companies I analyze above communicate brand knowledge through some means. Mayhem promotes Allstate towards the end of the ad by recommending the brand to viewers, followed by a display of the company name at the end. Progressive insurance does the same with the display footer at the bottom of the page. At the end of the ad, there is a bold display of the brand’s name, website, and starting rate. This ensures that the persuasive effect of the ad is reinforced. The ad is more customer-centric, with no mention of the company except the voice-over “*for those who are born to ride there is progressive,*” combined with the bold display of information at the end of the ad. Without the displays, viewers will be confused about what company’s ad it is.

## Figure 17

### *Progressive Reinforcing Brand Knowledge*



In Farmers' commercials, they leverage brand personification, which, according to Chu et al. (2019), ascribes human characteristics to the brand itself. Similarly, Farmers' deploys its brand character, Professor Burke, whose *ethos* of experience and trustworthiness function to communicate the company's preferred image. He achieves brand knowledge in the process. In the ad, Professor Burke starts by saying, "At Farmers, we know a thing or two because we've seen a thing or two." He continues to project the brand to customers by using the pronoun *we* in the ad.

These tactics communicate to viewers brand information and serve to educate customers on Farmers' extensive experience and range of insurance coverage, resulting in brand *ethos*. The ad concludes with a shot showing the company name and the Farmers Insurance jingle.

## Figure 18

### *Farmers Reinforcing Brand Knowledge*



Some scenes in the “*Great deal of experience*” ad, admittedly, would stir up fear in customers. For instance, the red truck sinking into the frozen lake and the scene where cement was poured onto a car. The rhetoric of fear is abated by the humor used in the commercial. I have discussed in this study that fear can motivate customers to buy a product; however, it could deter a change of attitude or a positive impression if not meticulously used. Hence, instead of focusing on the catastrophes, the ad makes good use of a seasoned and affable actor to personify the brand and to communicate experience and credibility. This ad defies the caution to use humor sparingly by incorporating it more into the ad, hence, easing the possibility of an adverse reaction from the fear appeals.

Professor Burke alternates between using “Farmers Insurance” and the pronoun “we” for rhetorical effect. As he does and outlines the company’s accomplishments and he raises customers’ confidence, hence the brand *ethos* and customers’ knowledge. This activates a high or low elaboration according to ELM.

Ads that rely on the rhetorical *ethos* of companies are processed and influenced by several factors, especially in high elaboration likelihood ads. These may include intellectual capability, emotions, ad message and clarity, resonance, and several others. The ultimate goal of strategic communications is to alter customers’ attitudes, promote a brand, or sell a

product. Taking brand *ethos* into consideration, brands use complex rhetorical moves such as metaphors which results in high elaboration likelihood. In my analysis, I observe that the ads not only appeal to customers' cognition but emotional cues to strike resonance. They however ensure a balance between the two to maintain the intended message in the ads.

Emotional appeals are an important way to reduce high elaborations in ads. Manca et al. (2020) postulate that positive emotional cues imbue customers with pleasant thoughts that can reduce elaboration, while negative emotions fear and anxiety which leads to high cognitive processing, hence reducing elaboration and the efficacy of a message. Ruth et al. (2018) argue that information processing is efficiently carried out if a customer has a high knowledge of a brand. This study, however, has argued that consumers process insurance ads by leveraging not only their cognitive capability but also according to the types of rhetorical appeals the ads deploy. Allstate, Progressive, and Allstate all rely on personification as a rhetorical tool. In doing so, they elicit emotional responses from viewers which require low elaboration as well as cognitive responses which require high elaboration. Though each company's tactics are slightly different, their strategies are similar, and all leverage humor in some way. Allstate and Farmers, as well, integrate appeals to fear in their ads, which the humor functions to balance or offset.

## **Conclusion**

This research has sought to understand how major insurance companies' online video advertisements leverage personification to trigger emotional and/or cognitive processing in customers. The findings suggest several ways in which personification helps promote brands, products, and services.

Research suggests that brand personification gives customers an idea of what to expect from brand purchases (Siddiqui & Ahmed, 2015). However, while some brands seek to educate and inform their customers through personification, others resort to personification



in a completely different manner. For instance, personification has been used to create scenarios that put customers in situations that resonate with their real-life experience (Williams, 2006), which triggers a cognitive or emotional response. Customers' reaction to ads is imperative in determining their decision to purchase a product or not. My analysis reveals that purchasing decisions might be affected by the kinds of information that an ad does or does not include and. Customer choice is also impacted, according to ELM, by if, how, and to what degree that information solicits either high or low elaboration. This accounts for the mixed strategies, discussed above, employed by Allstate Insurance and Farmers Insurance to achieve brand *ethos*. Both appeal to two or more emotions such as humor and fear to reduce high levels of elaboration in their customers. Allstate incorporates humor into their *Cat* commercial to tone down the fear of destruction that could result from owning a cat.

According to MacKay (1986), personification can stir target audiences' emotions when it illustrates the things with which they are emotionally invested, and that which resonates. The Motaur ad personifies a customer who is passionate and emotionally engaged with riding their motorcycles. This paper has argued for the relevance of visual rhetoric and personification on appealing to customers emotionally or mentally.

My findings here are significant to both industry and academia. Various arguments have been made—in support of or against—the use of emotional appeals, such as humor or fear. Whereas Tirdatov (2014) suggests that using fear appeals can cause anxiety, which could cause a customer to deviate from suggested actions, Ige and Montalbano(2013) argue that fear as an emotional appeal can compel customers to take the intended course of action after some level of critical thinking. This paper supports the latter argument: that fear can be reduced, offset, or balanced by activating other emotions like humor. Hence, the paper contributes to the school thought that supports the use of fear in rhetorical advertising.

My research is also relevant to ongoing debates surrounding unethical practices in the insurance industry. The aforementioned ads illustrate how the three companies leverage personification to project a good image about their brands and also show empathy towards their customers. This projects a positive image of the insurance industry and could be beneficial to other brands that adopt similar approaches. Future scholars could draw on the findings of this research to conduct further studies on the effectiveness of such personification strategies in improving customer perceptions about companies' ethical practices.

Among this study's limitations are the sample size and sampling method. I employed purposive sampling to conduct a rhetorical analysis of three video commercials posted online. The analysis is not a comprehensive representation of advertising strategies used by these three companies or the insurance industry in general. Although the sample size and sampling method worked well to answer my specific research questions, they do not afford the ability to make generalizable conclusions.

Furthermore, since I only conducted a rhetorical analysis of insurance ads, I cannot point to experimental data to suggest how customers perceive and respond to the ads, nor say how different kinds of content elicit high or low elaboration. All assumptions were based on past ELM research.

Another way to expand this area of research might include a more comprehensive in-depth content analysis of these three companies' video advertisements. This would help us better understand how visual rhetoric and personification function to persuade customers, as well as how ELM might play a role. Such a study would entail a larger sample size, which would afford scholars the ability to form additional research questions, identify correlation (if not causality), and comment more broadly on the relationships between personification, ELM, and emotional appeals. Also, other elements such as sound effects and music comprise

advertising content. None of these elements were referenced or analyzed in this paper to assert how they also might contribute to messaging strategies. Future studies could address these gaps.

Advertising is evolving, therefore further research should be conducted to ascertain the rhetorical effectiveness of fear, humor, and other emotions to engage and persuade consumers. Allstate, Progressive, and Farmers leverage personification to promote brand image and to enhance brand knowledge. Personification is useful because it incorporates real-life experiences into characters, hence, making them easy to relate with. The visual content presented in these ads through personification does not only simulates real-life experience but reduces the level of elaboration in customers when they view the content. Nonetheless, the visual imagery some of which are complex, for instance, the Motaur might deflect customers' attention from the topical message in the ad. This could result in the ad eliciting a high level of elaboration and losing its effectiveness.

Finally, based on the analysis and discussion, I have observed that appealing to *ethos* and *pathos* seems to be a common rhetorical tactic that all three companies employ as part of their larger strategy, which is using personification to communicate brand knowledge. Learning that emotional appeals like fear can inhibit change of attitude, and that humor sometimes not achieve its intended effect., can inform insurance companies whose goal is to balance the two in persuasive ways. This could enhance understanding of commercials and increase ad retention and recall.

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## VITA

### KPEDOR DORM ETSEY

- Education: M.A. Brand and Media Strategy, East Tennessee  
State University, Johnson City, Tennessee, 2021  
MBA Marketing, University of Ghana, 2018  
B.A. Publishing Studies Kwame Nkrumah University of  
Science and Technology, Kumasi, Ghana, 2014
- Professional Experience: Social Media Manager, East Tennessee State University,  
Tennessee, 2019-2020  
Port Manager, Auaffo Commodities Trading, Ghana, 2018  
Marketing Officer, Transroyal Gh limited, Ghana, 2015-2017