

商务话语与文化研究丛书

总主编 郭桂杭 副总主编 胡春雨

A Discourse Study of Insurance Sales Agent-Client Interactions  
in Transformational China's Rural Areas

转型期中国农村保险  
销售互动话语研究

汪谓超 著



科学出版社

商务话语与文化研究丛书

总主编 郭桂杭 副总主编 胡春雨

A Discourse Study of Insurance Sales Agent-Client Interactions  
in Transformational China's Rural Areas

转型期中国农村保险  
销售互动话语研究

汪谓超 著

科学出版社

北京

## 内 容 简 介

本书使用人类学方法收集数据,通过对国内外话语研究现状及趋势的分析建构语篇系统分析理论框架,整合话语分析理论、批判话语分析及社会文化研究,总结中国当代农村商业保险销售中的语言使用策略和方法,并对其内在动因进行探索。本书对农村保险销售语体特征、模式、劝说策略、身份建构及其内在社会文化动因的描写和分析,丰富了对中国农村现实语言事实的描写,厘清了语言、身份建构、社会文化动因之间的内在关系,也拓展了社会语言学、跨文化交际、商务英语方面的相关研究。

本书适合话语语言学、商务英语研究、对外汉语教学及服务营销等领域的研究人员和研究生阅读,尤其适合社会语言学、跨文化研究、商务英语研究及对外汉语教学等领域的学者参考使用。

### 图书在版编目(CIP)数据

转型期中国农村保险销售互动话语研究=A Discourse Study of Insurance Sales Agent-Client Interactions in Transformational China's Rural Areas: 英文 / 汪谓超著. —北京: 科学出版社, 2018.8

(商务话语与文化研究丛书/郭桂杭总主编)

ISBN 978-7-03-058637-7

I. ①转… II. ①汪… III. ①农村保险-销售-研究-中国-英文  
IV. ①F842.66

中国版本图书馆CIP数据核字(2018)第199511号

责任编辑: 常春娥 / 责任校对: 贾娜娜

责任印制: 张欣秀 / 封面设计: 铭轩堂

科学出版社出版

北京东黄城根北街16号

邮政编码: 100717

<http://www.sciencep.com>

北京建宏印刷有限公司印刷

科学出版社发行 各地新华书店经销

\*

2018年8月第一版 开本: B5(720×1000)

2018年8月第一次印刷 印张: 14

字数: 250 000

定价: 88.00元

(如有印装质量问题, 我社负责调换)

# 总 序

自 2007 年教育部批准设置商务英语本科专业至今，随着国家“一带一路”倡议的提出，我国国际贸易、国际投资等国际商务活动快速增长，设立商务英语专业的学校也得以迅猛发展，截至 2018 年，共有 367 所高校开办商务英语本科专业，探索人才培养模式，服务于国家和区域经济发展需要。商务英语在国外不作为一个独立专业和学科，但在我国，随着国家高等教育大力发展新兴交叉学科总体战略目标的提出、人才培养需要以及商务英语教学实践的深入，商务英语学科理论研究日益受到国内专家学者的重视，并已经取得一些研究成果。一些论文在国内外有影响力的期刊上发表，也有若干涉及商务英语教师发展的著作相继出版。

在人才培养和学科建设方面，广东外语外贸大学国际商务英语学院也在一直努力探索开拓。继 2007 年申办商务英语本科专业之后，我们先后率先在外国语言文学一级学科下开设了商务英语研究二级硕士学位授权点和博士学位授权点，形成了完整的本科、硕士和博士人才培养体系和学科层次。商务英语研究的独特性和学科交叉性、研究内容的包容性、研究方法的多样性已突破了外国语言学及应用语言学学科的限制，它融合了语言学、经济学、管理学、社会学、教育学等多个学科类别，具有鲜明的跨学科性质。我们这次编辑出版“商务话语与文化研究丛书”，就是一种交叉学科研究的尝试。在国内学界享有盛誉的科学出版社高瞻远瞩，大力扶持商务英语研究，欣然同意出版这套丛书。丛书为国内商务英语话语与文化研究者提供一个平台，较为系统地展示国内学者在商务话语与文化领域的研究新成果，供广大同行分享。

本丛书由商务话语与商务文化两类研究话题构成,首批著作主要涉及以下话题:多模态广告话语研究、英语商业广告语篇隐性连贯的识解机制研究、社会-认知视角下 BELF 交际中的元语用话语研究、中美上市公司年报 MD&A 中语言策略对比研究、转型期中国农村保险销售互动话语研究、商务会议冲突管理中的高效信息交换研究、中外会计文化对比研究、语言博弈论视角下的跨文化商务谈判互动研究、基于认知视角下的跨文化商务传媒语篇研究。本丛书的作者均为商务话语或商务文化研究领域的学者,相信本丛书的出版将进一步促进国内商务话语与文化研究的发展。

本丛书是一个开放的平台。鉴于商务英语研究的跨学科性质,我们希望本丛书以外国语言学及应用语言学为坚实的学科基础,旁及其他学科,并在中外比较研究中、在不同视角中、在学科交叉中、在观点碰撞中去从事学术研究。欢迎广大同仁提供自己的新作,和我们一起紧扣时代需要,探索和拓展新领域,发现和研究新问题,为国家社会经济文化建设服务。

本丛书的出版得到广东外语外贸大学高水平学科建设项目的大力支持,也得到科学出版社编辑们的鼎力相助,在此对他们表示衷心的感谢。本丛书的首批著作是近年来广东外语外贸大学商务英语学科领域的部分研究成果,“路漫漫其修远兮,吾将上下而求索”,我们深知学术求索之艰辛,丛书中可能存在有待商榷的学术问题,敬请专家学者给予批评指正。我们也热忱欢迎同行学者不吝赐稿,为本丛书的成长壮大添砖加瓦。我们愿与国内同行一起,为商务英语学科的发展壮大而努力。

郭桂杭

2018年6月于广东外语外贸大学

# 前 言

基于真实对话录音及访谈,本研究从社会文化的角度通过对处于转型期的中国农村保险销售过程中保险销售员(代理)与客户之间十个互动对话材料的分析,研究了中国农村保险销售会话的语篇特征,进而揭示了双方身份的建构和利用过程;与此同时,运用观察日志及后续访谈方法对分析结果做出验证。通过整合 R. Scollon 和 S. W. Scollon(2001)的语篇系统、Swales(1990)和 Bhatia(2005)的体裁分析及 Livari、Kinnula 和 Kuure 等(2014)的身份建构框架对保险代理及客户之间的会话进行分析。首先,通过对保险代理与客户之间的对话进行体裁分析得出其具体、普遍的语篇特征;然后针对保险代理及客户对话题的控制、管理来分析不同框架之间的调适过程。在农村的保险销售过程中,保险代理的销售主要是通过传统社会中熟人关系来开展销售活动并达到推销产品的目的,即通过对人际意义的利用来达到控制、利用对方之交际目的。

具体而言,本研究详细分析、讨论了保险代理与客户沟通过程中关键的第一语步,即热身的分类及作用,借此探讨农村保险销售代理与客户之间沟通的内在运作机制;鉴于信用和信任在农村保险销售过程中的重要作用,在分析另一关键语步,即建立信用及信任时,本研究探讨了信任在转型期中国农村存在的情况和作用,这些可以从保险代理及客户的访谈中得到验证。

与社会通常理解的关系相对,保险代理与传统企业员工的社会化过程不同,他们的社会化过程更强调自由、融洽、和谐和独立。一直以来,人们对保险及其销售的理解有些负面性。对保险代理的访谈反映了在保险销售这一促销型语篇中“关系(Guanxi)”对人际意义的利用是一致和相容的。

对保险代理和客户之间的互动进行分析的目的是理解双方在社会变革过程中各自的角色。保险代理与潜在客户之间的关系存在模糊不清且充满冲突的特征。一方面，在保险销售过程中对融洽与和谐的强调反映了双方的朋友（熟人）关系；另一方面，因保险代理的利润和收入来源依赖于潜在客户决心购买保险的意愿，所以保险代理必须通过成功签单达到销售目的。但由于他们缺乏管理和控制潜在客户的权力、权威，因此他们必须经常启用不同身份及在不同话题之间频繁切换以进行冲突管理、建立合理性和达到控制之目的。在对三种会话类型——友情谈话、机构性谈话及任务导向型谈话——进行分析后，本研究展示了因不同身份的内在不相容性而引发的持续不断的对立、冲突和调适。

保险代理与潜在客户之间的互动揭示了为实现对关系的动态协商这一目的，他们通过展示、利用对关系的社会期望以及对面子需求的互动管理而实现对关系的动态协商。由此可以得知关系并不具备预先指定的特征或性质，而是极具协商性和操纵性的。

通过以上分析结果可以看出，身份是多种语篇系统相互作用的产物，我们的身份都是经过不断协商、调适的结果。在社会变革过程中，人的主观能动性不可忽视。只有通过对社会实践和人的能动性相对平衡的考量和分析才能对身份这一概念得出相对比较公允的理解。

汪谓超

2018年1月30日

# Contents

总序

前言

<b>Chapter 1 Introduction</b> .....	1
1.1 Background Briefing .....	2
1.2 From Linguistic Manifestation to Social Transformation .....	6
1.2.1 Introducing Insurance Sales Discourse .....	7
1.2.2 Discourse System as the Overarching Framework .....	8
<b>Chapter 2 Mechanism of the Chinese Insurance Sales, Data Collection and Analysis</b> .....	10
2.1 Language, Friendship and Persuasion in Insurance Studies .....	10
2.1.1 Language and Friendship in Insurance Studies .....	13
2.1.2 Persuasion in Insurance Study .....	16
2.2 Theoretical Approaches .....	19
2.2.1 Critical Discourse Analysis .....	19
2.2.2 Identity Construction .....	22
2.3 Three Key Questions .....	26
2.4 Discourse System and Maxims of Friendship Engagement .....	27
2.4.1 Discourse System .....	29
2.4.2 Maxims of Friendship Engagement .....	33
2.4.3 Confucianism and Utilitarianism .....	35
2.5 Business Communication and Culture .....	41
2.5.1 The Chinese Business Culture .....	42
2.5.2 <i>Guanxi</i> .....	43
2.5.3 The Key Values of Facework and Politeness in the Chinese Society .....	48
2.6 Genre Analysis, Participation Framework and <i>Guanxi</i> .....	52

2.6.1	Genre Analysis: Communicative Purpose, Moves and Steps.....	53
2.6.2	Negotiation of Participation Framework through <i>Guanxi</i> .....	55
2.6.3	Frames, Footing and Contextualization Cues.....	59
2.6.4	<i>Guanxi</i> and Topic.....	61
2.7	Data Collection and Data Analysis.....	64
2.7.1	Data Collection and Transcription Conventions.....	65
2.7.2	The Sampled Location.....	67
2.8	The Research Procedure.....	69
2.9	Analysis Procedure.....	70
2.10	Summary.....	71
<b>Chapter 3 Genre Analysis of the Insurance Sales Dialogues.....</b>		<b>73</b>
3.1	Different Schools of Genre Analysis.....	73
3.1.1	Australian School.....	73
3.1.2	Narrative School.....	74
3.1.3	American School.....	75
3.2	Communicative Purposes.....	79
3.3	Moves and Steps.....	81
3.3.1	A Sample Analysis of Moves and Steps.....	82
3.3.2	Detailed Analysis of Moves and Steps.....	89
3.3.3	Introducing the Offer.....	99
3.3.4	Offering Incentives.....	102
3.3.5	Establishing Credentials.....	103
3.3.6	Other Moves.....	106
3.4	Summary.....	108
<b>Chapter 4 Topic Management in Insurance Sales Dialogues.....</b>		<b>112</b>
4.1	Introduction.....	112
4.2	Topic Management.....	112
4.3	Phatic Talk and Its Functions.....	113
4.4	Categories of Talk in Insurance Sales Interactions.....	116
4.4.1	Three Types of Talk.....	117
4.4.2	Friendship Talk.....	117
4.4.3	Institutional Talk.....	122
4.4.4	Task-oriented Talk.....	131

4.5	Summary.....	134
<b>Chapter 5</b>	<b>Negotiation of Interactive Frames and Discourse Identities.....</b>	<b>136</b>
5.1	Introduction .....	136
5.2	Negotiation of Frames and Discourse Identities in Different Types of Talks ..	136
5.2.1	The Context of the Interactions .....	137
5.2.2	Co-construction of Different Identities in Task-oriented Talk .....	138
5.3	Summary.....	161
<b>Chapter 6</b>	<b>Epilogue and Discussions .....</b>	<b>165</b>
6.1	Summary of Discursive Features, Frame Mediation and Discourse Identity.....	165
6.2	Discussions .....	166
6.2.1	Theoretical Framework, Analytical Framework, Analytical Concepts and Methodology.....	166
6.2.2	A Socio-cultural Perspective.....	170
<b>References</b> .....		<b>174</b>
<b>Appendixes</b> .....		<b>193</b>
Appendix I	A Reconstructed Dialogue between an Insurance Sales Agent and a Prospective Client .....	193
Appendix II	Questionnaire for Insurance Sales Agents.....	201
Appendix III	Questionnaire for Clients .....	202
Appendix IV	A Sample Answer to the Questionnaire from an Agent.....	203
Appendix V	A Sample Interview of an Agent .....	207
Appendix VI	A Sample Interview of a Client.....	208
Appendix VII	Confession of an Agent.....	209
<b>Index</b> .....		<b>213</b>

---

## Chapter 1

---

### Introduction

The study aims to explore the dynamics of the insurance sales agent-client interactions in transformational China's rural areas from a socio-cultural perspective. By examining the discursive pattern in the actual dialogues made between the agent-client interactions and the agents' socialization process, it is my hope to depict the transforming nature of the modern Chinese rural society, where old and traditional value system has been, for a large part, demolished, while new value system is yet to be established.

In the actual dialogues between insurance sales agents and their prospective clients, various means are employed by the agents to achieve their goal of concluding business, i.e., making the sales happen. This study attempts to investigate, first of all, the generic pattern of the sales dialogue, i.e., moves and steps, and then the patterns of topic management and discourse identity.

By adopting moves and steps proposed by Swales (1990) and Bhatia (1993, 1997a), the study sets out to summarize the moves and steps of all the samples in insurance sales that are collected and transcribed.

On the one hand, I have tried to not only identify the obvious and surface messages, but also deconstruct the hidden ones in insurance sales discourse—comprised of a total corpus of 10 complete dialogues, with each dialogue lasting for about an hour between insurance sales agents and their prospective clients ranging from 2009 to 2013 in a county of a rural area in Central China (as a sample of the transformational China's rural areas). Due to

the nature that the conversations are impromptu, especially on the part of the (prospective) clients, they are spontaneous in nature. The aim is to investigate what specific discursive patterns can be generalized, and thereby to discover whether there are any prominent discursive strategies intended for persuasion in terms of communicative purposes, moves and steps.

On the other hand, this study further investigates topic management by probing into the nature of agent-client interactions, since topic control and shifting can demonstrate the conscious attempt of both parties in controlling the initiative. To be more specific, the agent attempts to persuade the (prospective) clients to make the purchase by consciously and constantly shifting topics between casual talk and business talk, while the (prospective) client is attempting to maintain his/her autonomy by mostly controlling the topic in casual talk (if he/she intends to make the purchase, he/she would mostly ask more detailed questions about the specific terms of the insurance policy).

Furthermore, since insurance sales conducted in transformational China's rural areas are mostly concluded between the familiar people, the agents' role in the discourse and their relationship with the clients are ambiguous and conflicting. On the one hand, they are friends, and they are supposed to support each other and care for the interests of each other; on the other hand, the agents' income and well-being, to a large extent, are based on the clients' willingness to make the purchase. Thus how the complex identities are negotiated and contested is worthy of our attention.

All in all, the study is conducted from a socio-cultural perspective to examine the specific discursive patterns in agent-client interactions and to probe into the underlying operating mechanism in transformational China's rural areas.

## 1.1 Background Briefing

Like many socialist or former-socialist countries, China's shift from a centralized, planned economy and a state socialist system to a market-oriented, competitive

one that centers on economic development has blurred the boundaries of the categories that once recognized people's daily lives. The past few decades (from the 1980s to 2010s) have witnessed tremendous social, cultural and ideological changes in China ever since the introduction and initiation of reform and opening-up policy. Ideology of class struggle was replaced by the idea of the Four Modernizations, namely, modernization of industry, agriculture, national defense and science and technology, in which the emphasis and priority lie in economic development instead of ideology. Meanwhile, in China's rural areas, with the introduction and initiation of the household contract responsibility system in 1979, tremendous impetus had been provided to China's rural economy and the local peasants' enthusiasm had been greatly boosted in developing agricultural produce. Consequently the efficiency of agriculture had been enormously increased, while the increased efficiency in turn had taken the society at large forward to an extent far beyond the imagination of both the policy makers and the ordinary people (Cao and Chen, 1997).

Take insurance for example, China, as the most populous country in the world, possesses the world's largest potential market for insurance, which has experienced rapid expansion over the past decades, with annual life-insurance premiums growing from 10 billion US dollars in 1999 to 46 billion US dollars in 2006 (Zhang and Wang, 2016). Given this steadily increasing demand, some major trends have encouraged the boom of the industry. To begin with, with China's entry into the WTO, the Chinese government lowered its entry barriers to foreign insurance companies under the WTO framework, allowing them to set up joint venture insurance firms in China; and domestic insurance companies strengthened themselves enormously through various market mechanisms such as IPOs (Initial Public Offerings). For instance, China Life Insurance (Group) Company became the second largest insurance company in the world in terms of market capitalization<sup>①</sup> even though the company's value has kept declining since

---

① <http://article.haoxiana.com/13129.html>, accessed on July 21, 2018.

the stock market peak of 2008. The rapid expansion of the insurance industry cannot separate itself from its development in China's rural areas, with the soaring numbers of insurance agents (both part-time and full-time ones). Thus the idea of insurance and the market has been gradually explored into. The total sales of insurance through agents in 2011 reached RMB 1,200 billion yuan, accounting for 86% of the total insurance sales, which indicates the emerging importance of insurance agents as major sales channel<sup>①</sup>. According to *China's Insurance Agent Market Report 2011*, up until the end of 2011, there are in total 2,554 professional insurance agencies in China, with a registered capital of RMB 11 billion yuan, a total asset value of RMB 17 billion yuan, 190,000 agency institutions, and 3.35 million insurance agents. However, given the lower level of development of education level in the rural areas, even with the enormous profit earned by the insurance companies and the agents, an interesting question emerges: At the micro-level and language level, how do agents persuade their prospective clients during the process in current China's socio-cultural context? What's more, for both clients and agents, they confront with a lot of struggles and criticisms in their business dealings and later claims. More specifically, for the agents, they need to face the complexity of concluding business through *Guanxi* (relationship in Chinese pinyin, 关系). While for the clients, they need to face the later claims or conflicts with much stricter conditions and clauses in insurance policies. Since in current China's rural areas, the old system of familiarity has been compromised, and new contractual system is yet to be established<sup>②</sup>.

Facing such tremendous economic, social and cultural changes, scholars

---

① *China's Insurance Agent Market Report 2011*, China Insurance Regulatory Commission, issued on July 18, 2012. 《中国保险中介市场报告(2011)》保监会 2012 年 7 月 18 日发布. <http://www.chinairn.com/news/20120719/412256.html>, accessed on July 8, 2013)

② In most China's rural areas, the insurance agents try to sell insurance policies through their relationship networks (*Guanxi*, or the familiar people, relatives, friends, etc.). It has been observed that most of the clients have little or even no clear understanding about insurance conditions and clauses. Due to their trust in the agents, they sometimes follow blindly the recommendations of the agents, which may create problems when it comes to disputes for later payment or even claims.

from various disciplines, from economics to political science, from sociology to cultural studies, have utilized their expertise in their own respective areas to capture and describe such a transformation over the past several decades. The economists generally agree that China has shifted from a planned, centralized economy to a more market-oriented economy, with the privatization of public ownerships (the state-ownership and the collective ownership) shifted into privately owned or family contractual relationships (Wang, 2013; Pei, 2014). Meanwhile, Chinese sociologists, based on their empirical social investigation, describe, summarize and classify Chinese society into different social strata (Lu, 2002; Sun, 2001). As observed by a few sociologists (Cao and Chen, 1997; Gong, 2001; Lu, 2002), the general tendency of the Chinese society is the transformation from a *Danwei*<sup>①</sup> society to a society which centers more on individual interest.

Moreover, such political scientists as Liu (1999) and Sun (2001) argued about the socio-political changes in China as a transformation from power centralization to democracy, manifested by a decentralization of power from the central government to the local governments and to the individual enterprises, and by an enforcement of rule of law.

Despite the extensive research efforts into the macro-level to unveil the changing socio-political structures in economics, sociology and political sciences, very few studies (except for Gu, 2001; Ouyang, 2004) have attempted to address this issue from the micro-level and from the discourse analysis perspective. Discourse analysis upholds a strong constructivist epistemology and the world cannot be known separately from discourse (Philips and Hardy, 2002: 6; Wang, 2000: 10). Discourse analysis provides hard and empirical evidences of

---

① *Danwei*: Work unit or *Danwei* (in Chinese: 单位) is the name given to a place of employment in the People's Republic of China (PRC). Prior to the economic reform in the 1980s, a work unit acted as the first step of a multi-tiered hierarchy linking each individual with the central Communist Party infrastructure. Work units were the principal method of implementing party policy. Besides, workers were bound to their work units for life. Each *Danwei* created its own housing, kindergarten, school, clinic, shop, services, etc.

witnessing social and ideological changes. As Fairclough (1995) pointed out: “texts are sensitive indicators of socio-cultural processes and changes and it is important to highlight the role of texts in making history”; such a view was echoed by Watson (2008), who held that even the smallest utterance or mundane piece of dialogue can be linked back to the wider culture, social structure and processes of the society in which it takes place. Therefore, discourse analysis can serve as an important complement to the existing macro-sociological studies and make contributions to social research. Meanwhile, Atkinson and Delamont (2006: 169) held that “‘truth’ is not a property to be treated as an issue in the quality-control of information”.

## 1.2 From Linguistic Manifestation to Social Transformation

It is within this background that the present study is conducted, and is expected to make contributions to the research of linguistic manifestation to social transformation from a novel perspective. China's changing ideologies underpin its socio-cultural transformations, especially the commercial sales sector ever since Deng Xiaoping's introduction and initiation of reform and opening-up policy that sets economic development at the top priority. In this tide of rapid development, the process of industrial advancement demands a large workforce for construction and service sectors, which in turn makes possible the emergence of a new group of people—migrant workers, who consequently drive social changes in the rural areas. All these changing dynamics are the top-down driving forces for and reflected in the changes at the immediate institutional level of social practices of commercial organizations (e.g., the insurance companies) and further at the micro-level of discursive practices of the sales agents and the prospective clients (e.g., the sales interactions).

Multiple discourses co-exist in present transformational China, where old

value systems are at interplay with new ones (from the 1980s to the 2010s). Chinese insurance sales agents and clients are making their own ways of being socialized into members of these discourse communities. By adopting R. Scollon and S. W. Scollon's (2000) broad concept of discourse system as the general theoretical framework and using Goffman's (1981) concept of "footing" as the analytical tool, this study will be an empirical attempt at a better understanding of how these competing discourses are discursively constructed and mediated in the communication between the agents and prospective clients. In other words, the study attempts to address the actual dialogues between the insurance sales agents and their (prospective) clients in the rural areas in China from the perspective of discourse analysis. By doing so, the underlying conflicting and ambiguous identities that insurance sales agents display in their interaction with their (prospective) clients can be surfaced and generalized; furthermore, how their multiple identities are employed or even manipulated to achieve their economic goals can be presented. A particular focus has been placed on the trust building practices employed by insurance sales agents in order to realize the conclusion of business, i.e., successful sales. The interview data of both the insurance sales agents and the (prospective) clients will be used for the purpose of triangulation. Moreover, by detailed description and analysis of the sales interactions between the agents and the (prospective) clients, follow-up interviews and the socio-cultural contexts, it is hopeful that we can uncover the patterns of the interactions, clients' attitudes towards such ways of insurance sales in rural areas, and the features of such sales interactions. Thus the underlying ideological changes along with the general social transformation can be found and unveiled. The post-modernist concern of commodification of self and penetration of commercial life into our personal and private life will be addressed as well.

### 1.2.1 Introducing Insurance Sales Discourse

Insurance sales discourse is an interesting and important arena for the analysis.