

Language of Assurance: The Use of Discourse Markers in Insurance Policy Documents

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Abstract

The comprehensibility of insurance policy documents is an important issue but often overlooked. The lack of comprehensibility of the policy can cause misunderstandings and even disputes between insurance providers and policyholders. In the realm of legal texts of which insurance policy is a part of, discourse markers play an important role in enhancing or impeding the comprehensibility of the contents. The role of discourse markers within insurance policies has not been extensively studied. Thus, there is a significant research gap in exploring how these linguistic elements contribute to the comprehensibility of insurance policies, ergo, affecting readers' comprehension. The study employed a mixed-method approach of quantitative and qualitative data analysis to examine the use of discourse markers in insurance policy documents and how they contribute to the policy's comprehensibility. The quantitative analysis involved the frequency counts of the use and distribution of the discourse markers in the policy documents. The qualitative analysis involved the analysis of data from a semi-structured interview that gauged the policyholders' perceptions on their comprehension of the policy documents concerning the use of discourse markers. 839 discourse markers were identified based on six categories of discourse markers: contrastive, elaborative, inferential, temporal, conditional, and reference. Each category plays a specific role in shaping the narrative and ensuring the clarity of contractual details. The interview data indicate that familiar and common discourse markers could facilitate understanding, but complex and unfamiliar discourse markers might detract comprehension and readability. The findings pointed out that the challenges of understanding the legal documents are observable across various groups of policyholders. Insurers can resolve this by using more common and familiar discourse, making it more inclusive and comprehensible for all consumers.

Keywords: Insurance policies, discourse markers, readability, comprehensibility

INTRODUCTION

An insurance policy is a legal agreement between the insurance provider and the policy purchaser. This agreement dictates explicitly and elaborates the rights and obligations of both parties. Like other legal documents, an insurance policy is difficult to understand as it is lengthy, dense and complicated, featuring legalese and specialised terminology (Gordon, 2016; Zódi, 2019; Tanner, 2020). As English is predominantly the language of legal practice, insurance policies are primarily written in English. Even when the translated version of the policies in Bahasa Malaysia is provided, in case of any inconsistency, the English version shall be referred to (MCIS Zurich Insurance). This can be challenging for an average policy purchaser or policyholder to read and understand, mainly if he/she

is not proficient in English. Thus, it is highly likely that they do not read the documents as they can be overwhelmed by the complex language of the fine print.

Studies have shown that many people understand their insurance policy poorly, especially terms related to disclosures, prices, and quality differences between insurance companies (Cude, 2005; Pourkiani, Chegini, Yousefi & Madahian, 2014). It has also been found that policyholders rely on word-of-mouth recommendations, often from insurance agencies (Berger, 1988; Schwarcz, 2010; Tennyson, 2011). As a result, most policyholders do not fully comprehend what is covered or excluded in the policies. They are also unaware of the inclusions of fine print with exceptions and exclusions in the policies that can lead to disputes. These technical legal arguments and policyholders' lack of knowledge and expertise are often used by the insurance companies to deny coverage or delay claim processing (Super Lawyers, 2023). This has established that the clarity and comprehension of the texts are pivotal to ensure the policyholders fully understand the coverage, exclusions and procedures of the policy purchased.

The comprehensibility of insurance policy documents is an important issue but often overlooked. The lack of comprehensibility of the policy can cause misunderstandings and even disputes between insurance providers and policyholders. In the realm of legal texts of which insurance policy is a part of, discourse markers play an important role in enhancing or impeding the comprehensibility of the contents (Onorina, 2010; Olanrewaju, Oyedokun-Alli & Ademola, 2020). Discourse markers are words or phrases used to clarify, connect and organise ideas in the texts. They function as linguistic tools to help manage the flow of the discourse and guide the reader through the content. However, while there have been substantial studies of discourse markers in various types of written texts (Alsaawi, 2022; Huneety et al., 2023), the role of discourse markers within insurance policies has not been extensively studied. Thus, there is a significant research gap in exploring how these linguistic elements contribute to the comprehensibility of insurance policies and how they affect readers' comprehension.

Hence, this current study aimed to examine the use of discourse markers in insurance policies in terms of their frequency, distribution, and how they contribute towards the clarity or ambiguity of the document's content. This can be best expressed by the following research questions:

- i. What type of discourse markers are commonly used in insurance policy documents?
- ii. How are these discourse markers distributed across different types of insurance policies?
- iii. Do the discourse markers contribute towards the comprehension of the policy?

It is hoped that the findings of this study can highlight the need to better structure the insurance policies in terms of their language use to improve the readability, which can benefit both the insurance providers and policy holders.

LITERATURE REVIEW

Discourse Markers in Written Texts

Discourse markers are also commonly known as linking words, sentence connectors and discourse connectives. Other terms used include Cue Phrases (Knott & Sanders, 1998), Discourse Connectives (Blakemore, 1987; Hall, 2007), Discourse Operators (Redeker, 1991), Discourse Particles (Schourup, 1999; Fischer, 2006), Pragmatic Operators (Ariel, 1998), and Pragmatic Particles (Östman, 1995). These linguistic elements are words, phrases, or expressions that are important in structuring written and spoken discourse. They help organise a text by connecting ideas and clarifying relationships between them.

According to Schiffrin (1987), discourse markers can signal relationships between ideas, manage the flow of the discourse and guide readers through the text. Fraser (1999) added that discourse markers are employed to maintain coherence and clarity. Without discourse markers, a text cannot be considered logically constructed, and the relationship between the sentences and paragraphs

would not be clear (Pontiaka, Kristina & Setyaningsih, 2024). Thus, well-used discourse markers in writing can contribute to text clarity and promote reader comprehension (Kusumayati, 2020; Riznanda, 2021; Raputri, Pratama & Hartono, 2022).

Fraser (2009) proposed four categories of discourse markers based on their functions: i) contrastive, ii) elaborative, iii) inferential, and iv) temporal. Table 1 summarises the categories and functions of these markers and the examples of each.

Table 1: Categories of Discourse Markers (Fraser, 2009, p. 300-301)

Category	Functions	Examples
Contrastive	To indicate concepts of denial and contrast, with modifications directly or indirectly with the prior segments	<i>although, but, despite, despite of, even though, however, instead of, nonetheless, on the other hand, rather, still, though, while</i>
Elaborative	To indicate that the information contained in the discourse segments	<i>also, and, as well as, besides, for example, furthermore, in addition, in other words, moreover, or</i>
Inferential	To imply significant results in satisfying conversational coherence	<i>as a conclusion, because of, since, consequently, in conclusion, in this case, so, then, therefore, thus</i>
Temporal	To indicate the sequence of the text	<i>eventually, finally, first, first of all, firstly, in the end, now, second, next, when</i>

Discourse Markers in Legal Documents

There have been a number of studies conducted on the readability and comprehensibility of legal documents (Kimble, 1996; Redish, 2000; Gordon, 2016). These studies put forward that the strategic use of discourse markers can enhance readability and reduce the ambiguity of the texts (Hyland, 2005). However, specific studies focusing on the issue of the readability of insurance policy documents, particularly in the view of the use of discourse markers, are rather scanty.

While using discourse markers aims to aid comprehension by guiding the readers through complex information, clarifying terms, and outlining relationships between clauses, some of these discourse markers can be confusing to laymen, especially those who are not proficient in English. Some of the common discourse markers used in legal texts that are potentially confusing including legal and technical jargons like ‘notwithstanding’, complex conditional markers like ‘provided that’, multiple embedded clauses like ‘in as much as’, ambiguous temporal markers like ‘hereinafter’, and complex causal relationship like ‘in the event that’ (Redish, 2000; Garner, 2011; Asprey, 2024). These discourse markers are used in complex sentence structures and are not commonly used in daily communication. Thus, an average policyholder may find it difficult to understand their rights, responsibilities, and the coverage details provided by their insurance policies.

METHODOLOGY

This study employed a mixed method approach of quantitative and qualitative data analysis to examine the use of discourse markers in insurance policy documents and whether or not they contribute towards the comprehensibility of the policy.

The quantitative analysis involved the frequency counts of the use and distribution of the discourse markers in the policy documents. A manual coding guide was developed to ensure consistent identification and categorisation of the discourse markers. In developing the coding guide, a comprehensive list of discourse markers relevant to the study, i.e. those often used in the legal documents, was compiled. Using Fraser’s (2009) framework, the list was divided into four categories: contrastive, elaborative, inferential and temporal. However, from the list, there were discourse

markers that did not belong to these categories as they were explicitly used in legal contexts. Thus, the researchers added two more categories: i) conditional markers, which are used to specify conditions that must be met for a particular outcome or action to occur, and ii) reference markers, which are used to point words and phrases that are being referred to within the text.

The discourse markers were, then finally, divided into six categories of contrastive, elaborative, inferential, temporal, conditional, and reference. Examples of the discourse markers used within the context of insurance policy documents were provided to facilitate the coding process. A language specialist was consulted to confirm the categorisation of the discourse markers. The coding was refined based on the specialist's feedback and suggestions. Table 1 shows the manual coding guide for the usage of discourse markers.

Table 2: Manual Coding Guide for the Usage of Discourse Markers

Category	Functions	Examples
Contrastive	To indicate concepts of denial and contrast, with modifications directly or indirectly with the prior segments	<i>although, but, despite, despite of, even though, however, instead of, nonetheless, nevertheless, on the other hand, rather, still, though, while, despite, conversely, notwithstanding,</i>
Elaborative	To indicate that the information contained in the discourse segments	<i>also, and, as well as, besides, for example, furthermore, in addition, in other words, moreover, or, such as, namely, specifically,</i>
Inferential	To imply significant results in satisfying conversational coherence	<i>as a conclusion, because of, since, consequently, in conclusion, in this case, so, then, therefore, thus, hence, thence, consequently, in conclusion, in summary</i>
Temporal	To indicate the sequence of the text	<i>eventually, finally, first, first of all, firstly, in the end, now, second, next, when, before, after, meanwhile, subsequently, until, hereafter, heretofore</i>
Conditional	To specify conditions that must be met for a particular outcome or action to occur	<i>if, unless, provided that, even if, whereas, in as much as, whereby</i>
Reference	To point words and phrases that are being referred to within the text	<i>herein, hereafter, henceforth, hereto, therein, hereby, thereof</i>

Altogether, four different types of insurance policy documents were selected for analysis: i) life, ii) education, iii) health and iv) homeowners. Different types of policies were chosen to see the differences and similarities of the discourse markers used in the documents. The policies were selected based on the consent obtained from the policyholders. To ensure that the analysis was consistent and comparable between different types of policies, the data were procured from the 'product disclosure' section, as this section is available in all the policies selected. As emphasised by Kothari (2004), consistency and standardisation in research methodology, in this case, analysing the same section across multiple documents, is vital to ensure valid comparisons.

Four coders were assigned the task of identifying and categorising the discourse markers used in the policies. A preliminary coding exercise was conducted to test the inter-coder reliability and standardisation of the identification and categorisation of the discourse markers. A high agreement rate of 99% indicates the reliability of the coders' analysis.

The frequency counts of the use of discourse markers were used to determine the types found, and distribution across different types of the insurance policy examined. The highest and lowest categories of discourse markers were determined based on the percentage of their occurrence.

A semi-structured interview was also carried out to gauge participants' perceptions on their comprehension of the policy documents. Prior to the interview, approval from the university's Research Ethics Committee was obtained to protect the rights of the participants and ensure that the appropriate ethical standards are being upheld. To get the participants, the researchers first enquired about anyone who had purchased insurance policy(s). The enquiries were made via social media platforms like WhatsApp and Telegram groups and also through the researchers' social contacts. Twenty-seven policyholders responded to the enquiry, and they were then invited to take part in the interview. However, after the briefing, only eighteen policyholders agreed to participate, but due to time and work constraints, the number dwindled to only thirteen.

The semi-structured interview consisted of three sections: Section A gathered the participants' demographic background, which included age, occupation, academic level, and English proficiency level. Section B looked into the participants' overall feedback on their comprehension of the documents. Section C, in contrast, gauged the participants' perceptions on whether the use of discourse markers contributed to their understanding of the policy.

The responses for sections A and B were treated quantitatively in terms of frequency counts. The responses for Section C were analysed qualitatively to gain insights into the readers' understanding of the discourse markers used and how they related to the comprehension of the documents.

FINDINGS AND DISCUSSION

Type of discourse markers used in insurance policy documents

In the analysis of four different insurance policy types, 839 discourse markers were identified based on six categories of discourse markers: contrastive, elaborative, inferential, temporal, conditional, and reference. Each category plays a specific role in shaping the narrative and ensuring the clarity of contractual details. Table 3 shows the most commonly used discourse markers in four different types of insurance policies.

Table 3: Most Commonly Used Discourse Markers in Insurance Policy Documents

Type/Category	Frequency
	N=839
	n (%)
Contrastive	14 (2)
Elaborative	414 (49)
Inferential	22 (3)
Temporal	169 (20)
Conditional	142 (17)
Reference	78 (9)

According to the data presented in the table, elaborative markers constitute the most prevalent category within insurance policies, accounting for 49% of the overall composition. Illustrative examples of these markers encompass terms such as "also," "and," "for example," and "furthermore." Their primary function is to convey comprehensive explanations and supplementary information, thereby highlighting the necessity of meticulousness for achieving clarity in insurance documentation.

This assertion is consistent with the findings of Biber, Conrad and Reppen (1998), who explicates the role of elaborative markers across various genres, accentuating their essential contribution to the dissemination of detailed information. In a parallel context, Swales (1990) similarly posits that elaborative markers are vital within the domains of academic and technical writing for the facilitation of thorough explanations, a function that aligns with their role in insurance documentation.

Temporal markers, which constitute 20% of the overall utilization, in conjunction with conditional markers, which account for 17%, are essential elements of insurance documentation. Temporal markers, which include phrases such as "firstly," "next," and "when," aid in the specification of time-related aspects and sequences, thereby highlighting the imperative of explicitly defining timing in relation to coverage and claims (Grote, 1998). The restricted application of these discourse markers would render it challenging for general readers to grasp technical terminology within specialized documents (Hinkel, 2004). Meanwhile conditional markers, encompassing expressions such as "if," "subject to," and "in the event of," clarify the conditions under which particular terms are relevant, thereby emphasizing the importance of meticulously outlining stipulations.

Although reference, inferential, and contrastive markers are utilized to a lesser extent within these policy documents, they nonetheless fulfill significant functions in facilitating reader comprehension of these texts. Reference markers, accounting for 9% of the overall usage, inferential markers (3%), and contrastive markers (2%), all serve an essential purpose in connecting disparate sections of a document by alluding to information previously articulated, thereby aiding in the preservation of coherence and imply logical relationships or conclusions.

Distribution of discourse markers across different types of insurance policy

Table 4: Contrastive Discourse Markers across Different Types of Insurance Policies

Category	Discourse Markers	PDS Pru Medical	PDS Homeowner	PDS Edu Ins	PDS Pru Life
		Frequency			
		N = 14			
Contrastive	but	2	-	2	-
	however	2	-	1	2
	otherwise	1	-	1	-
	while	-	-	1	2
TOTAL / n (%)		5 (36)	0	5 (36)	4 (28)

Based on Table 4, the analysis discovered varying frequencies of contrastive discourse markers across different types of insurance policies. Medical and education insurance policies show the highest prevalence with 36% for both. On the other hand, a life insurance policy contains 28% contrastive discourse markers, and a home insurance policy has 0% contrastive discourse markers. These findings suggest that certain insurance policies may rely more on contrastive discourse markers to clarify the terms and conditions provided. Further investigation should be conducted on the absence of contrastive discourse markers in home insurance policy.

CONTEXT OF USE	TEXT	DISCOURSE MARKER
You must disclose all material facts including, prosthetic appliances or medical devices such as of expenses incurred for any one disability. by giving a written notification to Us. amount will vary if profit rate changes. the protection from the said takaful operator. be invested into the funds stated above.	but not limited to, medical conditions and You but not limited to such as artificial limbs, PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Life.txt	But
notification before the certificate anniversary. full within the contribution payment grace period.	However , if You are hospitalised in Malaysian Government However , if You choose to cancel Your certificate However , the total payment amount should not exceed However , you are free to use any other However , you can switch part or all of PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Life.txt	However
Attempted suicide or self-inflicted injuries or attempted suicide or self-inflicted injuries	Otherwise , the certificate will be renewed annually at Otherwise , you will only be paid the certificate PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Life.txt	Otherwise
	while sane or insane. Committing or attempting to while sane or insane; or pregnancy, current and PDS Pru Life.txt	While

Figure 1: Contextual Usage of Contrastive Discourse Markers Across Different Types of Insurance Policies

Figure 1 shows the contextual usage of contrastive discourse markers across different types of insurance policies. Generally, contrastive discourse markers such as ‘*but*’, ‘*however*’, ‘*otherwise*’, and ‘*while*’ are used similarly in all insurance policies as they are essential in introducing exceptions, conditions, and limitations to the terms and benefits of the policy. These markers help the policyholders understand where the policy's coverage begins and ends and what is included and not. For example, the phrase “**but not limited to**” used in the medical insurance policy introduces limitations by contrasting general statements with a specific focus on medical conditions and devices (artificial limbs), thus making sure the policyholders know that not everything is covered. Similarly, “*however*” in medical, education and life insurance policies introduces alternative actions to general rules. It shows policyholders that while specific actions (e.g., using hospital services or cancelling certificates) are possible, some conditions or limits must be understood.

Other discourse markers in Figure 1, such as “*otherwise*” and “*while*” used in medical, life and education insurance policies, highlight consequences or compare different circumstances. The marker “*otherwise*” explains what will happen if certain conditions, such as payment or renewal deadlines, are unmet (e.g. “**within the contribution payment grace period. Otherwise, you will only be paid the certificate...**”). It specifies that failure to comply with specific demands will have different repercussions. Additionally, “*while*” contrasts two conditions, such as ‘**sane or insane**’ and ‘**committing or attempting**’, showing how coverage changes in different situations and how they affect the eligibility of claims. These contrastive discourse markers are important because they help policyholders comprehend complex terms, ensuring they understand the policy's benefits and limitations. This finding is consistent with a previous study that reported contrastive discourse markers establish expectation-driven effects at the discourse level in the early reading of a text (Scholman, et al., 2024).

Table 5: Elaborative Discourse Markers Across Different Types of Insurance Policies

Category	Discourse Markers	PDS	PDS	PDS	PDS
		Pru Medical	Homeowner	Edu Ins	Pru Life
		Frequency			
N = 411					
Elaborative	also	4	2	-	6
	and	49	30	52	66
	as well as	-	1	-	1
	in addition	1	1	-	1
	or	31	35	39	67
	specifically	1	-	-	-
	such as	2	2	-	2
	and/or	1	-	4	-

continued

that provides	-	-	-	1
together with	-	-	2	1
means	-	-	8	-
by means of	-	-	1	-
where	-	2	1	4
TOTAL / n (%)	89 (21)	73 (18)	107 (26)	145 (35)

According to the data presented in the table above, it is identified that the distributions of elaborative discourse markers across different insurance policies are varied. Life insurance policy showed the most frequent use of elaborative discourse markers at 35%, with education insurance following at 26%. Whereas, home and medical insurance policies employed less elaborative discourse markers, at 18% and 21% respectively.

CONTEXT OF USE	TEXT	DISCOURSE MARKER
the term of the certificate. This benefit a smooth settlement of claims. You should addition to the Wakalah charges, PruBSN is to the Upfront Wakalah Charges, PruBSN is and terms to be applied. e. You in your IUA (if any). We will the Houseowner/Householder Insurance. Be sure to take up PruBSN Aspirasi. Be sure to in the Medic Plan. Be sure to	also covers total and permanent disability up to also ensure that the nominee is aware of also entitled to a performance fee on the also entitled to performance fee on the distributable also have a duty to tell us immediately also not pay the compassionate benefit if the also read the general terms and conditions. Houseowner also read the general terms and conditions.) PRUDENTIAL also read the general terms and conditions.) Prudential	PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Medical.txt PDS Homeowner.txt PDS Pru Life.txt PDS Homeowner.txt PDS Pru Life.txt PDS Pru Medical.txt
by gas used for domestic purposes Aircraft it is notified in writing to us reserves the right to take legal action Accidental Death Benefit (ADB) Death Benefit Saver (if attached), single contribution top-up or damage due to war, civil war complications), child birth (including surgical delivery amount paid for Ihsan Contribution (if any) above are for the basic plan only nodules, polyps; Stones of the urinary system commencement date:- Hypertension, diabetes mellitus MSA to cover for the Tabarru' Deduction yearly contribution paid. The Tabarru' Deduction notify You of the revised Tabarru' Deduction	and aerial devices or articles dropped therefrom and agreed by us by way of an and all costs incurred will be borne by and an additional 100% of Basic Sum Covered shall and Annual Cash Payout (if you choose to and any act of terrorism; c. Loss or and any surgical or non-surgical procedure of and any Wakalah Certificate Charge, Tabarru' Deductio and are non-exhaustive. For exclusions on riders ((if attached) and biliary system; - Any disease of ear, nose ((including sinuses) and cardiovascular disease; - All tumours, cancers, cysts and charges. Any unpaid Tabarru' Deduction and charge and charges are not guaranteed and may be and charges by giving at least 30 days notification	PDS Homeowner.txt PDS Homeowner.txt PDS Edu Ins.txt PDS Pru Life.txt PDS Pru Life.txt PDS Homeowner.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Medical.txt PDS Pru Life.txt PDS Pru Medical.txt PDS Pru Medical.txt
It is important to select a fund cost Educational Institution whether in Malaysia (Radial Keratotomy or Lasik) and the use from the commencement date. Likewise, to protect Portfolio withdrawal condition - To protect RM10 per set per month. vii Wakalah any resulting complications from the abuse. War treatment related to impotence or sterilization; stated above. However, you can switch part Impact damage by road vehicles	or a combination of funds that suit your or abroad. 2. What is the Shariah concept applicable or acquisition of external prosthetic appliances or or advance the interests of You and Our or advance the interests of You and Our or Agency Fee No charge Note: The fee or aggressive acts including invasions, acts of foreign countries or alcoholic and drugs intoxication; or engaging in or all of the balance in IUA to or animals, bursting or overflowing of water tank	PDS Pru Life.txt PDS Edu Ins.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Edu Ins.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Homeowner.txt
Protection Unit Account (PUA) - The account les of Murabahah (by adopting Tawarruq practices) to any changes of the customer information. 14. Urus. Investment Unit Account (IUA) - The account the Bank, branches or the branch the Insured; due to fire or robbery that all correspondence reaches You on time. 10.	where a proportion of the contribution from the where based on Wa'd from the customer, Where can I get more information? 15. Any suggestions where the contribution from Takaful Saver Kid or where the financing is made. Alternatively, you may where there is violent and forcible entry to Where to obtain further information? For any enquiries	PDS Pru Life.txt PDS Edu Ins.txt PDS Edu Ins.txt PDS Pru Life.txt PDS Edu Ins.txt PDS Homeowner.txt PDS Pru Medical.txt

Figure 2: Contextual Usage of Elaborative Discourse Markers across Different Types of Insurance Policies

Figure 2 shows the contextual usage of elaborative discourse markers across different types of insurance policies. Overall, elaborative discourse markers like 'also', 'and', 'or', and 'where' are used ideally in all insurance policies. They are crucial in adding more information and making the terms and conditions more detailed and comprehensive. These discourse markers aid the policyholder's understanding by elaborating the basic points in comprehending the full scope of the policy. For example, "also" in the life insurance policy adds more information to what has already been stated in the phrases "This benefit **also** covers..." and "You should **also** ensure that...". It extends what is covered or included in the insurance and comprehensively explains the benefits. Likewise, "and" is generally used to list benefits, conditions, or exclusions. "And" in those insurance policies connects several related elements, such as different terms or conditions. For instance, the phrases "The Tabarru' deduction **and** charges are not guaranteed..." and "...for the basic plan

only and are non-exhaustive...” in the life insurance policy show they are part of the same clause. This marker allows more precise details, ensuring that the policyholders process related ideas together and see the complete list of what is included without needing separate sentences. This aligns with Raputri et al. (2022), who stated that elaborative discourse markers were the most dominant type of discourse marker used by writers. The researchers further state that the most frequently used marker is ‘and’, which is similar to this study's findings.

Another discourse marker in Figure 2, such as “or”, highlights alternatives by presenting choices or options. For example, **“It is important to select a fund or a combination of funds that suits your...”** in the life insurance policy explains different situations to the policyholders where specific actions can be taken. It also helps them in the understanding of the policy. Finally, “where” specifies conditions, for instance, the phrases **“The account where a proportion of the contribution from the...”** in the life insurance policy and **“due to fire or robbery where there is violent...”** in the homeowner insurance policy, guiding the policyholders on where certain conditions apply. Hence, these elaborative discourse markers help to make complex insurance policies more accessible by introducing extra details that complement the main points and enhancing the understanding of the policy terms.

Table 6: Inferential Discourse Markers across Different Types of Insurance Policies

Category	Discourse Markers	PDS Pru Medical	PDS Homeowner	PDS Edu Ins	PDS Pru Life
		Frequency			
		N = 22			
Inferential	in turn	-	-	-	1
	so	3	-	-	-
	then	-	1	5	3
	due to	1	-	1	7
	thus	-	-	-	-
TOTAL / n (%)		4 (18)	1 (5)	6 (27)	11 (50)

The analysis of inferential discourse markers across different types of insurance policies revealed notable variations in their usage. Life insurance policies exhibited the highest frequency of inferential discourse markers at 50%, substantially higher than the other insurance policies. Next, education insurance policies showed the second-highest prevalence at 27%, suggesting a moderate reliance on inferential language. Medical insurance policies used inferential discourse markers less frequently at 18%, while home insurance policies showed the lowest usage of inferential discourse markers at only 5%. The evident contrast between life and home insurance policies (50% vs. 5%) is particularly noteworthy. This disparity suggests that home insurance policies may rely on more straightforward language.

	CONTEXT OF USE	TEXT	DISCOURSE MARKER
the price of the underlying units which	in turn depends on the performance of the funds that you have chosen.	PDS Pru Life.txt	In turn
renewed annually at each certificate anniversary	so long the contribution is paid by You	PDS Pru Medical.txt	So
good faith. If You fail to do	so , We may terminate Your certificate. The general	PDS Pru Medical.txt	
discontinue to underwrite this plan. In doing	so , We will stop renewing any certificate due	PDS Pru Medical.txt	
with profit) on deferred payment basis and	then , as the customer's agent, Bank, will	PDS Edu Ins.txt	Then
lapsed, all benefits will cease. We will	then pay to you the remaining amount in	PDS Pru Life.txt	
original certificate document to us. We will	then pay to you the amount in your	PDS Pru Life.txt	
has been delivered to you. We will	then refund to you the amount in your	PDS Pru Life.txt	
the commodity from a commodity trader and	then sells the commodity to the customer based	PDS Edu Ins.txt	
of greater value than the sum insured,	then you shall be considered as being insured	PDS Homeowner.txt	
or all other illnesses. Cover for hospitalisation	due to accident commences immediately. Lapse of certificate	PDS Pru Medical.txt	Due to
Covered shall be payable if death is	due to accident happens prior to the certificate	PDS Pru Life.txt	
payable upon death of the Covered Person	due to any causes prior to the certificate	PDS Pru Life.txt	
SBR? The SBR can rise or fall	due to changes in the benchmark rate,	PDS Edu Ins.txt	
one accident. Compensation on Death of the Insured;	due to fire or robbery where there is	PDS Homeowner.txt	
; or any form of illness or disease	due to non-accidental causes; taking narcotics or	PDS Pru Life.txt	
an endorsement issued); d. Loss or damage	due to radioactive and nuclear energy risks. Note:	PDS Homeowner.txt	
losses, such as: a. Loss or damage	due to subsidence, landslip, riot, strike and malicious	PDS Homeowner.txt	
the death benefit if the death is	due to the cause mentioned below. Instead, we	PDS Pru Life.txt	
the compassionate benefit if the death is	due to the cause mentioned below. Suicide within	PDS Pru Life.txt	
certificate is at risk of being terminated	due to the missed payment. You may refer	PDS Pru Life.txt	
in effect will be regarded as amount	due to us and will be deducted later	PDS Pru Life.txt	
and malicious damage; b. Loss or damage	due to war, civil war and any act	PDS Homeowner.txt	

Figure 3: Contextual Usage of Inferential Discourse Markers across Different Types of Insurance Policies

Figure 3 shows the contextual usage of inferential discourse markers across different types of insurance policies. In general, inferential discourse markers like ‘*so*’, ‘*then*’, and ‘*due to*’ explain cause and effect relationships in all insurance policies. These markers assist policyholders by finding the links of particular conditions with the expected outcomes, which in turn help them to understand the reasons behind certain decisions and provisions. For instance, “*so*” is frequently used in the medical insurance policy to show an immediate result upon a specific condition or action. In the above statements in Figure 3, “**If you fail to do *so*, we may terminate your certificate**” and “**In doing *so*, we will stop renewing any certificate**”, the inferential discourse marker “*so*” indicates a repercussion of not complying to or failure to meet specific requirements such as non-payment or breach of contract terms. It informs policyholders that specific actions will lead to a direct outcome, hence highlighting the cause-and-effect relationships.

In like manner, “*then*” indicates the subsequent outcomes or steps that follow from a previous action or condition. For example, phrases from Figure 3, “**We will *then* pay to you the remaining amount...**” in the life insurance policy and “***then* you shall be considered as being insured...**” in the homeowner insurance policy, show a transition from one step to the next in a logical order. It also shows the chain of events after fulfilling certain obligations. Lastly, “*Due to*” introduces the reason behind an action or policy limitation, such as exclusions or specific events that affect coverage. To illustrate, the phrases “**can rise or fall *due to* changes in the benchmark rate...**” in the education insurance policy or “***due to* accident commences...**” in the medical insurance policy highlight the leading cause of a benefit being denied or granted. This marker helps policyholders understand why a particular policy decision or limitation exists when setting the outcomes. In summary, these inferential markers help clarify the policy's structure, ensuring that policyholders understand why specific actions or decisions are taken, which is essential for transparency and informed decision-making.

Table 7: Temporal Discourse Markers across Different Types of Insurance Policies

Category	Discourse Markers	PDS	PDS	PDS	PDS
		Pru Medical	Homeowner	Edu Ins	Pru Life
		Frequency			
N = 169					
Temporal	after	5	1	12	3
	before	4	1	5	4
	first	4	-	-	2
	next	5	-	-	5

continued

until	4	1	2	5
upon	5	1	7	2
when	1	3		3
immediately	1	1	1	1
from	7	2	3	15
later		-	2	1
during	2	1	1	3
from time to time	-	-	1	-
when	1	3	1	3
at any time	1	1	2	-
whenever	-	-	1	-
from the date	-	-	1	3
at the date	-	-	2	-
within	7	1	5	10
TOTAL / n (%)	47 (28)	16 (9)	46 (27)	60 (36)

The data tabulated in Table 7 on temporal discourse markers across different types of insurance policies discovered significant differences in their usage. Life insurance policy presented the highest usage with 36%, closely trailed by medical and education policies at 28% and 27% respectively. Nevertheless, home insurance policies showed a notably lower frequency at just 9%. The identified variation across these four insurance categories highlights the distinct linguistic strategies applied within the industries. Furthermore, these findings point to potential differences in how time-related information is communicated to their policyholders.

[illegible]

Figure 4: Contextual Usage of Temporal Discourse Markers Across Different Types of Insurance Policies

Figure 4 shows the contextual usage of temporal discourse markers across different types of insurance policies. Overall, temporal discourse markers, such as ‘*from*’ and ‘*within*’ signal time, period, or duration, are related to specific actions or conditions in policies and set expectations regarding deadlines. As seen in Figure 4, the marker “*from*” marks the starting point of a particular condition, obligation, or event. For example, in phrases such as “***from contribution due date***” in the medical insurance policy or “***from the date the certificate becomes active***” in the life insurance policy, this marker shows a clear reference point by setting the time for policyholders to be aware of their responsibilities or the policy's coverage starts.

On the other hand, "*Within*" is used to specify the duration or period in which an action must be completed, or a benefit can be claimed. For instance, phrases like "***within 15 days from the commencement date***" in the medical insurance policy or "***within the contribution payment grace period***" in the life insurance policy set clear time limits for making payments, filing claims, or renewing policies. This marker serves as a reminder of deadlines, stressing the importance of completing specific tasks on time. Using "*within*" helps policyholders understand the duration or time limits they must adhere to, to comply with the policy terms. Thus, temporal discourse markers such as '*from*' and '*within*' help policyholders understand when obligations start and how long they must follow.

Table 8: Conditional Discourse Markers across Different Types of Insurance Policies

Category	Discourse Markers	PDS Pru Medical	PDS Homeowner	PDS Edu Ins	PDS Pru Life
		Frequency			
		N = 142			
Conditional	if	12	13	18	29
	unless	-	1	4	3
	provided that	-	-	2	2
	on proof of satisfactory	-	-	1	-
	to effect with	-	-	1	-
	subject to	7	-	5	3
	given of	-	-	1	
	unless	-	1	1	3
	except	2	-	2	-
	whether	-	-	1	2
	as long as	-	-	1	-
	in the event of	-	1	6	-
	other than	-	1	1	2
	on the occurrence	-	-	3	-
	on the death	-	-	2	-
	whether	-	-	2	-
	either, or	-	-	1	-
	neither, nor	-	-	1	-
	whichever	-	1	3	3
TOTAL / n (%)		21 (15)	18 (13)	56 (39)	47 (33)

The data analysis of conditional discourse markers compared across policy types uncovered differences in usage as can be seen in Table 8. Education insurance policies had the highest rate of usage at 39%, while life insurance was slightly behind at 33%. Medical and homeowner insurance policies had significantly lower rates at 15% and 13% respectively; thus, it is apparent that there are specific patterns indicating how different insurance policies use conditional discourse markers. Significant differences were also observed between educational/life insurance and medical/homeowner insurance on the usage of conditional discourse markers.

CONTEXT OF USE	TEXT	DISCOURSE MARKER
your sum insured and selected additional perils, date, the amount paid for Ihsan Contribution (), the value of units in your PUA (the value of units in your IUA (c Eruption, and Flood. Coverage under Householder 100% of Basic Sum Covered shall be payable the plan: 30 years or until death/TPD (to arrange it on your own. 10. What will be borne by the customer. 11. What terrorism; c. Loss or damage to building instalment and total payment amount will vary ng Price. Rate Today (profit rate:.....%) (1) of the following: (a) Pre-existing condition state the Covered Person's age correctly. will also not pay the compassionate benefit reasonable knowledge of a pre-existing condition Disability We will not pay any benefit reduced deductible amount will only be applicable e advised to seek independent professional advise prior to the effective date of implementation Your notification. 9. What are the actions needed ribution even after the contribution payment term may cancel the portfolio as a whole of Schedule 9 of the Financial Services Act 2013, Maybank, No. 1 Jalan Maarof, 59000 Kuala Lumpur. Benefit DEDUCTIBLE (10% of the deductible amount No lifetime limit b) For overseas treatment, giving a written notification to Us. However, manner. 9. Where can I get further information? and your questions can be directed to: 16. /or have unique/non-standard design. Average -	if any. All premiums (if applicable) will be if any) and any Wakalah Certificate Charge, Tabarru' if any) and the value of units in if any). Attempted suicide or self-inflicted injurie If any of your household items is of if death is due to accident happens prior if death/TPD happens earlier). 5. How much contribut if I fail to fulfil my obligations? ,À Compensation if I fully settle the financing before its if left unattended for more than ninety (90) days (if profit rate changes. However, the total payment If profit rate goes up 1% If profit rate if such condition was not disclosed to Us. (If the certificate is intended wholly for personal if the death is due to the cause if the disability, illness or condition is one if the disability is directly or indirectly related if the hospitalisation and outpatient treatment for if the property had been extensively renovated and/ if there are any changes in profit rate if there are changes to the contact details? if there is any increase in your Tabarru' if We decide to discontinue to underwrite this if you are applying for this Insurance wholly If you are dissatisfied with our conduct, you if You are hospitalised in a Malaysian Government if You choose to have or if You if You choose to cancel Your certificate after If you have any enquiries, please contact us If you wish to complaint on the products If your insured property hereby shall, at the	PDS Homeowner.txt If PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Homeowner.txt PDS Pru Life.txt PDS Pru Life.txt PDS Edu Ins.txt PDS Edu Ins.txt PDS Homeowner.txt PDS Edu Ins.txt PDS Edu Ins.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Pru Medical.txt PDS Homeowner.txt PDS Edu Ins.txt PDS Pru Medical.txt PDS Pru Life.txt PDS Pru Medical.txt PDS Homeowner.txt PDS Pru Medical.txt PDS Pru Medical.txt PDS Homeowner.txt PDS Edu Ins.txt PDS Homeowner.txt
the Covered Person's age 70 next birthday, the Covered Person's age 70 next birthday, funds above or the certificate cash value, -half of the Sum Insured on contents	whichever is earlier. A significant portion of your whichever is earlier. Annual Cash Payout End of whichever is higher. The Maturity Benefit is only whichever is lower. Domestic helper, property	PDS Pru Life.txt PDS Pru Life.txt PDS Pru Life.txt PDS Homeowner.txt

Figure 5: Contextual Usage of Conditional Discourse Markers across Different Types of Insurance Policies

Figure 5 shows the contextual usage of conditional discourse markers across different types of insurance policies. Generally, conditional discourse markers such as ‘*if*’ and ‘*whichever*’ set specific conditions or alternatives that define when certain policies, benefits, or exclusions apply. As seen in Figure 5, the marker “*If*” is commonly used to introduce speculative situations or conditions that must be fulfilled for a particular clause to take effect in all insurance policies. For example, statements like “***if any of your household items are of...***” in the homeowner insurance policy or “***if the certificate is intended wholly for personal...***” in the life insurance policy outline the specific conditions under which the policyholders can claim compensation or benefit from coverage.

Similar to 'if', the marker "*whichever*" indicates several outcomes or options are being compared, and the policy specifies that one of those options will apply depending on the result. For example, phrases like "***whichever is earlier***" and "***whichever is higher***" in the life insurance policy or "***whichever is lower***" in the homeowner insurance policy make it clear that the final decision or payment amount will depend on a comparison of different factors, such as the value of a claim or the calculation of benefits. "*Whichever*" is particularly important in financial or benefit-related clauses, as it ensures fairness and clarity by mentioning which scenario will be applied. Hence, 'if' and 'whichever' are essential in insurance policies to define the situations under which the policy will function.

Table 9: Reference Discourse Markers across Different Types of Insurance Policies

Category	Discourse Markers	PDS Pru Medical	PDS Homeowner	PDS Edu Ins	PDS Pru Life
		Frequency			
		N = 78			
Reference	hereby	-	1	1	-
	herein	-	-	2	-
	hereto	-	-	2	-
	thereof	1	-	3	-
	hereof	-	-	2	-
	thereafter	-	-	1	1
	where	-	2	1	4
	hereinafter	-	-	2	-
	therefrom	-	-	2	-
	hereinafter	-	-	1	-
	thereon	-	-	2	-
	in respect of	-	-	5	-
	in which	-	-	1	-
	under the provision	-	-	3	-
	such	6	-	4	-
	such as	2	-	-	2
	of the said	-	-	1	-
	whatsoever	-	-	1	-
	in accordance with	1	-	1	-
	of which	-	-	1	1
	in connection with	-	-	1	-
	which	3	-	8	9
TOTAL / n (%)		13 (16)	3 (4)	45 (58)	17 (22)

Based on the data tabulated in Table 9, it can be seen that there is a striking difference in the usage of reference discourse markers across various types of insurance policies. Education insurance policies showed a remarkably high frequency of reference discourse markers at 58%, surpassing the other policies. This is followed by life insurance policies at 22% while medical insurance policies revealed a lower count at 16%. Lastly, homeowner insurance policies revealed the lowest frequency, at only 4%.

CONTEXT OF USE	TEXT	DISCOURSE MARKER	
for you: MaxiShield Account (MSA) - The account	where a proportion of the contribution from the	PDS Pru Life.txt	Where
Protection Unit Account (PUA) - The account	where a proportion of the contribution from the	PDS Pru Life.txt	
principles of Murabahah (by adopting Tawarruq practices)	where based on Wa'd from the customer,	PDS Edu Ins.txt	
be invested in an investment-linked fund	where 95% of the contribution will be allocated to	PDS Pru Life.txt	
Investment Unit Account (IUA) - The account	where the contribution from Takaful Saver Kid or	PDS Pru Life.txt	
the Insured; due to fire or robbery	where there is violent and forcible entry to	PDS Homeowner.txt	
be used to pay for Wakalah Charges	which are inclusive of commissions to our agents	PDS Pru Life.txt	Which
specifically exclude the condition or disability	which gave rise to a previous claim by	PDS Pru Medical.txt	
on the price of the underlying units	which in turn depends on the performance of	PDS Pru Life.txt	
Reminder: Please read the marketing literature	which includes product benefits and objectives of the	PDS Pru Life.txt	
certificate, you will receive the Maturity Benefit	which is equal to your Basic Sum Covered	PDS Pru Life.txt	
set as the Overnight Policy Rate (OPR),	which reflects the monetary policy stance as decided	PDS Edu Ins.txt	
use any other takaful operator in Malaysia	which requires you to arrange it on your	PDS Edu Ins.txt	
under the Islamic Financial Services Act 2013	which states that takaful is an arrangement based	PDS Pru Life.txt	
under the Islamic Financial Services Act 2013	which states that takaful is an arrangement based	PDS Pru Medical.txt	
an arrangement based on mutual assistance under	which takaful participants agree to contribute to a	PDS Pru Life.txt	
an arrangement based on mutual assistance under	which takaful participants agree to contribute to a	PDS Pru Medical.txt	
go into a non-investment linked fund	which will be used for protection purposes. This	PDS Pru Life.txt	

Figure 6: Contextual Usage of Reference Discourse Markers Across Different Types of Insurance Policies

Figure 6 shows the contextual usage of reference discourse markers across different types of insurance policies. Overall, reference discourse markers such as 'where' and 'which' provide additional explanations, conditions, or examples that make complex terms more understandable in insurance policies. As shown in Figure 6, the marker "where" indicates specific conditions, places, or instances within a policy where specific actions or benefits apply. For example, phrases like "**where a proportion of the contribution**" and "**where the contribution is from** " in the life insurance policy, or "**where there is a violent and forcible entry**" in the homeowner insurance policy help the policyholders understand under what conditions or in which scenarios a specific policy term is relevant. It clarifies the scope of coverage, ensuring that policyholders know under what conditions they can expect the policy to act.

The discourse marker "**which**" also adds precision to the policy text by referring to the previous specific elements or clauses. For instance, in phrases from Figure 6, such as "**which is equal to your basic sum covered**", "**which includes product benefits**", or "**which will be used for protection**," in the life insurance policy, the marker acts to provide further information about a condition or rule and making the policyholders follow the logical flow of the text more easily. It ensures the relationships between different sections and sentences of the document are transparent and helps them to find the interconnected points and terms. To conclude, these reference discourse markers play essential roles in improving the readability of insurance policies with greater ease.

Contribution of discourse markers towards the comprehensibility of the policy

Thirteen policyholders consented to the interview, of which five were males and eight were females. The demographic background data indicates that people who purchase insurance policies are not exclusive to specific age groups, or certain types of professions. They are also not restricted to certain levels of academic qualification or English language proficiency. Table 10 shows the detailed demographic background of each participant.

Table 10: Demographic Background of the Participants

Participant	Age (Years)	Gender	Profession	Academic Level	English Language Proficiency
P (1)	49	Female	Teacher	Degree	Good
P (2)	56	Male	Pensioner	Degree	Good
P (3)	37	Female	Clerk	SPM	Basic
P (4)	42	Male	Salesman	SPM	Moderate
P (5)	27	Male	Lecturer	Master	Moderate
P (6)	26	Male	Technician	Diploma	Basic
P (7)	33	Female	Bank Officer	Degree	Good
P (8)	27	Male	Engineer	Degree	Good

continued

P (9)	25	Female	Nurse	Diploma	Basic
P (10)	34	Female	Homemaker	SPM	Basic
P (11)	29	Female	Entrepreneur	Degree	Moderate
P (12)	37	Female	Lecturer	Master	Good
P (13)	43	Male	Entrepreneur	Diploma	Moderate

*SPM (Sijil Pelajaran Malaysia, equivalent to GCE ‘O’ level)

As shown in Table 10, the participants were between 25 and 56 years old. Their academic qualification ranged from SPM to Master’s degree (three SPM holders, three diploma holders, five bachelor’s degree holders, and two Master’s degree holders). Their occupations also varied and mainly were related to their academic qualifications. In terms of English language proficiency, four participants claimed that they only possessed the ‘basic’ level of proficiency in English. Four other participants said that their English language proficiency was only at the ‘moderate’ level while the remaining five perceived theirs as being at the ‘good’ level.

In most cases, the participants’ English language proficiency was also attributed to their academic level of qualification. The data also reveal that the participants held different types of insurance policies. While all of them held vehicle insurance policies (as this is mandatory for all vehicle owners), some also held additional policies like life, medical, homeowner and education policies. When asked why they decided to purchase the additional policies, the participants claimed that the policies could help them with financial burdens should any unfortunate events happen. This aligns with Lin, Bruhn and William’s (2019) that an insurance policy is considered a risk management tool.

The second part of the interview gauged the participants’ overall understanding of the insurance policy purchased. When asked whether they read and understood their insurance policy documents, all participants claimed they did not read the policies thoroughly. They only checked vital information such as personal information, including the spelling of their names, the date of birth and the national identification number, the description of the properties, the amount insured and the premium they had to pay.

One of the reasons for not reading the policies fully and thoroughly was the complexity of the language used in the policies. Since the policies are written in legal English, the participants found it difficult to understand, especially for those whose English language proficiency was only at the ‘basic’ level. For example, they claimed that:

“I don’t understand a thing. I just listened to what the agent said. If I have problems later, I will just find him.” (P (10) - translated)

“I am not good at English. The policies are all in English. Some words I know, some words I don’t (know). So, I don’t read (the policy) at all.” (P (6) – translated)

However, such complexity of the language used in the policies was also difficult, even for those at the ‘moderate’ and ‘good’ levels of proficiency. During the interview, they shared their experience trying to read the documents:

“I tried reading, but it is not like the plain language we usually read. The sentences are long, with clauses within them and clauses within the clauses. You tend to forget the first part that you have read.” (P(12) – translated)

“You have to be a lawyer to understand the document. There are words that I don’t understand, and some sentences are long.” (P(13) – translated)

“Some parts I understand. Some parts I don’t (understand). Some parts I thought I understood, but actually I misunderstood. When I asked others, they said it was not what I understood.” (P(9) – translated)

These findings highlight an important point: policyholders do not usually read their policies due to readability issues. The complex language use made it difficult even for those proficient in English to understand. Such language use could pose a challenge for the policyholders to understand and might discourage them from reading the whole document. This finding is consistent with previous studies that reported that a significant number of policyholders found insurance documents complex and challenging to understand. They highlighted that they relied on their agents for information instead of reading the documents themselves (Brockway, 2020; Linguistic Profiling for Professionals, 2018).

Since language use in legal documents such as insurance policies has been criticised for its complexity and dense structure (Kimble, 1996; Tiersma, 1999; Wagner & Cheng, 2011), studies on academic and legal texts suggest that strategic use of discourse markers can enhance readability and reduce ambiguity (Hyland, 2005). Thus, the next part of the interview focused on whether using discourse markers could contribute to the comprehensibility of the policy documents.

In this session, the participants were shown several sentences or statements from the policies containing various discourse markers. They were asked whether or not the discourse markers in the sentences facilitated their understanding of the texts. Some of the sentences include the following:

- *If* the Life Assured commits suicide, this policy will become void.
- The repayment of the loan in whole *or* in part may be made to the Company at any time.
- The Company will not grant loans upon security of the policy *until* the Policy Owner has attained the age of eighteen (18) years.
- The terms and conditions outlined *herein* shall be binding upon the parties involved.
- *Notwithstanding* the above, the Insurer retains the right to terminate the policy anytime.
- *Inasmuch* as the policyholder has complied with all terms, the claim shall be processed promptly.
- The policy shall cover any incidents occurring *heretofore* or *hereafter* during the coverage period.
- The insurer will cover the costs *provided that* the claim is valid.
- Medical evidence shall include evidence of significant *and* relevant ECG changes *and* angiographic evidence to confirm the location of stenosis.

The findings indicate that the use of discourse markers influenced the clarity and comprehensibility of the texts. In general, the participants perceived the use of the discourse markers could facilitate understanding of the texts to a certain extent, depending on the discourse markers themselves. The participants claimed that common discourse markers such as ‘and’, ‘but’, ‘however’, ‘if’, ‘so’, and ‘first’ could facilitate comprehension as these markers are basic and familiar to them. They quickly understood the meaning and functions of these words. For example, they knew that ‘and’ and ‘in addition’ were used to link similar ideas and provide more information. In addition, they understood that ‘but’ and ‘however’ were used to signal opposite ideas.

On the other hand, the participants perceived more complex and unfamiliar discourse markers such as ‘notwithstanding’, ‘wherein’, ‘thereto’, and ‘provided that’ were confusing and rather challenging to understand. The participants admitted that they did not know the meaning of the discourse markers themselves, let alone interpret the meaning of the texts. For example:

‘Those common ones like ‘and’, ‘but’ are easy. (I) can understand because I often hear and use them. Words like ‘notwithstanding’, ‘conversely’, I don’t know (P (3) – translated)

‘Aren’t ‘provided’ and ‘provided that’ the same?’ (P (4) – translated)

‘If (words like) ‘and’, ‘but’, I know. If ‘thereto’, ‘herein’, ‘wherein’, all the ‘in’. I don’t know. That’s why I don’t read (the policy). (P10 – translated)

'I often come across 'provided that' in contract documents at work. I know what it means. But other legal terms like 'inasmuch as', I am not sure.' (P (7) – translated

Thus, it can be inferred that while familiar and commonly used discourse markers facilitate understanding, the less familiar markers in daily usage can detract from the comprehensibility of the texts. This finding was observed across the diverse group of participants interviewed. In other words, the participants, regardless of their profession, academic level and English language proficiency, found it challenging to comprehend the complex and unfamiliar discourse markers. Even if the participants considered themselves 'good' in English, the unfamiliarity of the discourse markers used in the documents still affected their understanding. Although studies on the use of discourse markers in insurance policy documents and how they contribute to the comprehension of the texts have been very limited, there are a few that examined how discourse markers function in texts and how they can affect readability and comprehension (Tiersma, 2008; Hyland, 2005; Wagner & Cheng, 2011; Schneiderová, 2013).

CONCLUSION

The present study has shown that insurance policies are laden with discourse markers. The findings indicate that the use of discourse markers could influence the comprehensibility of the policies. The use of common and familiar discourse markers did not pose comprehension problems among the policyholders. On the other hand, unfamiliar discourse markers used within complex sentence structures in legal documents created barriers towards comprehension. The findings were consistent across the diverse group of policyholders.

Lack of thorough understanding of the policies may lead to disputes and dissatisfaction if or when issues arise. Thus, addressing this issue is pertinent so that policyholders can fully understand the policies purchased. The findings have pointed out that complex and unfamiliar discourse markers can affect the readability of the policies. Using more common and familiar discourse markers can, therefore, improve the readability and comprehensibility of the documents.

DISCLAIMER

The views expressed in this paper are those of the author(s) and do not necessarily reflect the official policy or position of the Legal Affairs Division, Prime Minister's Department or any other affiliated organizations. The findings and conclusions are based on data and methodologies available at the time of writing and should be interpreted with caution. The authors assume no responsibility for any errors or omissions or for the results obtained from the use of this information.

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