



Case Report

1	Case Number	0093/13
2	Advertiser	IAG Insurance
3	Product	Insurance
4	Type of Advertisement / media	TV
5	Date of Determination	10/04/2013
6	DETERMINATION	Dismissed

ISSUES RAISED

2.1 - Discrimination or Vilification Age

DESCRIPTION OF THE ADVERTISEMENT

Television advertisement featuring a variety of people driving a car with Shane Webcke, former Brisbane Broncos player, in the front passenger seat. There are people dressed in fancy dress costumes, cheerleaders, a young man in a basecall cap and an older lady who appears unfamiliar with the positioning of the indicators.

THE COMPLAINT

A sample of comments which the complainant/s made regarding this advertisement included the following:

Recently this advert, has included an older lady, who prattles on about driving the car ("What's this for...what's that for; how do I do this/that..." & so on) giving the impression she's totally incompetent to drive, plus showing the TV audience that she is a complete idiot, & should not be driving!

Which, is so "AGEIST", to all the older population, and is soooooo....discriminating- NRMA should be ashamed.

Older persons already get blamed for being real dills on the road, and because it's in an advert...oh my God it must be true.

Portraying this section of the population in this manner is shameful, and this section of the advert should be removed, plus NRMA & their ad agency should publicly apologize.

THE ADVERTISER'S RESPONSE

Comments which the advertiser made in response to the complainant/s regarding this advertisement include the following:

Your letter passes on details of a complaint received in relation to our television advertisement featuring a variety of people driving a car with Shane Webcke, former Brisbane Broncos player, in the front passenger seat. As requested, a digital copy of the advertisement is provided with this letter.

We sincerely apologise if this advertisement has caused any offence. The television ad is part of the "Anyone can drive your car" advertising campaign which we developed to show that any licensed driver is covered to drive our customers' cars under our comprehensive motor policy, without the need to be listed on the policy. In the campaign and in this advertisement we use a number of drivers across a range of age groups to demonstrate this. We are in no way meaning to be critical of older drivers.

We also wish to assure you that it was not our intention to, nor did we, convey a message that discriminates against or vilifies an older person in breach of section 2.1 of the AANA Code of Ethics.

1. *Intention of the advertisement and the related campaign*

As noted above, the advertisement, which forms part of a much broader campaign, is designed to show, in a humorous way, that anyone, irrespective of age or gender, is covered under an NRMA Insurance comprehensive motor policy even if they are not listed on the policy. This television ad does not infer that drivers in any age group are better or worse drivers than those in another group.

2. *Nature of drivers conveyed by the advertisement*

We have purposefully picked a variety of characters of all ages and genders to appear in the ad to demonstrate the range of people that are covered under an NRMA Insurance comprehensive motor policy and to be representative of our customer base. The scene which depicts an older lady driving the vehicle with Shane Webcke as her passenger was intended to be likeable and seen in a positive light by the audience. When creating the advertisement, we were very conscious of ensuring that both characters were depicted in an amusing and lighthearted fashion.

This character's questions arose because she had borrowed the car from Shane Webcke and was therefore unfamiliar with the vehicle and its controls, as opposed to arising out of her overall driving ability.

3. *The AANA Code of Ethics*

Section 2.1 of the AANA Code of Ethics states that "Advertising or Marketing Communications shall not portray people or depict material in a way which discriminates against or vilifies a person or section of the community on account of...age". The Determination summary entitled "Discrimination and vilification in advertising" published on your website further provides the following clarifications as to the meaning of "discrimination" and "vilification":

- *Discrimination: acts with inequity, bigotry or intolerance or gives unfair, unfavourable or less favourable treatment to one person or a group because of their race, ethnicity, nationality, sex, age, sexual preference, religion, disability and/or political belief.*
- *Vilification: humiliates, intimidates, incites hatred towards, contempt for, or ridicule of one person or a group of people because of their race, ethnicity, nationality, sex, age, sexual preference, religion, disability and/or political belief.*

Consistent with the lighthearted and humorous nature of our overall campaign our intention and design of the television ad as explained above, are not portrayed in a way which promotes unfair, unfavourable or less favourable treatment to older drivers and certainly does not humiliate or incite hatred towards or ridicule of drivers in any age group.

Accordingly, we do not believe our television advertisement contravenes section 2.1 of the AANA Code of Ethics.

NRMA Insurance places a very high value on its relationships with customers and the community, and is extremely conscious of the image it portrays in its advertising. We will take the complainant's concerns into consideration in relation to future advertising projects.

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THE DETERMINATION

The Advertising Standards Board ("Board") considered whether this advertisement breaches Section 2 of the Advertiser Code of Ethics (the "Code").

The Board noted the complainant's concerns that the advertisement is offensive and promotes age discrimination.

The Board viewed the advertisement and noted the advertiser's response.

The Board considered whether the advertisement complied with Section 2.1 of the Code

which requires that 'advertisements shall not portray or depict material in a way which discriminates against or vilifies a person or section of the community on account of race, ethnicity, nationality, gender, age, sexual preference, religion, disability, mental illness or political belief.'

The Board noted that the advertisement features a young man, Shane Webcke, (former Brisbane Broncos player) in the passenger seat of a car with various people having a turn at driving the vehicle. The voice over describes the features of the policy particularly how anyone who drives the vehicle is covered even if they are not nominated. The tagline is “we cover anybody who drives your car.”

The Board noted the complainant’s concerns that the scene of the older lady driving the car is suggesting that older drivers are incompetent, unsafe or bad drivers and that this could encourage the harassment of older drivers.

The Board noted that the campaign is designed to show that any licensed driver regardless of age or gender are covered to drive any vehicle as part of the comprehensive policy.

The Board noted that Insurance companies have a right to advertise their product and to highlight features that may make them different to other policies.

The Board noted that the older woman is the only person shown to have difficulty driving and that this concept is part of other IAG advertisements. The Board expressed concern that depicting older people in a less positive manner can contribute to negative stereotypes of older people and is unfortunate. The Board recognised that there is a genuine community concern regarding the stereotyping of elderly people as being less capable but considered that in this instance the scene is designed to be humorous and light-hearted and not a portrayal of the lady as being incompetent. The Board considered that the connection with the words “we let anyone drive your car” is not a negative comment but an indication of the policy feature allowing young and old to drive the same vehicle and be covered in the same way.

The Board noted that in each of the scenes there is something humorous taking place and that this is consistent across the whole advertisement and not just the scene of the elderly lady.

Based on the above the Board determined that the advertisement did not depict any material that discriminated against or vilified any person or section of society. The Board determined that the advertisement did not breach Section 2.1 of the Code.

Finding that the advertisement did not breach the Code on other grounds, the Board dismissed the complaint.