



Ad Standards Community Panel
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Ad Standards Limited
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Case Report

1. Case Number :	0120-21
2. Advertiser :	AHM Health Insurance
3. Product :	Insurance
4. Type of Advertisement/Media :	App
5. Date of Determination	26-May-2021
6. DETERMINATION :	Dismissed

ISSUES RAISED

AANA Code of Ethics\2.1 Discrimination or Vilification

DESCRIPTION OF ADVERTISEMENT

This radio advertisement has a 15 and 30 second version.

30 second radio script

VO: As a grown up, you have to answer the big life questions.

Inner voice: Like should I get bangs?

VO: Should you get health insurance?

Inner voice: Yeah, that, should i get health insurance..... And bangs?

VO: With ahm health insurance and you can live life with less worries.

Inner voice: Nice.

VO: So you can spend more time thing thinking about the important things.

Inner voice: Like bangs.

VO: Like bangs.

VO: With ahm. You're good.

15 second radio script:

VO: As a grown up, you have to answer the big life questions.

Like: Should I get health insurance. With ahm health insurance you can live life with less worries, and spend more time thinking about other things. Like: Should I get bangs?



VO: With ahm. You're good.

THE COMPLAINT

Comments which the complainant/s made regarding this advertisement included the following:

Sexist?! Are we really suggesting in 2021 that young women might care more about their haircut than "serious matters" such as insurance. Women have a hard enough time proving themselves in the workplace etc. we don't need to be portrayed as air heads in the media.

THE ADVERTISER'S RESPONSE

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

We refer to the complaint received by Ad Standards on 29 April 2021 (Complaint) which raises concerns with respect to the Advertisement's compliance with section 2.1 of the Australian Association of National Advertisers (AANA) Code of Ethics (AANA Code).

For the reasons set out below, ahm respectfully submits that the Advertisement does not breach section 2.1 of the AANA Code nor any other provisions of the AANA Code or related AANA Codes of practice.

Please note: ahm has made the decision to respectfully remove the Advertisement in question from its media placements, effectively immediately, while we await a response from the Ad Standards Community Panel.

BACKGROUND:

The Advertisement is one of a series of advertisements created to promote the ahm brand and product offerings in the period leading up to the end of the financial year. This is a key purchase period for private health insurance in the Australian market.

The Advertisement in question features a woman's internal monologue as she decides whether to get health insurance. The Advertisement follows a narrative construct that we use consistently in our communications.

The choice in dialogue is drawn from real human and customer insights. We have a vested interest in ensuring that these insights are grounded in the culture, mindset and environment our customers experience and that they are as factual and accurate as possible. This allows us to build a more meaningful emotional connection with our



audience over time and connect in such a way that demonstrates ahm understands them.

The Advertisement draws on two key insights that we have gathered using research and data:

1. Australians aged 22 – 34 who are purchasing health insurance feel pushed into the category. It is something they do not want to think about and purchase, but they feel obliged to, as though they need it. This means they are annoyed, unmotivated and see health insurance as a ‘grudge’ purchase.

Please refer to Appendix 1 to view relevant research slide.

Source: FiftyFive5 Internal Focus Group Qualitative Research (October 2019). Four two-hour focus group discussions with Australians aged 22-34. Title: Mindsets of H2 and Beyond.

2. Interest in bangs or fringes, and more specifically how to cut them, has spiked during 2020 and 2021. The number of google searches for the term ‘bangs hair’ increased in 2021 by 100% compared to the year prior. Equally, the phrase ‘how to cut bangs’ increased by 108% in 2020 compared to the year prior.

Please refer to Appendix 2 to view a snapshot of the relevant data.

Source: Google (2021). Google trends. Available at: <https://trends.google.com/>. Accessed on May 10 2021.

PURPOSE:

The purpose of the Advertisement is to promote our new brand platform (ahm - you’re good) and demonstrate how ahm’s straightforward health insurance can help consumers get their insurance sorted easily so they can achieve greater peace of mind, and live life with less worries.

The insights and script used in the Advertisement are intended to demonstrate that health insurance does not need to be an arduous purchase. In fact, the Advertisement suggests that ahm makes it simple and easy, which means our customers can get back to living their life the way they want to and feel good about doing so. The Advertisement juxtaposes the serious decision of getting insurance with the light-hearted decision of getting bangs to demonstrate that ahm makes it easy to get back to living their life the way they want to and feel good about doing so.

Moreover, the light-hearted nature of the Advertisement is consistent with ahm’s long history of playful advertising which is familiar to consumers.

COMPLAINT - SECTION 2.1 OF THE AANA CODE:



In light of the above background, we were very surprised (and quite disappointed) to receive notification of the Complaint and learn of the concerns raised relating specifically to section 2.1 of the AANA Code which prohibits advertisements which discriminate against or vilify a person or section of the community on account of race, ethnicity, nationality, gender, age, sexual orientation, religion, disability, mental illness or political belief.

Our vision at ahm is to ensure more Australians get access to straightforward, affordable health insurance. The greatest barrier for our audience, which skews younger than most health insurance providers, is that health insurance tends to be a grudge purchase – and there are many other things that the audience desire to engage with other than health insurance (including life's lighter side, entertainment, and life's simple desires).

In line with our creative strategy and direction, our characters represent our customers and their internal thoughts and feelings in a deliberately humorous way. Therefore, our advertisements feature the insights we have gathered about our customers' real thoughts and feelings. This Advertisement features a light-hearted exchange between a character and their inner voice. One side of their personality cares about choices that are often perceived as a grudge purchase (health insurance), while the other side of their personality is focused on lighter things (a new haircut).

The Advertisement positions ahm as the health insurer that will help customers take care of the grudge purchase, so our customers can focus on getting more out of life and enjoying life's simple and small moments of pleasure.

We acknowledge that the Advertisement is slightly exaggerated and hyperbolised but this is to achieve its comedic impact. To this end, it does not, in any way, stereotype, humiliate or ridicule women and we cannot see how any such inference can be credibly drawn. The Advertisement is clearly playful and humorous, particularly given the context of the Advertisement and ahm's advertising strategy generally. It draws on the humour and tone that ahm, as a brand, has used and continues to use in all advertisements and communications. It is in this spirit of light-heartedness that the Advertisement makes a connection with the audience using real insight, and positions ahm and ahm's products in our customers' lives.

The Advertisement taps into a popular and prevailing cultural reference - women are cutting and considering bangs more than ever on social media (due to COVID-19). We cite the following article, and youtube clip and google search results above. And while the Advertisement taps into a behaviour and interest that is more prevalent in recent times and with our particular audience demographic – we see the insight that people would rather engage with life's pleasure rather than health insurance as universal. We also note that given young females are a specific target audience of this campaign, the last thing ahm would wish to do is discriminate against them or vilify them. To the contrary, ahm is seeking to engage in a playful and clearly humorous way.



As such, ahm respectfully submits that the Advertisement does not depict material contrary to the Prevailing Community Standards on discrimination or vilification (in relation to gender). Accordingly, the Advertisement does not breach section 2.1 of the AANA Code.

SECTION 2 OF THE AANA CODE:

In addition to the above, we submit that the Advertisement does not breach any other provision in section 2 of the AANA Code. We set out our comments in this regard below.

Section 2.2 - Exploitive and Degrading Sexual Appeal

We do not consider the Advertisement breaches section 2.2 of the AANA Code as sexual appeal is not employed in the Advertisement.

Section 2.3 - Violence

We do not consider the Advertisement breaches section 2.3 of the AANA Code as there is no violence presented or portrayed in the Advertisement.

Section 2.4 - Sex, Sexuality and Nudity

We do not consider the Advertisement breaches section 2.4 of the AANA Code as the Advertisement does not depict sex, sexuality or nudity.

Section 2.5 - Language

We do not consider the Advertisement breaches section 2.5 of the AANA Code as the Advertisement does not contain any offensive language.

Section 2.6 - Health and Safety

We do not consider the Advertisement breaches section 2.6 of the AANA Code as the Advertisement could not reasonably be contrary to accepted community standards relating to health and safety.

Section 2.7 - Distinguishable as Advertising

We do not consider the Advertisement breaches section 2.7 of the AANA Code as the content of the Advertisement is clearly commercial in nature.

Other AANA Codes

For completeness, we note that the Advertisement does not fall within the scope of the AANA Code for Advertising and Marketing Communications to Children or the AANA Food and Beverages Marketing Communications Code. Similarly, as ahm is a not licensed wagering operator, the provisions of the AANA Wagering Advertising and Marketing Communications Code do not apply to the Advertisement.



THE DETERMINATION

The Ad Standards Community Panel (Panel) considered whether the advertisement breaches Section 2 of the AANA Code of Ethics (the Code).

The Panel noted the complainant's concerns that the advertisement is offensive by suggesting that women only care about their appearance.

The Panel reviewed the advertisement and noted the advertiser's response.

Section 2.1: Advertising or Marketing Communication 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 race, ethnicity, nationality, gender, age, sexual preference, religion, disability, mental illness or political belief.

The Panel noted the AANA Practice Note which provides guidance on the meaning of:

Discrimination - unfair or less favourable treatment

Vilification - humiliates, intimidates, incites hatred, contempt or ridicule

Gender - male, female or trans-gender characteristics.

Does the advertisement portray material in a way which discriminates against or vilifies a person on account of gender?

The Panel noted that "bangs" refers to a hair fringe.

The Panel noted the advertiser's response that the theme of the advertisement is based on data that an interest in bangs or fringes has increased in 2020 and 2021. The Panel further noted the advertiser's response that data indicates that Australians aged 22-34 do not want to think about health insurance.

The Panel considered that while the implication that women are concerned with their hair or appearance may be a stereotype, the implication that a woman is considering a fringe to be a big life decision is not itself negative in a manner that is discriminatory or vilifying.

The Panel noted that the advertisement suggests that listeners purchase AHM health insurance so that they can think about the important things, to which the woman responds "like bangs", however the Panel considered that this is not a suggestion that health insurance itself is unimportant or that women in general only consider their appearance important.

The Panel considered that the content of the advertisement did not show the woman to receive unfair or less favourable treatment because of her gender, and did not humiliate, intimidate or incite hatred, contempt or ridicule of the woman because of her gender.



Section 2.1 conclusion

Finding that the advertisement did not portray material in a way which discriminates against or vilifies a person or section of the community on account of gender, the Panel determined that the advertisement did not breach Section 2.1 of the Code.

Conclusion

Finding that the advertisement did not breach the Code on other grounds, the Panel dismissed the complaints.