



Ad Standards Community Panel
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Ad Standards Limited
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Case Report

1. Case Number :	0169-22
2. Advertiser :	IAG Insurance
3. Product :	Insurance
4. Type of Advertisement/Media :	TV - Free to Air
5. Date of Determination	10-Aug-2022
6. DETERMINATION :	Dismissed

ISSUES RAISED

AANA Code of Ethics\2.6 Health and Safety

DESCRIPTION OF ADVERTISEMENT

This television advertisement features a motorbike rider leaving a house and driving on a road. He motions for a car to overtake him, which it does. He is then seen riding on a beach and country road. As he is riding past a sports oval he stops as a ball rolls out in front of him. He then throws the ball back to the field. He rides past people struggling to load furniture in a van and does a u-turn. A voice-over describes a name change for insurance.

THE COMPLAINT

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

A car passing a Motor bike on the brow of a hill showing misleading and dangerous practice.

THE ADVERTISER'S RESPONSE

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

1. About NRMA Insurance

IAG is a leading general insurer in Australia and New Zealand. At IAG our purpose is to 'make your world a safer place'.



NRMA Insurance has a history of helping Australians in times of need since 1925. We are a trusted insurance brand in NSW, QLD, the ACT and TAS, and part of Insurance Australia Group (IAG).

NRMA has placed a significant role in the areas of community safety and is proud of its longstanding commitment to road safety. Road Safety initiatives that NRMA Insurance is currently actively involved in include the following:

- NRMA Insurance Bus Safety Program – a program that teaches kindy-aged kids in regional NSW about bus safety.*
- Merging crash hotspots – an education piece NRMA Insurance provides each year highlighting NSW/QLD/ACT crash hotspots.*
- Re-Act program – a program that raises road safety awareness amongst university students.*

Our passion for road safety and ‘making your world a safer place’ is further evidenced by the fact that NRMA Insurance has consistently developed and run road safety advertisements during the Christmas/school holiday period over the past four years. We note the consistent work we do in this space has been recognised by government agencies such as Transport NSW>

2. Background to the TV Ad

For many years, NRMA Insurance has owned and operated South Australian insurer SGIC. As of July 1, 2022, the SGIC brand transitioned its South Australian customers over to the NRMA Insurance brand, with Compulsory Third Party car insurance (CTP) the first product to transition.

The purpose of the 30” Television Commercial (TV Ad) was to get South Australians who currently have CTP Insurance with SGIC, to choose NRMA Insurance when their CTP comes up for renewal. The TV Ad was used to reassure customers that they will continue to receive the same local help by the same helpful people that are part of the same Australia-wide network, before prompting them to choose NRMA Insurance when it’s time to renew their CTP.

3. Description of the TV Ad

The TV ad opens on a rider driving away from a home that appears to be owned by a man and a woman. The presumption is that the rider has helped apply a tarp to their roof which we assume has been damaged in some way.

Two logos appear on the screen as the rider commences his drive throughout SA – SGIC and NRMA. They merge, SGIC becoming NRMA.

The rider, seeing a car approach his rear, signals for the car to overtake. We see this happening from the behind of the rider and the road ahead is clear of traffic for a significant distance. The car overtakes, with the road ahead over the crest of the shallow hill complaint specifically references the following issue:



A car passing a motorbike on the brow of a hill showing misleading and dangerous practice.

4. NRMA Insurance's Submission

For the reasons below, the complaint should be dismissed.

5.1 Discrimination or Vilification (section 2.1 of the Code)

There is no discrimination or vilification depicted in the TV Ad.

5.2 Exploitative or Degrading (section 2.2. of the Code)

There is no exploitative or degrading content depicted in the TV Ad.

5.3 Violence (section 2.3 of the Code)

There is no depiction of any actual violence or harm suffered in the TV Ad. We note that the car safely overtakes the motorbike, and there is no indication that this manoeuvre would not be completed safely or may result in an accident.

5.4 Sex, sexuality and nudity (section 2.4 of the Code)

There is no sex, sexuality or nudity in the TV Ad.

5.5 Language (section 2.5 of the Code)

There is no strong or obscene language used in the TV Ad.

5.6 Health and Safety (section 2.6 of the Code)

Section 2.6 of the Code states "Advertising or Marketing Communications shall not depict material contrary to the Prevailing Community Standards on health and safety."

In the advertisement, the NRMA Insurance motorbike rider is seen to signal to a car approaching its behind to overtake. A low camera angle obscures the full view for the audience, however the next cut shows that the road ahead is clear with sufficient distance to safely complete the overtaking manoeuvre, and no other traffic from either direction is visible. We see the road ahead come fully into view over the crest of the hill. Both parties complete the manoeuvre safely and legally, as stipulated under Australian Road Rules which specify that a driver may overtake provided (a) the driver has a clear view of any approaching traffic; and (b) the driver can safely overtake the vehicle. Whilst overtaking, the car leaves a safe gap between the vehicles.

Therefore, we strongly believe that the TV Ad does not contravene this section of the Code; and that the TV Ad does not depict any element of unsafe driving.

5.7 Distinguishable as advertising (section 2.7 of the Code)

The TV ad is clearly distinguishable as advertising. There is clear and prominent branding, with the recognisable SGIC, NRMA and 'HELP' Insurance logos displayed in the Ad.

5. Closing Submission



We thank Ad Standards for the opportunity to provide these submissions in relation to the complaint.

In an effort to demonstrate IAG's purpose of 'Making your world a safer place' and bring the NRMA Insurance brand spirit of 'Help' to life, our objective was to deliver a campaign that educates customers on the transition of SGIC CTP into NRMA CTP, detailing that customers can expect the same quality service, just with a different name.

Please do let us know if there are any further queries, otherwise we respectfully request Ad Standards dismiss these complaints.

THE DETERMINATION

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

The Panel noted the complainant's concerns that the advertisement depicts dangerous behaviour.

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

Section 2.6: Advertising shall not depict material contrary to Prevailing Community Standards on health and safety.

The Panel noted the Practice Note to Section 2.6 which states:

"Images of unsafe driving, bike riding without helmets or not wearing a seatbelt while driving a motor vehicle are likely to be contrary to prevailing community standards relating to health and safety irrespective of whether such depictions are for the product/service being advertised or are incidental to the product."

The Panel noted the advertiser's response that the shot was seen from a low camera angle, but that the advertisement shows that when overtaking the vehicle has a clear view of the road ahead.

The Panel noted that the road featured had broken lines and that it would be legal for the vehicle to overtake in this location. The Panel noted that the shot was filmed from behind the motorcycle driver, and it was not clear that the motorcyclists view would be obstructed. The Panel noted that when the car is seen to overtake it can be clearly seen that the road ahead is clear. The Panel considered that the vehicle was seen to overtake the motorcycle safely and legally.

The Panel noted that there is a scene at the end of the advertisement where the motorcyclist is seen to do a U-turn to assist people moving furniture. The Panel noted that he waits until there is a gap in the centre line of the road to perform the U-turn.



The Panel considered that the motorcyclist is shown to indicate, that the road is clear, and that the manoeuvre is performed safely.

Overall, the Panel considered that most members of the community would not find the advertisement to be promoting unsafe driving behaviour.

Section 2.6 conclusion

The Panel considered that the advertisement did not contain material contrary to Prevailing Community Standards on health and safety and determined that it did not breach Section 2.6 of the Code.

Conclusion

Finding that the advertisement did not breach any other section of the Code, the Panel dismissed the complaint.