



CASE REPORT

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| 1. Complaint reference number | 396/07 |
| 2. Advertiser | IAG Insurance (NRMA - trolley) |
| 3. Product | Insurance |
| 4. Type of advertisement | TV |
| 5. Nature of complaint | Violence Hooliganism/vandalism/graffiti – section 2.2 |
| 6. Date of determination | Tuesday, 11 December 2007 |
| 7. DETERMINATION | Upheld – discontinued or modified |

DESCRIPTION OF THE ADVERTISEMENT

This television advertisement opens on two young men skylarking with a supermarket shopping trolley on the roof of a nearly-deserted carpark. One man is riding in the trolley while the other pushes him at speed. A female voiceover asks "Does your car insurer offer a hassle-free 24/7 paperless claim service? NRMA Insurance does. Does your insurer offer great prices across NSW? NRMA Insurance does." The men are then seen steering the trolley rapidly towards one car parked against a wall but as the trolley approaches at speed, the unmanned car darts quickly out of the firing line, causing the trolley to smash into the brick wall behind it. As the men recover from the crash, the car moves slowly back to its original position against the wall. The female voiceover concludes "So unless your car takes care of itself, it's time to get a better deal."

THE COMPLAINT

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

Irresponsible advertising showing morons how to damage vehicles in car parks.

THE ADVERTISER'S RESPONSE

Comments which the advertiser made in response to the complaint/s regarding this advertisement included the following:

We apologise for any concern this advertisement may have caused. We also wish to assure you that it was not our intention to cause offence to any members of the public. The advertisement forms one in a series of ads designed to display, in a fictitious and humorous way, a car/house protecting itself from harm.

Our intention with this advertisement was to use a common situation (the two young men playing with a trolley in a shopping centre car park) to show, in an entertaining way, the need for car insurance as accidents can happen. In no way did we intend, in the ad, to promote or encourage damage to property and the actions of the two young men was merely the result of skylarking going wrong.

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

Further, on our reading of the Advertiser Code of Ethics, we do not believe that this matter breaches section 2.2. We trust you agree with our view, but would welcome any feedback you may have.

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 concern that the advertisement depicted unsafe behaviour with shopping trolleys that could lead to copycat behaviour and damage to motor vehicles.

The Board noted that it has previously considered advertisements which included depictions of people making unusual uses of shopping trolleys. In a recent decision 267/07 Riva Coffee, the Board dismissed complaints that the advertisement depicted unsafe behaviour and stated that:

The advertisement did appear to be a supermarket although there were no shoppers. It appeared clearly to be a staged environment and a fantasy representation of 'shoppers' carried away by the product. The Board considered that the advertisement was a parody of recent films that appear on the pop culture 'you tube' and that most viewers would see this as such. The Board considered that the advertisement depicted a fantasy situation that was unlikely to lead to copycat behaviour that would be contrary to prevailing community standards on health and safety. The Board determined that the advertisement did not depict material that is contrary to prevailing community standards on health and safety.

After viewing the current advertisement the Board considered that the depiction of the two boys in a car park was not represented in an exaggerated or fantasy setting, rather that it was quite clearly seen as an everyday scene of two kids mucking around in a shopping trolley. The Board considered that the majority of the advertisement depicts the two boys having fun and that the images are likely to be seen as fun and are not unlikely to encourage copycat behaviour. The Board noted that the image of the car reversing itself and the concept of the car protecting itself, is a fantasy concept. However the Board considered that the advertisement as a whole depicts guys pushing each other around in a shopping trolley at speed in a carpark, which is an activity that is contrary to prevailing community standards on safety.

Finding that the advertisement breached section 2.6 of the Code, the Board upheld the complaints.

ADVERTISER'S RESPONSE TO DETERMINATION

Comments which the advertiser made in response to the determination regarding this advertisement included the following:

Although disappointed with this decision, I can confirm that the TV advertisement in question has been removed from broadcast.