



## **CASE REPORT**

1. Complaint reference number	514/06
2. Advertiser	IAG Insurance (SGIC)
3. Product	Insurance
4. Type of advertisement	TV
5. Nature of complaint	Discrimination or vilification Gender - section 2.1
6. Date of determination	Tuesday, 16 January 2007
7. DETERMINATION	Dismissed

## **DESCRIPTION OF THE ADVERTISEMENT**

This television advertisement shows the words "Women are better drivers" gradually advancing towards the camera and appearing larger. A female voiceover announces "Now that we've driven that point home, here's another. SGIC rewards female drivers with lower premiums on comprehensive Car Insurance (woman is shown smiling and jingling car keys in her hand) because women are safer drivers. Call 133 233. SGIC. We can't help but help".

## **THE COMPLAINT**

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

*I feel this is a sexist comment.*

*It is sexist to say that one sex is superior at driving compared to the other. clear sexual discrimination.*

*I believe this advertisement to be of a sexist (sic) nature and could be classed as very derisive in this current atmosphere we do not need any advertisement that compounds this anomaly but one that ameliorates the current driving attitudes in Australia.*

## **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 in these advertisements to be either sexist or discriminatory. These advertisements are intended to communicate a fact regarding women drivers clearly and in a memorable fashion, while outlining a resultant benefit offered to women drivers by SGIC.*

*When creating the ad we were very aware of not being discriminatory which is why the ads present the claims made in a matter of fact, non emotive way. The different premium charged to women drivers is clearly based on fact and for that reason we do not consider the communication to be either discriminatory or sexist.*

*Our advertising statement that woman are better drivers because they are safer drivers, is based on our 2005 South Australian claims statistics which show that, on average, female drivers have less accidents (5.1%) and those accidents are of a lesser severity (7.2%), than men.*

*SGIC 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 however, take the complainant's*

*concerns into consideration in relation to future advertising projects.*

## **THE DETERMINATION**

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

The Board viewed the advertisement and considered whether it breaches Section 2.1 dealing with discrimination based on gender.

The Board acknowledged that the advertisement explicitly pointed out a difference between women and men. However the Board felt that the tone of the advertisement lent a seriousness to the notion that "women are better/safer drivers" and that, in the context of an insurance company which takes account of risk in setting its premiums, it was reasonable to advertise the reason why the company set its premiums differently for women. The Board also noted that the assertion that "women were better drivers" was based on statistical evidence provided by the company in its response. In view of context and nature of the statements about women in the advertisement, the Board determined that the advertisement did not vilify or discriminate against men or women and hence did not breach Section 2.1.

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