

<b>COMPLAINT NUMBER</b>	19/156
<b>COMPLAINANT</b>	P Davies
<b>ADVERTISER</b>	Youi Insurance
<b>ADVERTISEMENT</b>	Youi Insurance, Television
<b>DATE OF MEETING</b>	15 April 2019
<b>OUTCOME</b>	No Grounds to Proceed

**Advertisement:** The Youi television advertisement refers to 40 different insurance options available and shows examples of how premiums can differ based on risk factors. The advertisement illustrates this with a map of Auckland and flags showing individuals and the impact their risk factors have on their premiums.

**The Chair ruled there were no grounds for the complaint to proceed.**

**Complainant, P Davies, said:** You i NZ. This add gives the impression that they are a principal provider of domestic insurance in the central Auckland area. Although I have not been able to ascertain the actual % of the market that they have in this area I believe that they are not a major provider. (Commenced in N.Z. about July 2014.)

The add does give the impression that they do have a considerable number of clients in this area. This is done by indicating the number of white flags on sticks that are purporting to be their clients who have received discounts for e.g. car kept in a secured garage when not in use. This may give prospective clients false confidence that it is safe to go with them as a number of others already have.

**The relevant provisions were Advertising Standards Code - Principle 2, Rule 2(b);**

**The Chair** noted the Complainant's concern the advertisement gave the impression the Advertiser was a principal provider of insurance in the Auckland area which is misleading.

The Chair carefully reviewed the full script of the advertisement which states:

“Hey Auckland. Which of the 40 ways to save would work best for you? St Heliers, a short distance from the city is where Russ lives which is 3/40, drive less than 10kms to work could be best for him. Flatbush where most people have off street parking is where Sue works from home so number 5, park securely during the day would work best for her. Why not see which of the 40 ways apply to you, you could save lots, you can get a quote online at youi.co.nz and save 15%. “

The Chair said the advertisement does not say the Advertiser is a principal insurance provider in Auckland. The Chair considered the likely takeout for most consumers would be the advertisement was attempting to highlight and personalise the breadth of risk factors that could refine the cost of your insurance premium.

The Chair said the flags were an illustrative tool used to represent Youi customers and some of the 40 possible insurance options. The Chair agreed a large number of flags were shown but when considered in relation to the population of Auckland, she did not consider most consumers would believe Youi was the main provider of insurance in the city.

The Chair ruled the advertisement was unlikely to mislead or deceive consumers and had been prepared with a due sense of social responsibility. It was therefore not in breach of Principle 2 or Rule 2 (b) of the Advertising Standards Code.

The Chair ruled there were no grounds for the complaint to proceed.

**Chair's Ruling:** Complaint **No Grounds to Proceed**

#### **APPEAL INFORMATION**

According to the procedures of the Advertising Standards Complaints Board, all decisions are able to be appealed by any party to the complaint. Information on our Appeal process is on our website [www.asa.co.nz](http://www.asa.co.nz). Appeals must be made in writing via email or letter within 14 days of receipt of this decision.