



LUCKY WITH AAMI

Strategic Brand Campaign Analysis



Before buying insurance issued by AAI Limited trading as AAMI or AAMI Business Insurance, read the applicable PDS at aami.com.au and consider whether it's right for you. T&C also available. Limits, conditions, exclusions apply. AAMI Roadside Assist is an optional cover with our Comprehensive Car Insurance. Available 24 hours after calling cover. Terms and conditions for cover apply.

Campaign Links

Australia Campaign

Lucky You're With AAMI - AAMI

[youtube.com/watch?v=RcOKoZ7gCBM&time_continue=2&source=ve&path=NzY3NTg&embeds_referring_euri=https%3A%2F%2Fcampaignbrief.com%2F](https://www.youtube.com/watch?v=RcOKoZ7gCBM&time_continue=2&source=ve&path=NzY3NTg&embeds_referring_euri=https%3A%2F%2Fcampaignbrief.com%2F)

USA Campaign Equivalent

Allstate Mayhem....You're in Good Hands - Allstate

<https://adage.com/video/allstate-baseball-dad-30s/>



Current Context & History

Founded in 1969, AAMI (Australian Associated Motor Insurers) disrupted the industry by combining accessible pricing with mass-market appeal. [1,2]

Now a flagship of the Suncorp Group, AAMI is a cultural icon in Australian advertising, famously known for the "Rhonda & Ketut" and "AAMI Girls" eras.

In 2024, AAMI partnered with Ogilvy Australia to launch the "My Country" platform, reinvigorating the iconic tagline for a new generation facing unique national quirks. [3]

Brand & Campaign Purpose [2,3]

Company Purpose

To bring joy and simplicity to insurance by making it accessible, straightforward, and human-centric—transforming a grudge purchase into a personal and design-led experience across all Aussie touchpoints.

Campaign Purpose

To boost brand emotional connection by embracing the "quirks" of Australian life. By showcasing AAMI's proactive support through comedy and action, the campaign reinforces the brand's role as a national protector.

The "Boring Insurance" Problem

For Consumers

Desiring reliable, fast, and affordable protection without the clinical vibe or high-barrier clinical language. Consumers need insurance that "fits" their life fast, without the clinical "bore" factor of legacy competitors.

For the Industry

Struggling to attract younger, action-oriented shoppers due to outdated legacy models, impersonal clinical service, and a lack of digital tools that make the claims process feel "joyful" and design-led.

Competitive Review: What They're Doing [4,5,6]

Allianz Australia – “Care You Can Count On”

- Recently launched new brand platform focused on care, confidence, and reassurance
- Campaign uses emotional storytelling to show how Allianz supports customers through life events
- Moves away from product features → focuses on feelings and trust
- Supported across TV, digital, social, and partnerships (e.g. sport sponsorships)

NRMA Insurance – “A Help Company”

- Repositioned itself as “A Help Company”, not just an insurer
- Campaign highlights helping customers before, during, and after incidents
- Focuses on real-life support, community, and long-term reliability
- Uses large-scale integrated campaign across TV, digital, and partnerships

Youi – Personalised Insurance Messaging

- Focuses on “you-shaped” insurance, tailored to each customer
- Campaigns highlight flexibility and personalised cover
- Emphasises customer service and understanding individual needs
- Uses conversational, human tone to stand out from generic insurers



Competitive Review: Why They Do It [4,5,6]

- Allianz: Aims to appeal to premium, security-conscious consumers who value global scale and feature-rich policies. Strategy is built on reducing risk through expertise.
- NRMA: Uses strong brand recall and proven "help" messaging to maintain category leadership and drive appointment/membership bookings.
- Youi: Focused on rebuilding transparency and restore confidence through a brand reset. The goal is to regain usership via high-touch customer service.

The "Busy Aussie" Savvy-Juggler [7]



Who are they?

- Aged 25-50, core around 30s-40s
- Both genders
- Live in urban and suburban areas
- Working professionals, families, car owners, renters
- Middle to upper-middle income
- Busy, practical, not super interested in insurance

The **AAMI loyalist** is value-conscious and design-driven. They see insurance as a necessary utility that should be simple, efficient, and reliable. They gravitate toward brands that reflect Aussie authenticity and individuality.

Fit: AAMI provides them with the ease of app-based claims and quick roadside assist, making the clinical process feel convenient and personal.



Brand Positioning & Map

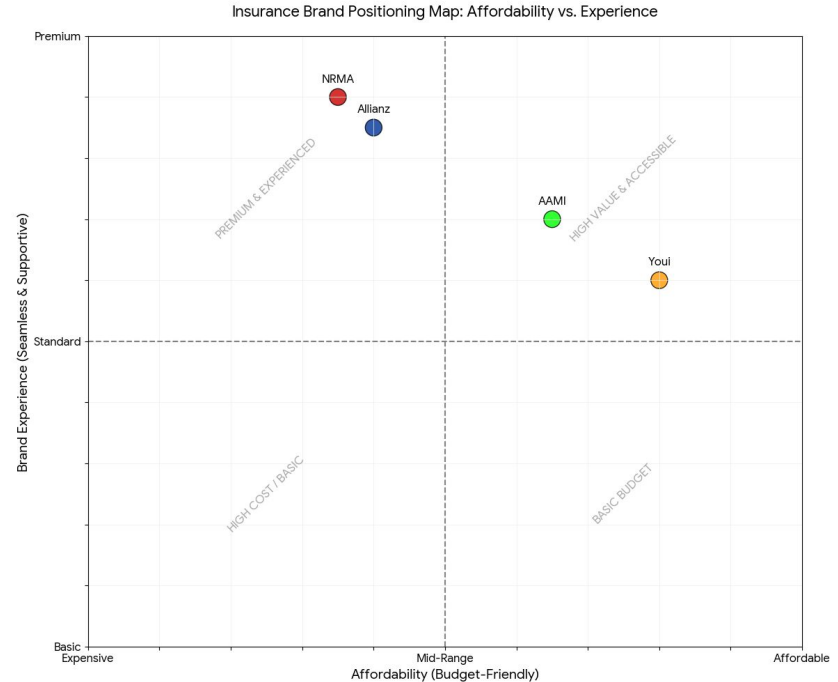
Brand Attributes

- Relatable, Witty, National, Protective, Simple

Company Values

- **Authenticity:** Real, relaxed conversations.
- **Accessibility:** Value-led pricing starting for mass market.
- **People First:** Staff trained to be curious, not salesy.

Brand Positioning Map [9]



USA Counterpart: Allstate Mayhem [11,12]

- **Background:** Launched to personify "Mayhem" as a chaotic character. Reinforces commitment to accessibility and preparedness.
- **Comm Strategy:** Focus on brand recall and modern care; builds resonance by showing care can be convenient.
- **Target:** Young, tech-savvy urban professionals aged 18-35 seeking modern care.



Comparison Chart

Strategic Component	AAMI (Australia)	Allstate "Mayhem" (USA)
Campaign Background	"The Lucky Country": Reinvigorates the brand by embracing Australian "quirks" and national identity.	"Mayhem Is Everywhere": Personifies abstract risks as a chaotic character to show why cut-rate insurance is a risk.
Target Customer	"The Savvy-Juggler": Urban/suburban professionals (25-50) who are time-poor and value-conscious.	"The Value-Seeker": Young, tech-savvy professionals (18-35) who prioritize comprehensive protection over just the lowest price.
Positioning	User-Oriented: Focuses on the "relief" of being covered; warm, witty, and approachable.	Product-Oriented: Focuses on the "gap" in coverage; edgy, cynical, and cautionary.
Promised Benefit	Emotional: The "sigh of relief" and feeling "lucky" even when things go wrong.	Functional/Security: The assurance of being "in good hands" against unpredictable disasters.
Communication Strategy	Transformational: Uses humor and optimism to turn a "grudge purchase" into a joyful experience.	Informational/Involvement: Uses high-stakes comedy to educate on the dangers of being under-insured.
Path to Purchase	Discovered/Considered: Often triggered by relatable life "quirks" or OOH visibility.	Considered: High-involvement decision making based on the realization of potential risk.
Media Strategy	Reach: Massive OOH, cinema, and social media presence to capture the "Busy Aussie".	Reach & Frequency: Heavy TV rotation, sports sponsorships, and viral social media stunts.
Tone of Voice	The "AAMI Wink": Relaxed, witty, optimistic, and quintessentially Australian.	Witty/Destructive: Sharp, cynical, and high-energy; feels like a polished action film.
Distinctive Assets	Visual/Audio: Bold "AAMI Red" livery and the iconic "Lucky you're with AAMI" jingle.	Personification: The "Mayhem" character (Dean Winters) and the "Good Hands" logo/tagline.

Key References/ Sources

- [1] Suncorp Group (2019): About Us. <https://www.suncorpgroup.com.au/about>
- [2] AAMI Official (2024): <https://www.aami.com.au/>
- [3] Ogilvy Australia (2024): AAMI Explores the Lucky Country in New Brand Platform. <https://campaignbrief.com/aami-explores-the-lucky-country-in-new-brand-platform-and-campaign-via-ogilvy-australia/>
- [4] Allianz Australia (2024). About Us: Our Global Heritage and Local Commitment. Retrieved from <https://www.allianz.com.au/about-us.html>
- [5] NRMA Insurance (2024). About Us: Help Like No One Else. Retrieved from <https://www.nrma.com.au/about-us>
- [6] Youi Insurance (2024). About Us: We Get You. Retrieved from <https://www.youi.com.au/about-us>
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