



## Case Report

<b>1</b>	<b>Case Number</b>	<b>0432/10</b>
<b>2</b>	<b>Advertiser</b>	<b>NIB Health Funds Limited</b>
<b>3</b>	<b>Product</b>	<b>Insurance</b>
<b>4</b>	<b>Type of Advertisement / media</b>	<b>TV</b>
<b>5</b>	<b>Date of Determination</b>	<b>27/10/2010</b>
<b>6</b>	<b>DETERMINATION</b>	<b>Dismissed</b>

### ISSUES RAISED

2.5 - Language      Use appropriate language

### DESCRIPTION OF THE ADVERTISEMENT

The advertisement opens with the word KISS on the screen which is described as standing for "Keep It Simple Stupid". Paul Harragon then goes on to talk about nib health insurance, with the focus of the advertisement being the "simplicity" of nib's product design and claiming process.

The final screen shot has the text: "nib - it's worth it. 131463. nib.com.au".

### THE COMPLAINT

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

*We feel this ad is degrading to all. Basically it's offensive in the way it's insinuating we are all stupid. It actually tells us to "keep it simple stupid". In consideration of joining a health fund "It WONT".*

### THE ADVERTISER'S RESPONSE

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

*KISS – is an acronym for the design philosophy ‘keep it simple stupid’. The KISS principle states that simplicity should be a key goal in design, and that unnecessary complexity should be avoided.*

*As stated in the advert this is a “principle we’ve applied to our health cover” in an attempt to make it easy to understand and easy to use. The consumer perception is that Private health Insurance is notoriously difficult to understand, and to use. The example demonstrated in our advertisement supports the application of the KISS philosophy to the way we design our health cover. Specifically, it ‘spells out’ how ‘simple’ we make it to ‘know what you get back’ on your health cover when you make a claim.*

*Keep it Simple Stupid - is a commonly used term in everyday vernacular. The high level of understanding and adoption of this principle amongst our audience makes it a clear way to communicate our core message of ‘simplicity’ in this advertisement”*

*nib has provided information to consumers using plain language and we believe that neither strong or obscene language has been used in this instance.*

## **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 noted the advertiser’s response.

The Board considered whether the advertisement was in breach of section 2.5 of the Code. Section 2.5 of the Code states: “Advertising or Marketing Communications shall only use language which is appropriate in the circumstances and strong or obscene language shall be avoided.”

The Board noted the complainant's concern about the use of the expression “keep it simple stupid” insinuating that all people are stupid. The term has been taken as degrading and offensive.

The Board noted the advertiser's response and reviewed the advertisement.

The Board noted the meaning of the term “keep it simple stupid” in this context (ie: KISS principle). The Board considered the advertiser’s response that in this instance the acronym was being used in the modern sense for a design philosophy aimed at avoiding unnecessary complexities. The Board considered that the term “keep it simple stupid” used to describe a principle in the advertisement was used in a context which most members of the community would accept as appropriate, and that its use in modern Australian language is a commonly used term in everyday vernacular. The Board considered that most members of the community would consider that the language was not inappropriate and was not strong or obscene.

The Board determined that the advertisement did not breach section 2.5 of the Code.

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

