



CASE REPORT

1. Complaint reference number	216/98
2. Advertiser	Insurance Commission of WA
3. Product	Insurance
4. Type of advertisement	TV
5. Nature of complaint	Discrimination or vilification Other – section 2.1
6. Date of determination	Tuesday, 10 November 1998
7. DETERMINATION	Dismissed

DESCRIPTION OF THE ADVERTISEMENT

The Board viewed two versions of the advertisement. Both versions had similar or the same visuals viz people in an urban area going about their business but carrying others on their backs while doing so. The script (male voiceover) varied between version 1 and version 2.

1. ‘A little white lie about back injury, a little fib about whiplash or pain, its not only dishonest its also fraud and it’s a \$160.00 burden of extra insurance costs each hard working Australian has to carry every year...Call Fraudline and get the bludgers off our backs.’

2. ‘Some people think insurance companies are fair game but the fact is that even though the majority of workers compensation and motor vehicle injury claims are genuine, fraud claims are burdening us all with extra insurance premiums and costs every year. If you know someone we’re all carrying, do yourself a favour call...’

THE COMPLAINT

Comments the complainants made about the advertisement included:

‘(the advertisement) makes reference to people who have back and neck injuries as a financial burden on society...accept that there are a small number of people with back complaints trying to make a fraudulent claim the tone of the advertisement labels all sufferers under this category prejudicially.’

‘The fact that this Advertisement depicts everyone with a bad back as a bludger and a Fraud, makes me feel sick, for those like me who are genuine.’

THE DETERMINATION

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

Members of the Board could see that the advertisement may be offensive some members of the community. However, the Board felt that the portrayals did not constitute discrimination or vilification and did not breach the Code. The Board dismissed the complaint.