


2009 Agent and Broker Training

### Applied Ethical Reasoning

Harry Carstens  
Ethics and Compliance Officer  
Regence BlueShield



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### Four Models for Right v. Right

- Truth *versus* Loyalty
- Short Term *versus* Long Term
- Justice *versus* Mercy
- Self *versus* Community

(Proposed by Rushworth Kidder, founder of the Institute for Global Ethics)



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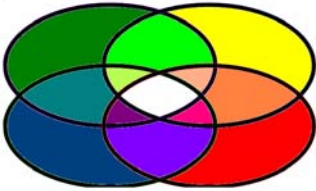
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### Four Dimensions of Ethics




Dignity, Respect, Fairness, Justice

Healthy Relationships

Group and Environmental Well-being

Individual Development

Proposed by John Dienhart, Professor, Seattle University



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
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 **Step Model for Ethical Decisions**

- Identify the concern

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
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 **Step Model for Ethical Decisions**

- Identify the concern
  - Is this an ethical *issue*?
    - A clear choice between right and wrong
  - Is this an ethical *dilemma*?
    - Two morally correct courses of action
    - Mutually exclusive

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
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 **Step Model for Ethical Decisions**

- Identify the concern
  - Is this an ethical *issue*?
    - A clear choice between right and wrong
  - Is this an ethical *dilemma*?
    - Two morally correct courses of action
    - Mutually exclusive
- Gather the facts
  - What do you know about the situation
  - What do you infer about the situation

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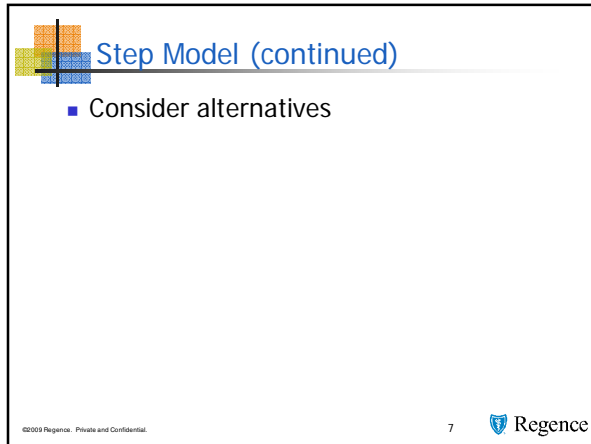
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Step Model (continued)

- Consider alternatives

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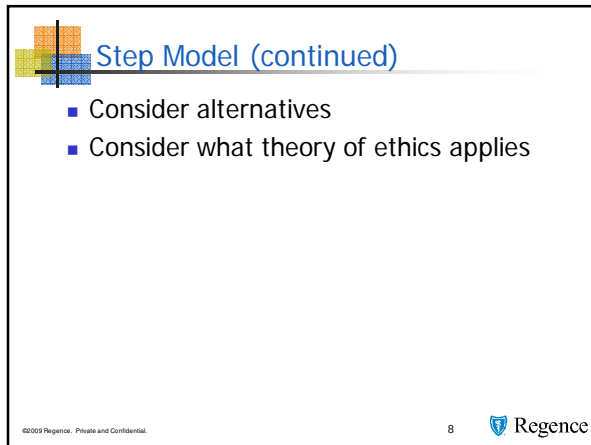
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Step Model (continued)

- Consider alternatives
- Consider what theory of ethics applies

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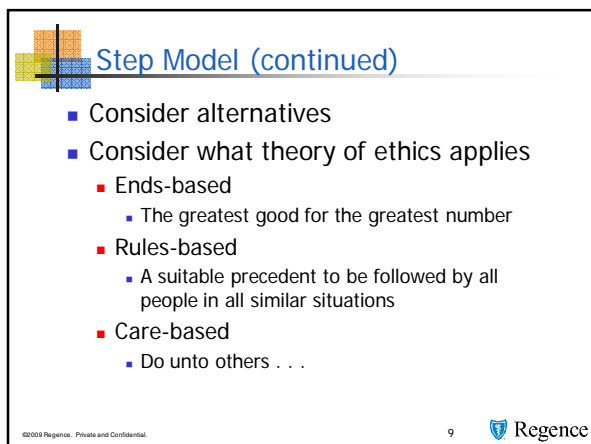
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Step Model (continued)

- Consider alternatives
- Consider what theory of ethics applies
  - Ends-based
    - The greatest good for the greatest number
  - Rules-based
    - A suitable precedent to be followed by all people in all similar situations
  - Care-based
    - Do unto others . . .

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### Step Model (continued)

- Make a decision and act on it.

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### Step Model (continued)

- Make a decision and act on it.
- Evaluate the outcome
  - Adjust if necessary

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
- Each group will discuss the 3 issues for about 20 minutes

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
- Each group will discuss the 3 issues for about 20 minutes
- Discuss the significant issues in each scenario

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
- Each group will discuss the 3 issues for about 20 minutes
- Discuss the significant issues in each scenario
- "Significance" means anything you want it to mean
  - Most interesting
  - Most problematic
  - Strikes a nerve

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
- Each group will discuss the 3 issues for about 20 minutes
- Discuss the significant issues in each scenario
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  - Most interesting
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  - Strikes a nerve
- Reconvene in a large group

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### Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
- Each group will discuss the 3 issues for about 20 minutes
- Discuss the significant issues in each scenario
- “Significance” means anything you want it to mean
  - Most interesting
  - Most problematic
  - Strikes a nerve
- Reconvene in a large group
- Be prepared to discuss what you decided and why

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### Discussion

- For each scenario:
  - What is the issue?
    - Right vs. wrong?
    - Right vs. right?
    - Wrong vs. wrong?
  - What are the facts?
    - What do you know?
    - What can you infer?
  - What, if anything, should be done differently?

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 Discussion

- Pulled over for stopping at a red light

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 Discussion

- Pulled over for stopping at a red light
- Sam the underwriter Googles the applicant

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 Discussion

- Pulled over for stopping at a red light
- Sam the underwriter Googles the applicant
- Constance lies about her age

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### Conclusions

- Most real ethics issues are murky

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
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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities
- It is often necessary to discuss ethics with others

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities
- It is often necessary to discuss ethics with others
- Reasonable people may disagree on matters of ethics

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities
- It is often necessary to discuss ethics with others
- Reasonable people may disagree on matters of ethics
- Be willing to make mistakes

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities
- It is often necessary to discuss ethics with others
- Reasonable people may disagree on matters of ethics
- Be willing to make mistakes
- Monitor and revise if necessary

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### Conclusions

- Most real ethics issues are murky
- Ethics are different from personal values
- Ethics are about communities
- It is often necessary to discuss ethics with others
- Reasonable people may disagree on matters of ethics
- Be willing to make mistakes
- Monitor and revise if necessary
- Value forgiveness

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### Questions?

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