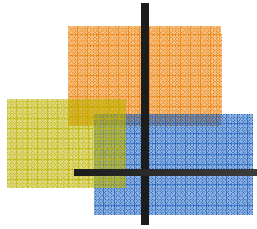




2009 Agent and Broker Training

Applied Ethical Reasoning

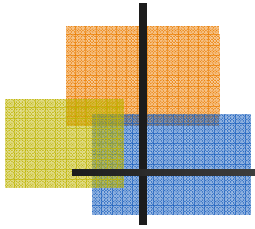
Harry Carstens
Ethics and Compliance Officer
Regence BlueShield



Four Models for Right v. Right

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

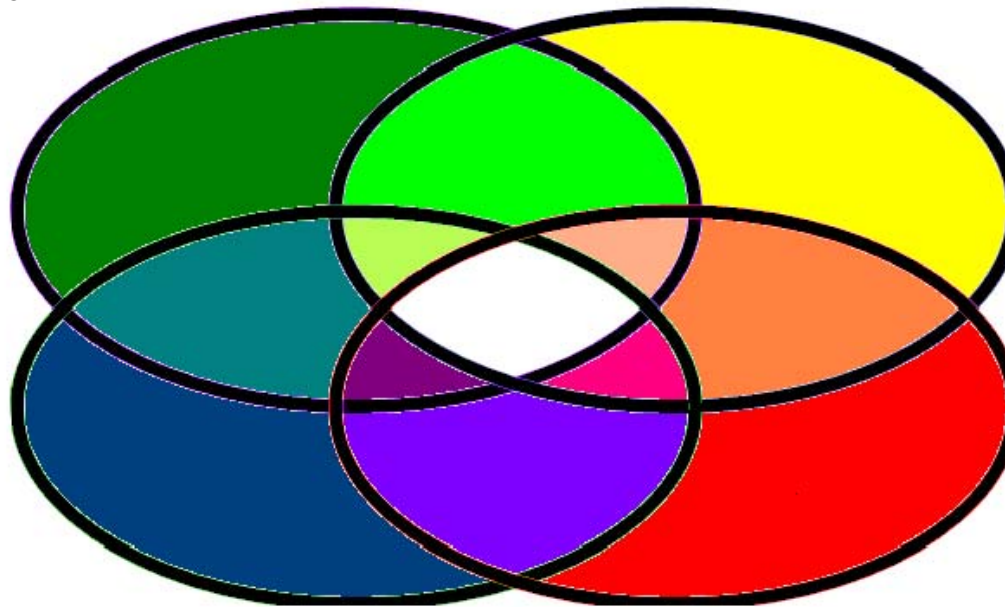
(Proposed by Rushworth Kidder, founder of the Institute for Global Ethics)



Four Dimensions of Ethics

Dignity, Respect,
Fairness, Justice

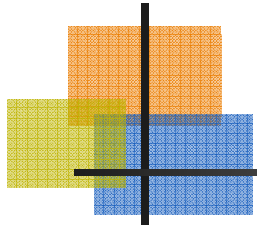
Healthy
Relationships



Group and
Environmental
Well-being

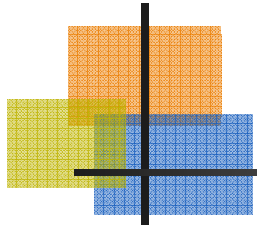
Individual
Development

Proposed by John Dienhart,
Professor, Seattle University



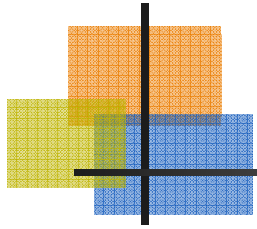
Step Model for Ethical Decisions

- Identify the concern



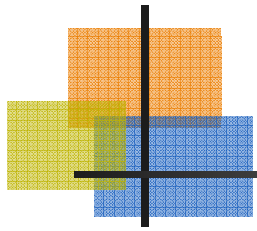
Step Model for Ethical Decisions

- 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



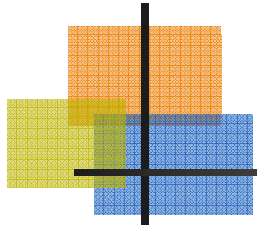
Step Model for Ethical Decisions

- 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



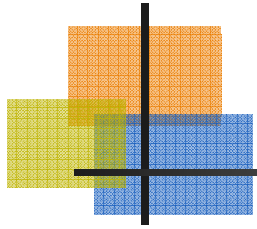
Step Model (continued)

- Consider alternatives



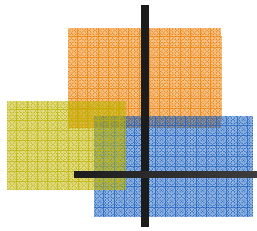
Step Model (continued)

- Consider alternatives
- Consider what theory of ethics applies



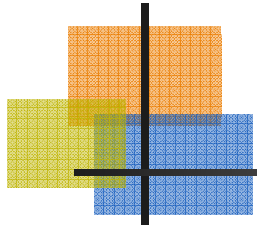
Step Model (continued)

- 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 . . .



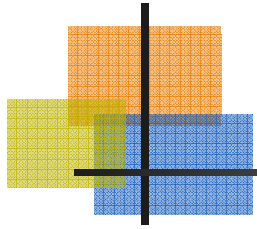
Step Model (continued)

- Make a decision and act on it.



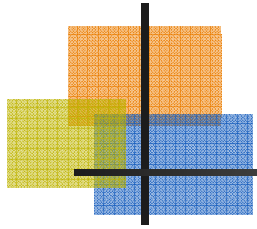
Step Model (continued)

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



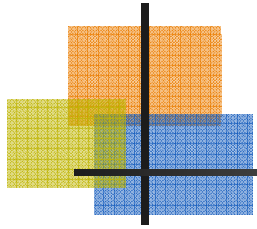
Ethical Decision-making Exercise

- Form small groups of 6 – 7 people



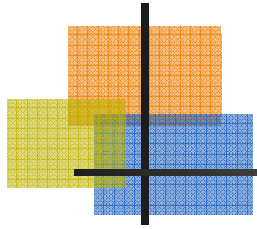
Ethical Decision-making Exercise

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



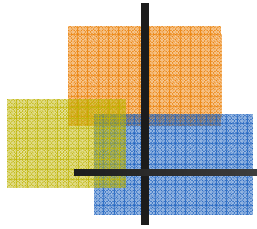
Ethical Decision-making Exercise

- 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



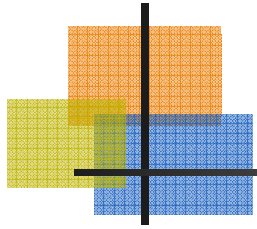
Ethical Decision-making Exercise

- Form small groups of 6 – 7 people
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- Discuss the significant issues in each scenario
- “Significance” means anything you want it to mean
 - Most interesting
 - Most problematic
 - Strikes a nerve



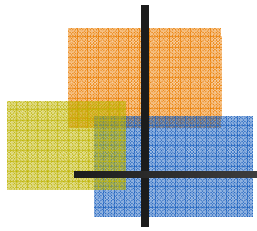
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- Reconvene in a large group



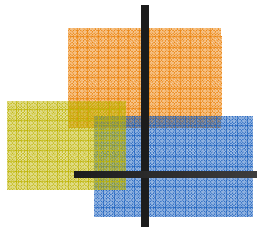
Ethical Decision-making Exercise

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- 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



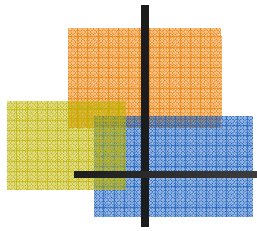
Discussion

- 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?



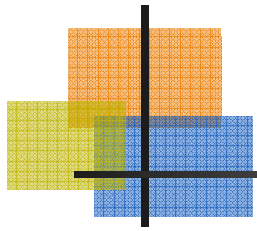
Discussion

- Pulled over for stopping at a red light



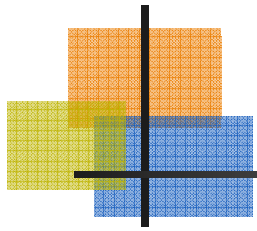
Discussion

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



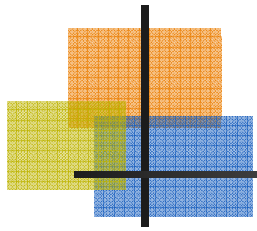
Discussion

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



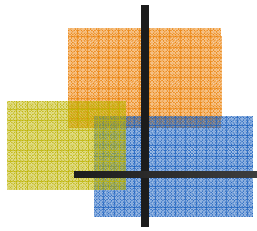
Conclusions

- Most real ethics issues are murky



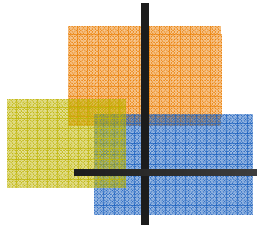
Conclusions

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



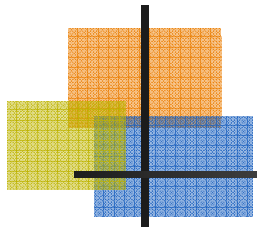
Conclusions

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



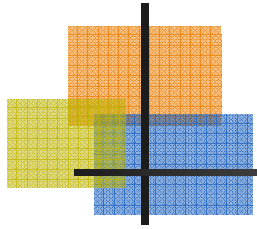
Conclusions

- 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



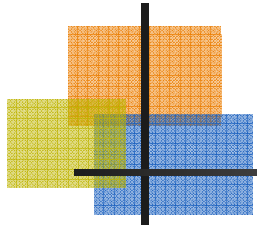
Conclusions

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- Ethics are about communities
- It is often necessary to discuss ethics with others
- Reasonable people may disagree on matters of ethics



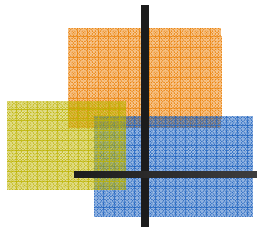
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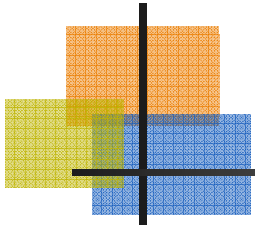
Conclusions

- Most real ethics issues are murky
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- Be willing to make mistakes
- Monitor and revise if necessary



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



Questions?