Privacy, Ethics, and New Technologies
Presented By Central Illinois CPCU Ethics Committee
Which of the following most closely represents your opinion related to privacy ethics and today’s new technologies

1. They do not pose any significantly more ethical issues related to privacy than technologies did in the past
2. They pose some additional ethical issues but are sufficiently handled on a case by case basis and don’t require significant training or changes in company compliance guidelines changes
3. They will soon pose significant ethical issues and likely require significant training and changes in company compliance guidelines
4. They pose serious ethical issues and require immediate action including education, compliance and possibly legal action
Example of use of private information
Issue 1-Remote Sensing
Examples of (Micro) Drones
Examples of Uses of (micro) Drones

Fire and Accident Investigations

Hazards Assessments After Cats

Roof Inspections and Measurements

Can increase safety at scene, and reduce risk of injury from roof inspections
Investigating Fraudulent BI Claims

Traditional Surveillance Photo

Drone Surveillance Photo - Playing Golf

Drone Surveillance Photo - Mowing in Back Yard
Disabled Truck Driver Awarded $1.5 million because he couldn’t drive then immediately drove 2000 miles on vacation and posted photos of Facebook along the way. Action: Jailed for 9 months.
Which statement most closely represents your opinion regarding the use of technology to fight insurance fraud?

1. Insurance fraud affects everyone and using new technologies to fight fraud should be encouraged with few restrictions

2. Fighting insurance fraud is important but new technologies have significant ethical issues that need to be addressed through training and company compliance guidelines

3. Individual privacy should never be compromised even for noble goals such as fighting fraud; therefore significant training, compliance guidelines, and possibly regulations need to be put in place
Facebook Introduces “Graph Search”

• 83% of corporate recruiters are using search engines to uncover information about candidates

• Graph Search allows you to search what other people have “liked”

Mark Zuckerberg, CEO of Facebook
Issue 3 - Remote Tracking

- Cell phone data trail is used in civil cases
- Apps and Social media allow tracking “friends”
- Insurers and customers may benefit from remote tracking using GPS
- RFID chips can track items and people
Examples of Radio Frequency ID (RFIDs)

RFID for Patients

RFID for Avis Rental Cars

RFID for Disney Wristbands

RFID for hotel keys
Ethical Issues and Privacy

- What types of personal information should be private? Who decides?
- Is there a difference between information that is potentially harmful if shared versus information that is just embarrassing?
- In what ways, and for what purposes, can personal information be used?
- In what way(s) must person be notified of how information will be shared?
- Is consent required with every use of information?
- Does person have right to verify accuracy of information and make corrections?
- Does person have the right to retract information?
- How should private information (like medical info) be treated? What safeguards must be in place?
General Questions of Ethics to Consider

- Is it legal?
- Does it conform to principles and values promoted by your Company?
- How will your action impact you, your work group (or department), and the Company?
- What impression would you have if someone else acted similarly, and it impacted you, your department, your business?
- Would you feel comfortable explaining your action to our family, friends or the media?
- Did you exercise high standards of responsibility?
Case Example- Instagram Terms of Use

Should you be concerned about Instagram's new privacy policy?

No, Instagram can't sell your photos: what the new terms of service really mean

Turns out no one really trusts Facebook after all

Instagram Privacy Policy Angers Users

Don't Miss Any Stories Follow The Verge
Some of the Instagram Services are supported by advertising revenue and may display advertisements and promotions, and you hereby agree that Instagram may place such advertising and promotions on the Instagram Services or on, about, or in conjunction with your Content. The manner, mode and extent of such advertising and promotions are subject to change without specific notice to you. (emphasis added)
Some or all of the Service may be supported by advertising revenue. To help us deliver interesting paid or sponsored content or promotions, you agree that a business or other entity may pay us to display your username, likeness, photos (along with any associated metadata), and/or actions you take, in connection with paid or sponsored content or promotions, without any compensation to you. (emphasis added)
Instagram Terms of Use
(Revised 1/19/13)

• Some of the Service is supported by advertising revenue and may display advertisements and promotions, and you hereby agree that Instagram may place such advertising and promotions on the Service or on, about, or in conjunction with your Content. The manner, mode and extent of such advertising and promotions are subject to change without specific notice to you. (emphasis added)
Instagram Fallout

• Instagram revised their terms to quiet the media uproar, but did they act ethically?
• Are users better off with the “old” terms?
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Privacy and Ethical Issues Diagram

**Ends Justifies the Means**

- **Use of Technology to Prevent Sharing Private Information to In Order to Not Get Caught Committing Wrongful Act**
- **Use of Prohibited Private Information to Catch People Doing Wrongful Acts**

**Rights of the Individual**
- **Use of Privacy Law to Prevent Sharing Private Information That Would Have Helped Prevent Crime**

**Rights of the Many**
- **Actions Taken Based on Established Standards Regardless of Outcome**
- **Blocking the use of private information that may be potentially harmful to an individual (even if potentially beneficial to society)**
- **Use of private information that is fully known and understood that benefits majority of policyholders (but is potentially costly to a few)**

Draft by Katie School 2013
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