

Ethical Values: You know them when you see them!

Leader: Ethical values are hard to describe. We know an ethical person when we see one, but what exactly does that person do to make us believe they are ethical??

Ask the group: Can we agree that the following traits signify ethical behavior?

- Honesty and Integrity
- Respect and Caring
- Promise-keeping, Trustworthiness, and Fairness
- Personal Accountability

Look around, you will see people shaking their heads positively, or saying “yes”.

Now, divide the attendees into groups of 3’s or 4’s. Ask each group to discuss each bulleted trait above, and describe them with a word or phrase. (Hint: if a group seems stumped, ask them to write down what those words mean to them)

Give the groups a couple of minutes to do all bulleted words, then, starting with the first bullet, ask a group to give their word or descriptive. They will come up with many descriptives, be sure they come up with the following:

- Honesty & Integrity – Trustful, forthright, candid
- Respect & Caring – courteous, treats customers with dignity, recognizing the rights of stakeholders
- Promise-keeping... - Fulfilling commitments, being realistic, sense of equity, open-mindedness
- Personal Accountability – practicing what you preach, never passing the buck

Applying those traits and what they mean, ask the groups to discuss the following case studies. You may find it helpful to go back to the small groups of 2,3, or 4’s for the initial discussion of these case studies and then open the discussion to the entire assembly.

Case Studies

A. Ann Underwriter, is an auto underwriter with the Fire and Casualty Company. Her job includes the selection and rejection of applicants for auto insurance and requires that she make a decision regarding the class into which the applicant will be placed. All applicants are categorized as above average, or below average, and the premium charged is considerably higher for below average insureds.

One of the agents in her territory is Sue Agent, who also runs a foreign car agency. Sue's business is dominated by members of one ethnic group who live in a section of the city that is somewhat rundown, but there is no available data to indicate a higher-than-average loss ratio in that area. Ann has automatically classed these applicants as below average because she believes that they are "bad risks".

B. Claims adjuster is investigating a fire loss. The insured has signed an authorization for the adjuster to obtain financial information, but has asked the adjuster not to search the Internet for unauthorized information. The adjuster decides to search the web and uncovers substantial information. He advises his supervisor of all of these events.

C. A loss prevention engineer employed by an insurance company feels that an insured firm is engaging in practices which violate many of the requirements of the Occupational Safety and Health Act (OSHA). The engineer reports these violations to the insurer's underwriting department but not to the Occupational Safety and Health Administration.

D. Suzy Adjuster has been working with an auto rental company for several years. She has been able to negotiate very competitive prices for daily rentals and has a good working relationship with the vendor. The vendor representatives asked her to introduce them to other adjusters in the office. They offered to bring in pizza and drinks for a lunch and learn session. They wondered if it would be a good idea to offer door prizes to those adjusters who attended, such as baseball tickets or a weekend getaway.

Closing:

Assign each group one of the following questions:

- What thought or idea “squared” with you in this seminar?
- What made you view something from a new angle in this seminar?
- What new piece of information completed or “closed the circle” for you?
- List an action or a new approach you will now take because of what you learned today.

Let each group give their answer.

Thank everyone for attending and for their participation!