# **Briefing sheet and response sheet**

Please study the scenario below.

Please put your responses in the answer boxes below the relevant question and when you have finished, submit this document to the assignment.

It is important to remember that this is an individual piece of work:

* It will be submitted to Turnitin to support the academic integrity of the assignment
* You must work on your own and must not involve anyone else in this assignment work.

## **Scenario**

## Two years ago, Amal purchased a new vehicle from a popular car manufacturer. He recently tried to renew his vehicle insurance and was alarmed by the 40% increase in his insurance premium. To gain a better understanding of the price rise, he requested an insurance report from local insurance bureau. While investigating the contents of the report, he noticed a detailed rundown of all trips carried out in the car. This included distance, duration, details of rapid acceleration and hard braking during each trip. These details had been provided by his car’s manufacturer to an insurance data broker. Amal decided to contact his car manufacture to understand how and why this information was collected. He was informed of the terms and conditions he agreed to when he connected his vehicle to the manufacturer’s mobile phone application. There was a specific line that stated, “driving behaviour and vehicle performance data will be collected and may be shared with third parties”.

## **Questions and answer boxes**

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| **(a)**  **40 marks**  **Word limit: 350 words** | Identify **ONE** ethical issue that is relevant to the scenario above and analyse it from a **Deontologist** perspective. |
| **Ans:**  Ethical Issue Analysis from a Deontological Perspective  Ethical Issue Identified: Consent and Data Privacy  According to the scenario, the number one moral trouble worries consent and records privateness. Amal’s using records, which incorporates touchy behavioral metrics which includes distance, acceleration, and braking, turned into accumulated and shared with 1/3 parties (e.g., coverage records brokers) with out his specific, knowledgeable consent. Though Amal had agreed to a fixed of phrases and conditions, it’s questionable whether or not he turned into absolutely privy to the implications, specially concerning how his records might have an effect on coverage pricing.  Deontological Analysis:  Deontological ethics, hooked up via way of means of truth seeker Immanuel Kant, specializes in the obligation to behave according with regular ethical principles, no matter outcomes. This angle emphasizes the significance of respecting people’ rights and autonomy, in addition to performing in methods that align with ethical rules. Here’s how this trouble aligns with deontological ethics:  Informed Consent as a Moral Duty:  According to deontological principles, respecting autonomy is essential. This entails presenting people with clean, comprehensible records concerning any records series and its capability uses.  The producer’s approach—embedding records sharing phrases in excellent print in the app—violates the moral obligation to offer meaningful, specific consent. Amal turned into ignorant of the huge records series and its have an effect on on his coverage premium, which contradicts his autonomy and proper to make knowledgeable decisions.  Transparency and Truthfulness:  Kantian ethics perspectives truthfulness and transparency as essential ethical duties. The loss of clean disclosure concerning how Amal’s using records should effect coverage prices constitutes a failure to satisfy this obligation.  By now no longer transparently informing Amal approximately how his using records might be used, the producer breached its obligation to be sincere and transparent, as according to deontological ethics.  Universal Law Principle:  The “regular law” precept states that an movement is morally suited handiest if it could be universally carried out with out contradiction.  If all corporations have been to gather private records beneathneath ambiguous phrases and conditions, this will bring about full-size violations of privateness and autonomy. Hence, from a deontological angle, such practices are morally impermissible. |
| **(b)**  **30 marks**  **Word limit: 250 words** | Using the **Ethical OS toolkit**, identify **ONE** risk zone that is most applicable to the case study above with its related unintended consequences. Justify the reasons for your choice. |
| **Ans:**  The Ethical OS Toolkit has diagnosed a Risk Zone called "Tracking and Surveillance." This way that there may be accidental results whilst generation collects and video display units a variety of private records. The case is set carefully looking how Amal drives with out getting permission first. The records is then shared with an coverage business enterprise with out Amal knowing.  **Unwanted Consequences:**  **Privacy Breach:**  Watching Amal's riding is invading their private privateness. The accidental outcome right here is the hazard of a "surveillance society," wherein humans's non-public movements are usually watched and studied.  The statistics became now no longer simply accrued however additionally shared with others, inflicting Amal's coverage prices to head up with out her knowing. This indicates how dropping privateness could have real monetary results.  **Freedom Affected:**  Being watched through surveillance technology could make someone sense like they've much less independence, main to adjustments in conduct due to the fact they're usually being watched. Amal would possibly sense pressured to pressure differently, although it is safe, to keep away from getting penalties. Unintended Data Misuse: This instance indicates how statistics accrued for enhancing overall performance or protection may be utilized by coverage corporations to assess finances, that can effect customers in sudden ways. Justification: This is crucial as it relates at once to the primary hassle of statistics privateness in Amal's case. Unintended Consequences.These consequences display that private records can be misused through others, that can bring about much less privateness and freedom. This ought to make humans mistrust generation and growth useless surveillance. |
| **(c)**  **30 marks**  **Word limit: 250 words** | Identify the subsection of Principle 3 (**Duty to Relevant Authority**) of the **BCS Code of Conduct** that is the most relevant to this scenario. Justify the reasons for your choice. |
| **Ans:**  Relevant Section of BCS Code of Conduct: Principle three, Duty to Relevant Authority  Subsection: Principle three.1: “Ensure that relevant authority is privy to any cappotential conflicts of interest for your professional work.”  Justification: Principle three.1 of the BCS Code of Conduct is considerably relevant in Amal’s case, as it underscores the importance of transparency regarding cappotential conflicts of interest. The automobile manufacturer had a responsibility to inform Amal absolutely and absolutely about how his statistics will be used by 1/three occasions like insurance companies. By now not transparently disclosing that the usage of statistics ought to have an impact on insurance premiums, the manufacturer did now no longer recognize Amal's right to make an informed preference regarding his statistics.  This principle holds that any enterprise gathering personal statistics ought to inform clients of any conflicting hobbies that may have an impact on them, which consist of sharing statistics with 1/three occasions for monetary advantage. In this case, the manufacturer ought to advantage in a roundabout manner from this statistics sharing agreement, possibly compromising Amal's hobbies thru raising his insurance costs.  Furthermore, Principle three.1 emphasizes the responsibility to act with integrity and maintain public trust, especially even as handling sensitive statistics. By neglecting to highlight this massive factor of statistics usage, the manufacturer compromised client autonomy and trust. Had the enterprise employer adhered to this principle, Amal may want to have been better equipped to make informed alternatives regarding his statistics and the cap potential risks associated with it. |