Artificial Intelligence Personal Code of Ethics

As an individual employed in the insurance industry, I am already duty bound to uphold several professional codes of ethics. My individual employer has a code as does the professional associations that service the industry of which I am a member. Many of those core principles apply within the artificial intelligence context. Those include:

- Placing the public good above individual interests
- Adopting an attitude of continual self-improvement particularly with respect to applicable professional knowledge, skills, and competence.
- obey all laws and regulations and avoid any conduct or activity that would cause unjust harm to others.
- Striving to establish and maintain dignified and honorable relationships with those I serve and with fellow professionals.
- Assist in improving the public understanding of the field and lastly,
- Maintaining the integrity of the individual and those we represent.

Lastly, I a personal test for those ethical situations or actions that may not nicely fall within one of the canons above or specific policies below. That test is a question, "Would I be willing to have what I did prominently displayed by all the prominent news outlets?"

Principle	What I will do	What I will not do
Maintenance of safeguards	I will ensure that the safeguards; communicated, expected, or required are employed.	I will not seek to find ways or do things that technically achieve any expected safeguard but do not also follow the spirit and worse seek to subvert the intent of desired safeguards.
Data Discrimination/Bias	I will take active steps to mitigate bias upon any individual	I will not use systems and date in an unequitable way.
Privacy	I will work to ensure that the default position for using information is to ensure privacy for individuals.	I will not utilize data where consent of the individual cannot be demonstrated.
Consent	I will work to ensure that individuals that utilize systems are provided the opportunity to consent when their personal data will be used.	I will not work for a company that does not actively access its procedures for providing consent and report out on the decisions of customers.
Clarity	I will endeavor to provide succinct explanations of the use and collection of data.	I will not hide behind the complexities of data or data manipulation in order to avoid providing clarity to the individuals that are providing data.

Sensitive User Populations	I will seek to prevent access to programs that could potentially harms sensitive user populations.	I will employ any practices or process intend to manipulate any individual user outcomes or decisions based upon their individual disadvantage.
Transparency	I will endeavor to provide information in a manner that is discernible to a lay person looking to make and educated decision.	I will not hide behind any corporate veil or complexity of detail in provide answers or descriptions to those whose data we employ.
Safety	I will voice concern regarding and work that could cause, contribute, or lead to any unsafe condition for individuals.	I will note perform work or use that that I feel could be utilized in a manner to harm individuals.
Legal/Compliant	I will always perform work within both the letter and the spirit of the applicable laws, statutes, etc.	I will not perform any work, requests, or data capture that is not compliant with both the spirit and the letter of the law.