

Dataetik

Introduktion til emnet og de nye regler om rapportering i årsrapporten

FSR dialogmøde - 31. august 2021 – Marie Voldby, Director, ESG, Sustainability & Compliance

Dataetik i overskrifterne



Google is trying to end the controversy over its Ethical AI team. It's not going well

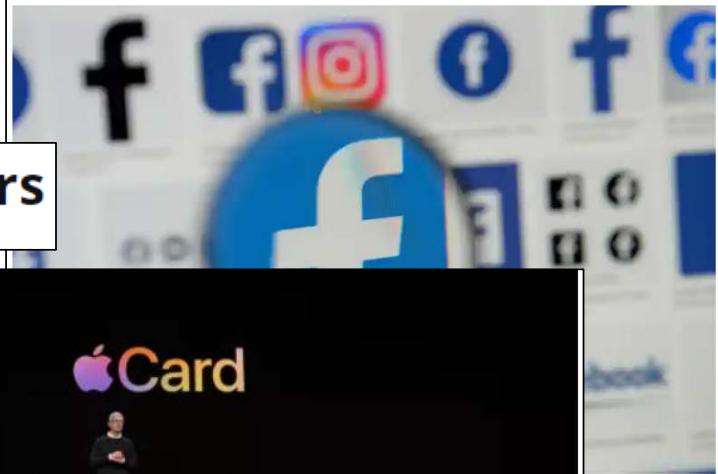
Financial Services firms turn to data ethics to manage digital risks

Ingka Group launches data promise to customers



Will Facebook's new oversight board be a radical shift or a reputational shield?

The panel has the potential to reshape how Facebook shapes the world and possibly introduce a new era of social media governance



Apple Card

Undersøgelse: Apples omstridte betalingskort frikendes for kønsdiskrimination

Kilder: [Google is trying to end the controversy over its Ethical AI team. It's not going well – CNN](#); [Will Facebook's new oversight board be a radical shift or a reputational shield? | Facebook | The Guardian](#); [Ingka Group launches data promise to customers | Ingka Group](#); [Financial Services firms turn to data ethics to manage digital risks | Accenture Banking Blog](#); [Undersøgelse: Apples omstridte betalingskort frikendes for kønsdiskrimination](#)

“Etiske spørgsmål drejer sig om, hvordan man behandler andre mennesker og andre levende væsener. Etik handler om, hvad det gode liv er, og betydningen af at tage hensyn til andre og ikke kun have blik for sig selv og sine egne behov.”

Et internationalt brancheeksempel – WFA – Data Ethics



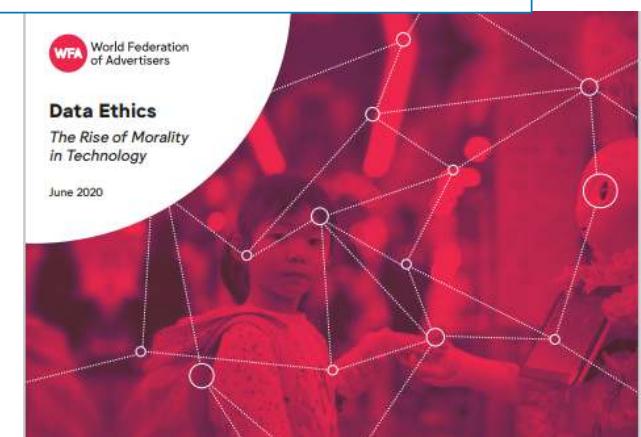
World Federation
of Advertisers

We are witnessing a data arms race...
...regulation continues to lose ground to the eye-watering pace of data-driven innovation...
...the gap between what we can do with data and what we should do with data is getting ever wider.
... a new code for the responsible and ethical use of data.

The Principles

In the absence of universal rules, companies must define their own code of data ethics; one that complements privacy and security policies. While these principles will reflect each company's culture, values and purpose, they will likely draw from the four themes addressed below:

- (1) respect
- (2) fairness
- (3) accountability
- (4) transparency



Et dansk brancheeksempel – Forsikring & Pension – “Cool or Creepy”

Tema

Dataetik

Udpluk fra F&Ps hjemmeside:

*For forsikrings- og pensionsbranchen
handler dataetik om at finde en
balance i de mange de svære
dilemmaer...*

*Vi risikerer at gå glip af nytteværdien i
kampen for privatlivets fred eller
omvendt miste vigtig livskvalitet i
vores iver efter at få det næste nye
dataprodukt...*

De dataetiske principper:

1. *Transparens*
2. *Personalisering og
forebyggelse*
3. *Datasikkerhed*



DATABRUG OG DATAETISKE PRINCIPPER
I FORSIKRINGS- OG PENSIONSBRANCHEN

Forsikring
& Pension

Forbrugerne og dataetik – et case study

Et studie udført af Deloitte og Ahold Delhaize undersøgte holdninger i forskellige europæiske lande til detailhandel/retail/supermarkedskæders anvendelse af forbrugerdata

Udvalgte observationer:

- Consumers in general are **willing to share their personal data**, with differences among countries, age groups, and online grocery shopping behavior.
- Grocery retailers are seen as highly **trustworthy**, and there is above-average willingness to share data more favorable than for non-grocery retailers, financial institutions, digital platforms, and social media platforms with them—. The only other organizations consumers trust more with their data are medical services
- Consumers **have high expectations** when it comes to **transparency, choice, and control**, over what data is being collected and how it is used.
- **Age and current online behavior** are the two parameters that have the strongest correlations to consumer data perceptions. There is a greater willingness to share personal data among younger consumers and those who shop online more frequently.



Redegørelse for dataetik, jf. ÅRL §99d og de finansielle regnskabsbekendtgørelser



Kravet til redegørelsen

Store virksomheder, som har en **politik for dataetik**, skal supplere ledelsesberetningen med en redegørelse for virksomhedens politik for dataetik.

Redegørelsen skal indeholde oplysninger om **virksomhedens arbejde med og politik for dataetiske spørgsmål**.

Har virksomheden **ikke en politik for dataetik**, skal ledelsesberetningen indeholde en redegørelse med **forklaring af baggrunden herfor**.



Forankring i organisationen

- Det er vigtigt at indtænke **forankring** i organisationen og **governance** allerede når man forbereder sin politik.
- Relevante elementer i implementeringen er **risikovurdering, klare processer** og **procedurer** for håndtering af data, **træning, kontroller** og **krav til samarbejdspartnere**.
- Kompleksiteten i data management betyder, at det er vigtigt at skabe et **roadmap**, der kan understøtte udviklingen af dataetik i virksomheden på **længere sigt**.



Deloitte.

A circular portrait of a woman with blonde hair, wearing a dark blazer over a black top. The portrait is set against a light blue background and is enclosed in a thin blue rectangular border.

Marie Voldby
Director,
ESG, Sustainability & Compliance
+45 20757825
mvoldby@deloitte.dk

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