

Working conditions

[Business](#)



Working Conditions Module 5 2 Ethical issues abound in the 21st century workplace. As such, all the actions of employees, employers, stockholders, and the like must always be the epitome of transparency, respect, and most of all, actions must be above board in order to prevent any ethical question pertaining to the actions of the company. By identifying the normative ethics involved in running an insurance company, and explaining what the company's utilitarian and deontological duties are, we will have discovered the proper path towards ethical decision making within the company.

Through my analysis of the situation at the insurance company and its corresponding ethical responsibilities, I should be able to effectively recommend decision making changes in the company that will help make all the decisions made acceptable and beyond question. All the information used within the paper shall be based upon the experience that I had with the insurance company and the decision making processes involved therein.

Some reference shall be made to reputable sources online for further reference regarding the content and meaning of my explanations. Module 5 - SLP Insurance companies are in the business of collecting money from clients for their future medical needs. As such, their clients have a degree of distrust when it comes to paying out their hard earned money to the insurance companies for their premiums. It is because of this distrust that the insurance companies must prove that all of their actions are constantly ethical and beyond reproach. We have to face the fact that over the decades, there have been some insurance companies that have failed to 3 meet the needs of their clients, with some even folding shop just when the client needed them the most. It is because of this sense of greed that tends to exist between the insurance providers that ethical issues most often come

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up with insurance companies. These agent incentives or “kickbacks” often times entices the agents to act in an unethical manner towards their clients. Such unethical behavior from the insurance agents most often arises from the encouragement of their company. In such cases, virtue ethics comes into question as the agent is placed in the uncomfortable position of delivering what the company needs from the clients regardless of his personal belief or support for such requested actions. What is the inherent character of the agent? Will he willingly take advantage of his client for his personal and business means, or will he do the proper thing that shall benefit the client more than the company? While deontological theories argue that these ethical decisions should be made upon the basis of one's duties and the others rights, it is important to note that under the school of thought based upon Utilitarianism, the agent will be expected to act upon the basis of choosing the right action that shall lead to happiness and benefit the most people. An insurance agent tends to be presented with this predicament on a daily basis. Most specially when the insurance company wishes to hike their quota, thus forcing the agent to choose between various schools of Normative Ethics. That is why in the insurance company that I was attached to for this module, I found that most of the agents were at a loss when it came to handling their client cases properly. They seemed to be confused as to whether to prioritize the needs of their 4 clients over the requirements of the company and their job. It is because of this predicament that I developed a number of suggestions meant to help ease the quandary that the agents often find themselves in. These suggestions were not meant to be the solutions to the problem. Rather, I meant for these to become the guidelines by which the agents can assess the needs of their job over the needs the

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client. In all instances, I made sure to notify the company that the needs of the client must always come first. All of the rationale surrounding the actions and decisions of the agent must be based upon company and legally accepted reasons. The final outcome of the decision that they make must be beneficial to the client while causing the least harm to the company they represent. The decision that they make must be consistent and based upon impartial reasons as well. After all, ethical violations often occur the minute that the decision maker becomes partial to a certain cause. (“ Normative Ethical Principles and Theories: A Brief Overview”) In the end, the true ethical actions of the insurance company and its representatives all depends upon the upstanding behavior, impartiality of the company representatives, and the ethical considerations that overpower the self serving tendencies of the company and its representatives. Sources N. A. (2002). Normative ethical principles and theories: a brief overview. faculty. stewards. edu. Retrieved from <http://faculty.stedwards.edu/ursery/norm.htm>