

Trust

Five letters, one word. Defined in the dictionary as 'reliance on the integrity, strength, ability, surety, of a person or thing'. The foundation of our modern business world.



ETHICS



TRANSPARENCY



STEWARDSHIP



ACCOUNTABILITY

OUR
COMMITMENT
TO CLIENTS

From the beginning we trusted one another in trade, later adding ledgers to ensure we balanced promises made and kept. Currency and Democratic Government both brought new levels of trust, that the people could trust the actions of the government and that the government would back a currency with the promise that you could trade a bill or coin for an equivalent unit of value, allowed for trade where time and exchange were no longer synchronous. As the modern legal and supply-chain systems evolved beyond the borders of a single nation, we grew to have trust intermediaries and proxies, but fundamentally the loadstone in our entire society is the one marked trust.

Trust, baring a significant effort, is not a renewable resource.

Where in the past trust could somewhat readily be verified, as our business has moved online, trust in a digital age has become much harder to establish and maintain. Now, data has multiplied in volume and amplified many times in value, and become more personal, it is our health information, our relationship information and information on our habits and activities. At the same time the data is becoming more personal it is also becoming easier to move, exchange, sell and utilize. The examples are endless where companies and technologies have failed in the trust we've placed in them. From data breach to unethical business models to opaque decisions criteria, trust has been eroded and the shadows of suspicion hang long over those who use data in their practice.

Multi-Health Systems Inc., MHS to most of us, works with some of the most personal data of our customers and their clients, and we do so with a keen awareness that trust is built one exchange at a time. I am excited today to announce our foundational work on a framework for trust in all our efforts to remain a global leader in the creation and delivery of Intelligent Solutions for Personal Achievement. For trust to be at the core of our promise to our customers and users, we need to excel at four related practices: **Ethics, Accountability, Transparency, and Stewardship**. As our industry further adopts predictive algorithms and artificial intelligence techniques, the important of a trust framework is only amplified.

First, we commit to ensure that our use of data and the outcomes, predictions, prescriptions and actions we take based on data, will always

be conducted in an ethical fashion, ensuring rigorous attention is paid to ensure bias (conscious and unconscious) is removed from our products and services, always with the interest of the individual and their community as the guiding factor.

Second, we will be transparent in our actions, recommendations (be they prescribed or acted upon), and the methods through which a prescribed recommendation or action was arrived at will be traceable and open to 3rd party examination. Where intellectual property rights and stakeholder privacy require's opacity, we will preserve an immutable record of the "how and what" for future review and we will practice 'qualified disclosure' to allow those with appropriate credentials and training to view and evaluate our products and services.

Third, as stewards of confidential and sensitive data, we will ensure the intention, method (process and practice), and outcome(s) of each data use, abiding by the laws of each country we do business within. Where national laws of origin, process, and transaction vary, we will work to the most stringent of the options to ensure clear and consistent use of data in all cases.

Finally, we will be accountable for our actions and the custodianship of the data we are entrusted with. We will openly communicate our intent and we will meet the commitments we make, ensuring an audit trail is available for review. Further, we will be accountable to our customers, partners, operating jurisdictions, and shareholders to maintain a legal, ethical, and accountable business through the actions of our entire workforce. For us, this means using Intelligent Assistants (IA) rather than Artificial Intelligence (AI) in our business practices. IA ensures a human oversight to automated systems and processes providing greater accountability.

Trust encompasses concepts that are broader and moral rather than legal in nature. To MHS trust is central to our business and the opportunity to lead the efforts in our industry around trust and transparency is important to me as a leader of a market leading firm.



Hazel Wheldon
Chief Executive Officer
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