BiDA
Observatorio Español sobre Big Data, Inteligencia Artificial y Data Analytics en el mundo empresarial

Análisis comparativo de la información sobre IA en los informes anuales de las empresas Ibex 35 y OMX Helsinki 25

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Questions

Are companies disclosing about AI? Where?

What are they talking about? General? Risks? Ethics? Products/apps? Projects? Units/labs?

Which are the best reporting examples?

Which are the projects or units they have launched?

Which are the products they have developed or they are using?

Research Methodology

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1. We downloaded all the official reports of each company
2. Within each report we searched all the mentions for the words “artificial intelligence”, “machine learning”, “deep learning” and “big data”.
3. We classified each mention within each pre-established categories.

Results- IBEX 35

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Companies	Document type	Categories						
		General Statement	Projects	Ethics	Products/Apps	Risk/Impact	Unit/Labs	TOTAL
ACCIONA	Sustainability report				1			1
ACERINOX	Annual report		1					1
ACS	Integrated annual report	1						1
AENA	CSR report							0
AMADEUS	Global report	1	1		1		1	4
ARCELORMITTAL	Integrated Report	1			1			2
B. SABADELL	Annual report							0
B. SANTANDER	Annual report	1			1			2
BANKIA	Annual report	1			1			2
BANKINTER	Integrated report	1	1		1			3
BBVA	Integrated Report	1			1			2
CAIXABANK	Annual report	1	1		1			3
CELLNEX	Integrated annual report	1						1
CIE AUTOMOTIVE	Annual report	1						1
ENAGAS	Annual report		1				1	2
ENCE	Sustainability report							0
ENDESA	Sustainability report	1	1		1			3
FERROVIAL	Integrated annual report	1	1		1			3
GRIFOLS	Annual report							0
IAG	Annual report	1			1			2
IBERDROLA	Annual Financial Report	1	1					2
INDITEX	Annual report	1	1		1			3
INDRA	CSR report	1						1
INM COLONIAL	Integrated annual report							0
MAPFRE	Integrated report				1			1
MASMOVIL	Annual report		1					1
MEDIASET	Annual report	1						1
MELIA	Integrated annual report	1			1			2
MERLIN	Management report							0
NATURGY	CSR report	1						1
RED ELECTRICA	Sustainability report	1						1
REPSOL	Management Report	1	1		1			3
SIEMENS GAMESA	Annual report				1			1
TELEFONICA	Management report	1	1	1	1		1	5
VISCOFAN	Annual report							0
		22	12	1	17	0	3	55

Descriptive statistic- IBEX 35

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Types of disclosure	Percentage of disclosure	Companies
No disclosure	20%	Aena, B. Sabadell, Ence, Grifols, Inm. Colonial, Merlín, Viscofan
Just a general statement	20%	ACS, Cellnex, CIE Automotive, Indra, Mediaset, Naturgy, Red Electrica
1-2 categories	37%	Acciona, Acerinox, ArcelorMittal, B. Santander, Bankia, BBVA, Enagás, IAG, Iberdrola, MAPFRE, MASMOVIL, Melia, Siemens Gamesa
3 categories	17%	Bankinter, CaixaBank, Endesa, Ferrovial, Inditex, Repsol
> 4 categories	6%	Amadeus, Telefónica

Results- OMX Helsinki 25

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Companies	Document type	Categories						
		General Statement	Projects	Ethics	Products/Apps	Risk/Impact	Unit/Labs	TOTAL
CARGOTEC	Annual Review	1						1
DNA	Annual report			1	1			2
ELISA CORPORATION	Annual Report	1	1		1			3
FORTUM	Annual Report	1						1
HUHTAMAKI	Annual Report	1						1
KEMIRA OYJ	Annual Report							0
KESKO	Annual report	1	1	1	1			4
KONE CORPORATION	Annual report							0
KONECRANES	Annual report							0
METSA BOARD	Sustainability Report	1						1
METSO OYJ	Annual Report							0
NORDEA BANK	Annual report	1	1		1			3
NESTE OYJ	Annual Report	1						1
NOKIA	Annual report	1	1	1	1		1	5
ORION OYJ	Annual report							0
OUTOTEC OYJ	Annual Report							0
OUTOKUMPU OYJ	Annual Report				1			1
SAMPO OYJ	Annual Report	1		1				2
STORA ENSO OYJ	Annual report	1	1		1			3
TELIA COMPANY	Annual report	1		1				2
TIETO OYG	Annual report	1	1	1	1			4
NOKIAN RENKAAT	Financial Review							0
UPM KYMMENE	Annual Report	1						1
VALMET	Annual Review							0
WARTSILA	Annual report	1			1			2
		15	6	6	9	0	1	37

Descriptive statistic- OMX Helsinki 25

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Types of disclosure	Percentage of disclosure	Companies
No disclosure	32%	Kemira, KONE, Konecranes, Metso, Orion, Outotec, Nokian Renkaat, Valmet
Just a general statement	24%	Cargotec, Fortum, Huhtamaki, Metsä Board, Neste, UPM
1-2 categories	20%	DNA Oyj, Outokumpu, Sampo, Telia Company, Wärtsilä
3 categories	12%	Elisa, Nordea Bank, Stora Enso
> 4 categories	12%	Kesko, Nokia, Tieto

Results- IBEX 35 and OMX Helsinki 25

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Types of disclosure	IBEX 35 percentage of disclosure	OMX Helsinki 25 prcentage of disclosure
No disclosure	20%	32%
Just a general statement	20%	24%
1-2 categories	37%	20%
3 categories	17%	12%
> 4 categories	6%	12%

Results- IBEX 35 and OMX Helsinki 25

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Categories	IBEX 35 percentage of companies	OMX Helsinki 25 percentage of companies
General Statement	63%	60%
Project	34%	24%
Product/App	49%	36%
Ethics	3%	24%
Unit	9%	4%
Risk	0	0

General Statement

The mentions to this category usually refer to the rapid technological change; the new technological trend that are penetrating all the sectors; the impact that new disruptive technologies have on the environment and on the business; the benefits that derived from the adoption of new technologies; the transformation tools that affect all business in interconnected way.

Projects- IBEX 35

Partnership projects to engage with promising start-ups.

Project	Company
Chair in Smart Industry	Acerinox
Amadeus Explore	Amadeus
Start4Big	CaixaBank
Enagás Emprende	Enagás
PERSEO	Iberdrola
Wayra	Telefónica

Projects- IBEX 35

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Project	Company
Excellence 360°: installation of sensors to improve process control & production and sales optimization	Acerinox
Initiatives to include artificial intelligence in bank operations (process transformation)	Bankinter
Digitalization of the Contact Center. Introduction of an assistance system for the operation in thermal power plant fleet. Implementation of predictive maintenance tools in Combined Cycle Plant. Predictive diagnostic: detection and diagnosis of faults in power plants.	Endesa
Prediction of consumer habits and passenger traffic patterns.	Ferrovial
ASPA: detection of failures in wind farms, photovoltaic plants and hydroelectric power stations	Iberdrola
Cantera Tecnológica Programmes for Big Data (DATA_GO) and Development (ZARA_CODE).	Inditex
PRECOG Cognitive Prediction for Business Continuity: to roll out a big data platform and an intelligent semantic information analysis engine	MASMOVIL
Management optimization of Tarragona refinery. Analytics Polyolefins: to anticipate in real time the quality of the product and to implement predictive and automatic plant parameter control system.	Repsol
Analysis of online abuse	Telefónica

Projects- OMX Helsinki 25

Partnership projects to engage with promising start-ups/ institutions

Project	Company
Elisa Artificial Intelligence Co-Creation Challange Partnership with the Finnish Center for Artificial Intelligence to develop research project	Elisa
Distinguished Academic Partner program Founding partner of a new Centre for Mobile, Wearable Systems and Augmented Intelligence, based in Cambridge's Department of Computer Science and Technology University Donations Program	Nokia
Nordea Ventures	Nordea Bank
Artificial Intelligence Accelerator Programme	Tieto

Projects- OMX Helsinki 25

Project	Company
Develop tools for store management and use AI in selection management and marketing	Kesko
Data scraping to access CO2 data in publicly available supplier reporting	Stora Enso
Experiment to prove that AI can be used for targeting services and to identify individuals in need for support, ultimately to prevent social exclusion of the young.	Tieto

Products/applications- IBEX 35

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Category	Description	Company
Detection	Fraud Defects detection to enable predictive maintenance Money laundering and terrorism financing Threats in cyber security Money laundering Product safety problems and harmful substances Threats to business operations	Amadeus Arcelormittal B. Santander Bankia BBVA INDITEX Telefónica
Diagnosis	Diagnosis of the turbines'state of health Diagnostic sensors on wind turbin generators	Acciona Siemens Gamesa
Optimisation	Big Data Analytical Platform to optimise data analytics Cognitive Platform to automate processes Customers transaction inquires "Now", online banking app Optimisation of congestion problems Improve reliability of the lifecycle of catalysts	Bankia Bankia Bankia CaixaBank Ferrovial Repsol
Prediction	Technical Data Management Framework Detection of non-technical losses Automatic assessment of reports Demand Valuation of vehicle damages	Amadeus Endesa Endesa INDITEX MAPFRE

Products/applications- IBEX 35

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Category	Description	Company
Recommender System	Personalized offers to travellers	Amadeus
	Show offers from advertising partners	Amadeus
	Terminal Recommender	Telefónica
	Customer-based network services	Telefónica
Speech Recognition	Chatbot	Amadeus
	Smart Contact Centres through voice print	Bankinter
	Chatbot Smart Assistant	BBVA
	Chatbot	CaixaBank
	Cognitive assistant Call Center,Virtual assistants for customers, Voice assistant for households	CaixaBank
	Chatbot integrated into social media platform	IAG
	Melia Virtual Assistant	Melia
	Aura Digital Assistant	Telefónica
Valuation	Smart MVS (Management Valuation System), valuation of health and safety at infrastructure	Acciona
	Defect recognition and quality assurance	Arcelormittal
	Credit scoring	Bankia
	Datapool to improve risk scoring model	CaixaBank

Products/applications for third party- IBEX 35

Telefónica-LUCA has developed AI products / applications for third parties: smart agro, smart urban lighting, smart energy efficiency solutions, fleet management, etc.

Products/applications- OMX Helsinki 25

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Category	Description	Company
Detection	AI-based control of IT service request	Elisa
Optimisation	K-RUOKA: online service and mobile app based on customer needs Artificial intelligence-based optimization of the ferrochrome smelter Finance delivery robots to reduce costs and save time from transactional work to analytics and strategic business support Optimising installation performance to support customer business decisions	Kesko Outokumpu Stora Enso Wärtsilä
Prediction	Cognitive Analytics for Customer Insight software to predict customer satisfaction and provide intelligent, digital-time recommendations to address subscriber issues	Nokia
Recommender System	Personalised customer service Customer service Marketing targeting and personalisation	DNA Elisa Kesko
Speech Recognition	Chatbot Chatbot Chatbot in Human Resources	Elisa Nordea Bank Nokia

Products/applications for third party- OMX Helsinki 25

Nokia and Tieto develop AI products / applications for third parties.

Product/app	Company
Connected Intelligence: connect people, machines and data intelligently, to enable the companies to predict customer behaviors, personalize experiences and act in digital time. Crowdsourcing platform. AVA cognitive services platform: offering predictive and proactive services across care and operations. Open Ecosystem Network is a free-to-use open innovation environment. It is centered around connecting companies and individuals to share their real-life problems, insights, assets and innovative solutions.	Nokia
Tieto Intelligent Wellbeing is a data-driven healthcare and welfare solution (preventive healthcare). Credit rating analysis.	Tieto

Units/Labs

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IBEX 35

Amadeus and Telefonica created innovation labs.

Enagás created Smart Energy Assets: a start-up that manages gas, based on latest-generation artificial intelligence algorithms.

Telefonica created LUCA: Telefonica's Big Data and Artificial Intelligence services unit

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Nokia acquired SpaceTime Insight Inc., a software-based company.

Nokia created NokiaBell Labs (research and development labs)

Risks

0 mentions

Some of the companies report on the potential of AI as a tool to mitigate other risk categories or the impact that AI can have on business or interested parties. But no company refers to AI as a risk.

Risks/Impact- IBEX 35

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RISK	POTENTIAL IMPACT ON THE BUSINESS	MITIGATING ACTIONS
Operational risks associated with a scenario involving a high penetration of renewable energy	Higher levels of investment and technological innovation, as well as more demanding deadlines for the development and adaptation of the transmission grid, in order to allow the connection and evacuation of an increasing amount of renewable generation, and greater complexity of the operation of the system, resulting mainly from a larger share of non-manageable generation within the energy mix.	· Strengthening of interconnections and the safe integration of renewable energy - Control Centre of Renewable Energies (CECRE). · Design and implementation of large-scale energy storage projects (Chira-Soria pumped-storage hydroelectric power station) and batteries in the non-peninsular territories and grids at an end-user level (innovation projects). · Promotion of demand-side management and smart grids initiatives, noteworthy among which is the Control Centre for the Electric Vehicle (CECOVEL), or the improvement of the monitoring of the state of the system through phasor measurements. · MANINT project, to optimise the management of transmission grid assets. · INTEGRA Project, for an adequate planning of the supply of materials and services required.
Risks related to digital transformation	Risks for the Group associated with not staying abreast of technological advances that could impede the carrying out of current activities and services, and the undertaking of new business opportunities associated with digital transformation.	· Digital Transformation Strategy. · Technological monitoring and conducting of Proofs of Concept and pilot projects: Big Data, artificial intelligence, Internet of Things, blockchain, Robotic Process Automation (RPA) and cybersecurity. · Design and implementation of data governance projects. · *Imagina* Project new ways of working that pursue a global transformation in the organisation.
Other climate change risks	Risks associated with climate change that could affect the Group's strategy, both physical risks (with impact on operations and facilities as a result of changes in climate parameters) and transition (associated with changes in policies, legislation, markets and technology needed to move to a low carbon economy).	· Specific strategy: "Commitment to climate change", whose axes are: - Integration of renewable energy into the electricity system in a safe way. - Promotion of energy efficiency. - Reduction of GHG emissions. - Protection of wooded areas, prevention of fires and the promotion of reforestation projects. - Design and implementation of projects to adapt to climate change. - Extension of the commitment acquired by the Company to stakeholders. · Climate Change Action Plan 2015-2020-2030. · Analysis and implementation of the recommendations of the Task force for Climate-related Financial Disclosure.

Source: Red Electrica Sustainability Report 2018

Risks/Impact- IBEX 35

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ABOUT THIS REPORT

THE PROCESS OF DRAFTING THE ANNUAL REPORT

The contents of this Report meet the information requirements of the Law regarding the Release of non-Financial Information (Ley 11/2018) and addresses the assessment of megatrends and relevant matters arising in 2018 at the sectoral and global levels; relevant matters identified during the materiality analyses conducted by Mediaset España in 2017; and information requirements regarding initiatives to which Mediaset España is committed.

The Report was created by the company's Senior Management, and relied upon collaboration and involvement of all areas of the organization, and is intended to explain in a rigorous and detailed manner the significant impacts arising from matters relevant to the business, its management, and its results.

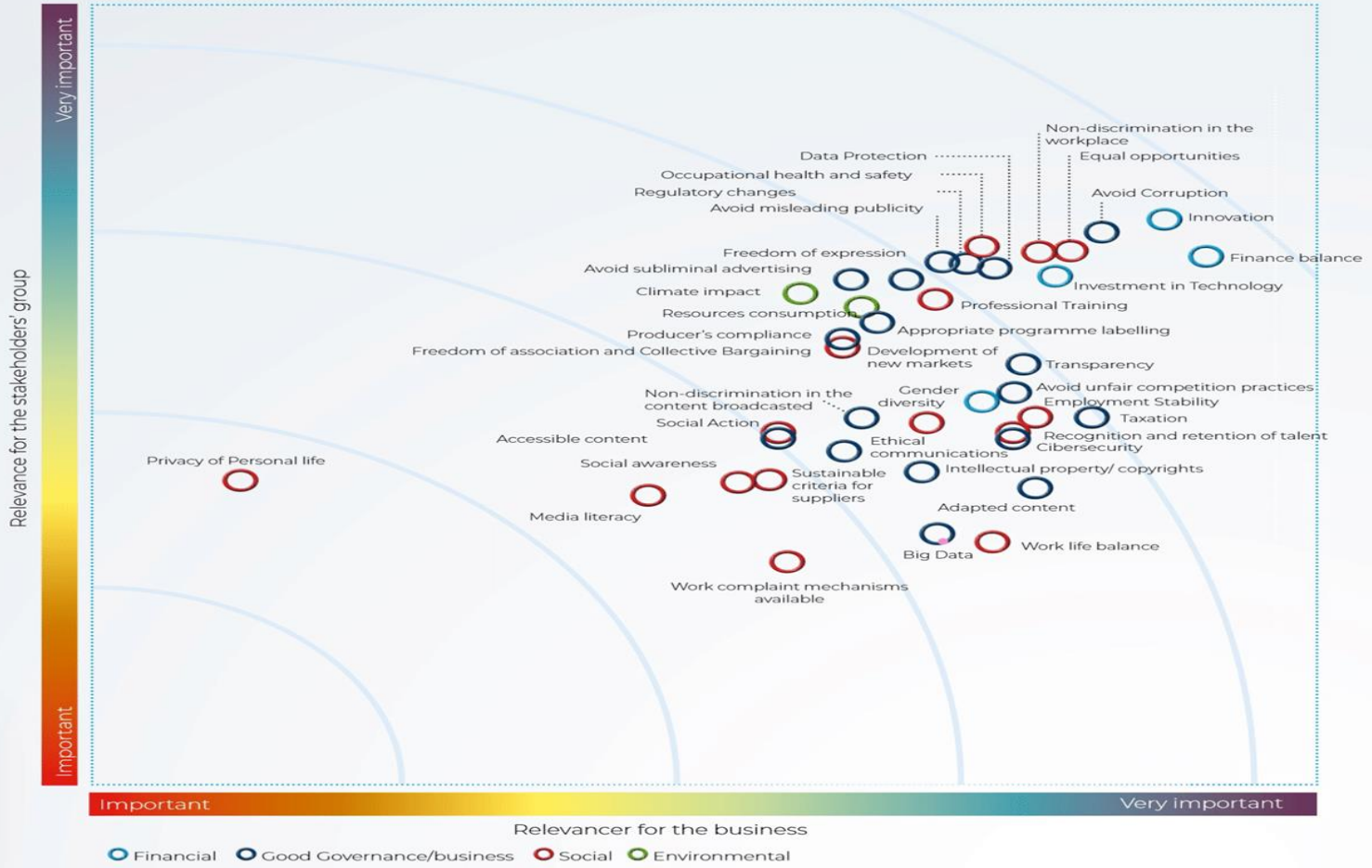
This Report complies with the drafting principles for reports found in GRI Standards for its contents (inclusion of stakeholders, sustainability, materiality, completeness) and its quality: balance, comparability, precision, timeliness, clarity and reliability.

MATERIALITY ANALYSIS

In 2018, Senior Management carried out a review of the materiality matrix developed the year before, with the goal of ensuring that it contains all relevant matters arising during the year from regulatory changes as well as local and global trends.

RELEVANT ISSUES 2018

- Matters relevant to company Senior Management
- Matters relevant to the sector
- Law regarding the Release of non-Financial Information
- Megatrends
- The Mediaset España Group in the media
- Themes arising from sustainable investment indices
- Themes raised by sustainability analysts
- Matters arising from global initiatives and international standards



Risks/Impact- IBEX 35

IMPACT OF RELEVANT ISSUES ON STAKEHOLDERS

Relevant issue	Stakeholder affected	How Mediaset España Group Responds	GRI standard
Accessible content		Accessible content	M4, M5, M7
Social Action		-	201-1, 201-2, 201-3 Y 201-4
Appropriate programme labelling		Business context Content Management Self-regulation Codes and Sector Guides	M2, M3, 416-1, 416-2, 417-1, 417-2, 102-43, 102-44, 419-1
Media literacy		Content Management	M7
Big Data		Data protection Management of Internet Content Advertising management	103-1, 103-2 y 103-3 Enfoque de gestión (DATA PROTECTION)
Regulatory changes		Business context Risk Management System Content Management Advertising Management Participation in Public Policy Development Data Protection	102-2, 417-3, 418-1, 419-1, 307-1
Cybersecurity		Cybersecurity	-
Producer's compliance		Supply Chain Management	103-1, 103-2 y 103-3 Enfoque de gestión (Cadena de proveedores), 102-9, 414-1, 414-2, 407-1, 408-1, 409-1, 414-1, 414-2, 308-1, 308-2
Work life balance		Team Management Occupational health and safety risk prevention	401-1, 401-2, 401-3
Resources consumption		Environmental performance	302-1, 302-2, 302-3, 302-4, 302-5
Adapted content		Content Management	102-16, M2, M3, M6
Sustainable criteria when choosing suppliers		Supply Chain Management	414-1, 414-2, 308-1, 308-2, 204-1
Development of new markets		Business context	102-6
Work complaint mechanisms available		Team Management	103-1, 103-2 y 103-3 Enfoque de gestión
Gender Diversity		Team Management Equal opportunities	405-1, 405-2

Employees · Artists and sector professionals · Shareholders · Advertisers · Audience · Suppliers · Trade unions · Competition · Government · Community

Ethics

Ibex 35

Telefonica: Artificial Intelligence Principles

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DNA: Ethical Principles for the use of AI

Kesko: Ethical principles for utilizing artificial intelligence

Nokia: European Commision Ethics Guidelines for Trustworthy AI

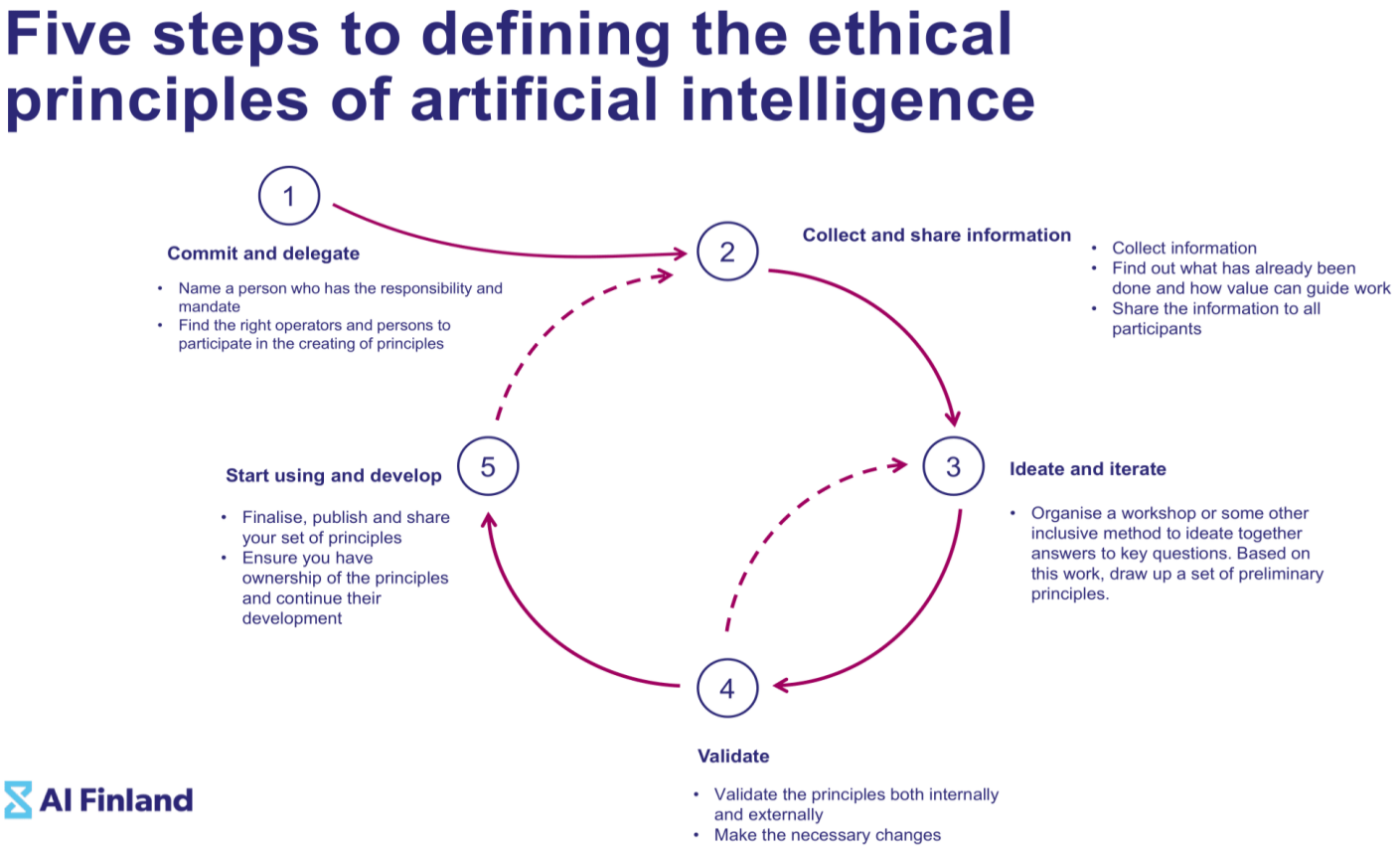
Sampo: Artificial Intelligence with responsibility

Telia Company: Guiding Principles on trusted AI ethics

Tieto: AI ethics guidelines

AI in Finland

In 2017, Minister of Economic Affairs appointed a steering group to prepare a proposal for an artificial intelligence programme for Finland. Finland's Artificial Intelligence Programme challenges enterprises to create ethical principles for AI.



Principles to develop ethical AI

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	Deutsche Telekom	DNA	Elisa	Kesko	Nokia	Sampo	Sap	Telia	Telefonica	Tieto
Human & Value-Centric	X	X	*implicit*	X	X	X	X	X	X	X
Non-discrimination & Fainess	*implicit*	X	X	X	X	X	X	X	X	X
Transparency & Explainability	X	X	X	X	X	X	X	X	X	X
Responsibility & Accountability	*X*	*implicit*	*X*	X	X	X	*implicit*	X	*implicit*	
Privacy & Data Governance	X	X	X	X	X	X	X	*implicit*	X	
Technical Robustness & Safety	X	X	X		X	X	X	X		X
Continuous Reviewing & Dialogue				X				X		
Social & Environmental Wellbeing	X		X	X	X		X		X	X

Deutsche Telekom- Guidelines for Artificial Intelligence

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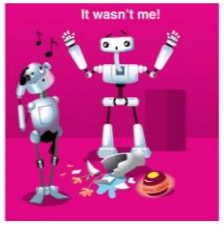
1. Responsible



At Telekom we do different:
We are responsible.
Clear definition of who is responsible for which AI system.

2. Careful

At Telekom we do different:
We care.
AI systems and their usage obey human-defined rules.

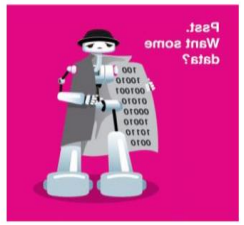
3. Supporting

At Telekom we do different:
We put our customers first.
Using AI to simplify our customers' lives.

4. Transparent

At Telekom we do different:
We are transparent.
Transparency when a customer communicates with an AI and regarding our use of customer data.

5. Secure



At Telekom we do different:
We are secure.
Our customers' data is protected against unwanted external access.

6. Reliable

At Telekom we do different:
We set the framework.
Good preparation precedes an excellent outcome.

7. Trustworthy

At Telekom we do different:
We maintain control.
Continuous readiness to interfere in AI systems to prevent and/or reduce damage.

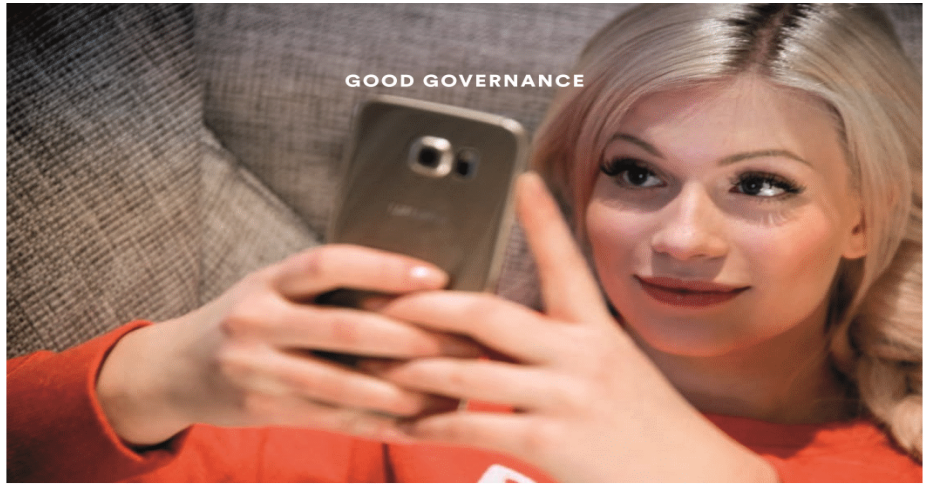
8. Cooperative

At Telekom we do different:
We foster the cooperative model.
Get advantages out of a cooperative and complementary model of human-machine interactions.

9. Illustrative

We share and enlighten.
Spreading knowledge about AI and teaching relevant skills.

DNA- Ethical Principles for the use of AI



Smooth transition to GDPR at DNA

The EU General Data Protection Regulation (GDPR) came into force in May 2018. Established at the same time, the European Data Protection Board helps ensure that the data protection law is applied consistently across the EU by issuing decisions and guidelines on the interpretation of the regulation. The board is made up of representatives of national Data Protection Authorities and the European Data Protection Supervisor (EDPS).

DNA started to prepare for the new legislation by launching a project in 2016 during which DNA updated its data security policies and appointed a Data Protection Officer (DPO). DNA follows the guidelines issued by authorities, participates in the specifiation of industry-wide practices and continues to develop its operating models and systems according to GDPR as part of its normal operations.

DNA defi ned ethical principles for the use of AI

DNA wants to make sure that AI (artifi cial i ntelligence) is used and developed in accordance with DNA's strategy and values throughout its organisation. In the summer of 2018, DNA defined the ethical principles for the use of AI and participated in the national ethics challenge.

DNA wants to make eff ective use of real-time and rich customer, network and behavioural data throughout its channels and business operations, in order to provide its customers with the most personal and expert service possible. However, the customer must always have the freedom to choose whether or not to interact with AI or a human being. DNA also aims to increase its operational efficiency by utilising AI.

Ethical principles for the use of AI at DNA:

PEOPLE ARE IN CONTROL: People set the framework for the use of artificial intelligence and the decisions it makes. When with DNA, people must be able to monitor and control AI activities.

ARTIFICIAL INTELLIGENCE IS A 'HUMAN SUPERPOWER': The purpose of exploiting artificial intelligence is to liberate people to do more meaningful work by transferring manual work to machines. This will enable us to provide better service for our customers and to operate more efficiently.

THE SAME RULES APPLY TO PEOPLE AND MACHINES: The same ethical principles apply to the use of artificial intelligence as to DNA's other activities. As a form of artificial intelligence, machine learning must not lead to discrimination or the strengthening of prejudices. As a company, DNA is responsible for the decisions and possible mistakes made by artificial intelligence.

THE CUSTOMER HAS THE FREEDOM TO CHOOSE: We provide the customer with quality customer service via various channels. DNA's customer must know whether he or she is dealing with a chatbot or a person. We also offer the option of human contact within our service times and within the opening hours and limitations of our customer service and stores.

DATA IS SECURE: Artificial intelligence allows the use of data to identify customer behaviour and interests. At DNA, we ensure that our data protection and security are in the appropriate condition.

Elisa- Ethical Principles for Artificial Intelligence

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Elisa Ethical Principles for AI respect fundamental human rights, applicable regulation and core values, ensuring an ethical purpose and to be technically robust and reliable.
We have recognised these main principles for our operations:

elisa

Kesko- Ethical principles for utilizing artificial intelligence

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K GROUP'S ETHICAL PRINCIPLES FOR UTILISING AI (ARTIFICIAL INTELLIGENCE)

K Group's ethical principles for utilising artificial intelligence

Responsibility and security

- We protect the data and privacy of our customers. We transparently inform our customers of where and how we utilise the data they have provided.
- Responsibility and security direct the collection and utilisation of data and the creation of AI solutions and algorithms.

Placing the best interests and needs of our customers first

- Our objective is to create solutions that are useful for our customers. Data and insight enable us to provide added value to the everyday lives of our customers.
- Our customers decide for themselves what data they provide for our use. We use customer data only for the purposes the customers have given their permission to.

Human touch and quality

- We as humans lead the activity of AI solutions and algorithms.
- K Group is responsible for its AI solutions and the decisions they make.

Common good for the whole society

- We and our partners use AI solutions to build a better society and a better world, be it supporting sustainable everyday consumer choices or improving welfare in the Finnish society.
- We respect human rights; the utilisation of AI solutions must not lead to discrimination.

We engage in discussion and continuously develop our principles

- We understand how fast the world is changing and engage in constant dialogue in an effort to improve our operations.
- Due to the rapid pace of change, we are constantly reviewing our principles and ways of operating.

Sampo- Artificial Intelligence with responsibility

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Artificial intelligence with responsibility

Thoughtfulness
Artificial intelligence must be developed and used with care and respect.
In Topdanmark, we do not use data to develop artificial intelligence merely because technology makes it possible. We analyse each purpose critically and consider whether it is ethically and legally responsible. In that way, we avoid any unintended developments of artificial intelligence.

Professional security
Artificial intelligence must be used within a fixed framework and be built on the latest technological knowledge and thorough tests.
In Topdanmark, models with artificial intelligence are built, tested and approved solely by specialists. We collaborate on an ongoing basis with external researchers and consultants to ensure that we only develop high-quality artificial intelligence and that it is made based on the best and most recent scientific methods.

Reliability
Artificial intelligence must be reliable, based on facts and free of biases.
In Topdanmark, artificial intelligence is created based on the pooling of data from our insurance and pension cases. In that way, the recognition patterns on the basis of which the models make decisions are created. The models do not have and cannot create individual discriminatory attitudes. The decisions are made only on the experience data we have put into the models.

Transparency
We must understand how artificial intelligence works, so that the models function safely and only for the purposes for which they were created.
In Topdanmark, models with artificial intelligence are developed for certain purposes and can only process data for these purposes. We monitor the models continuously so we ensure that only recognition patterns that can be justified both ethically and professionally are created.

Data security
Artificial intelligence must live up to the requirements of the data protection legislation and be protected against cybercrime.
When our models with artificial intelligence process personal information, they are subject to our privacy policy, and there are the same high demands for data protection as for all our other data processing. This applies both when artificial intelligence processes information in our systems and in cloud solutions.

Sap- Guiding Principles for Artificial Intelligence

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We are driven by our values

We design for people

We enable business beyond bias

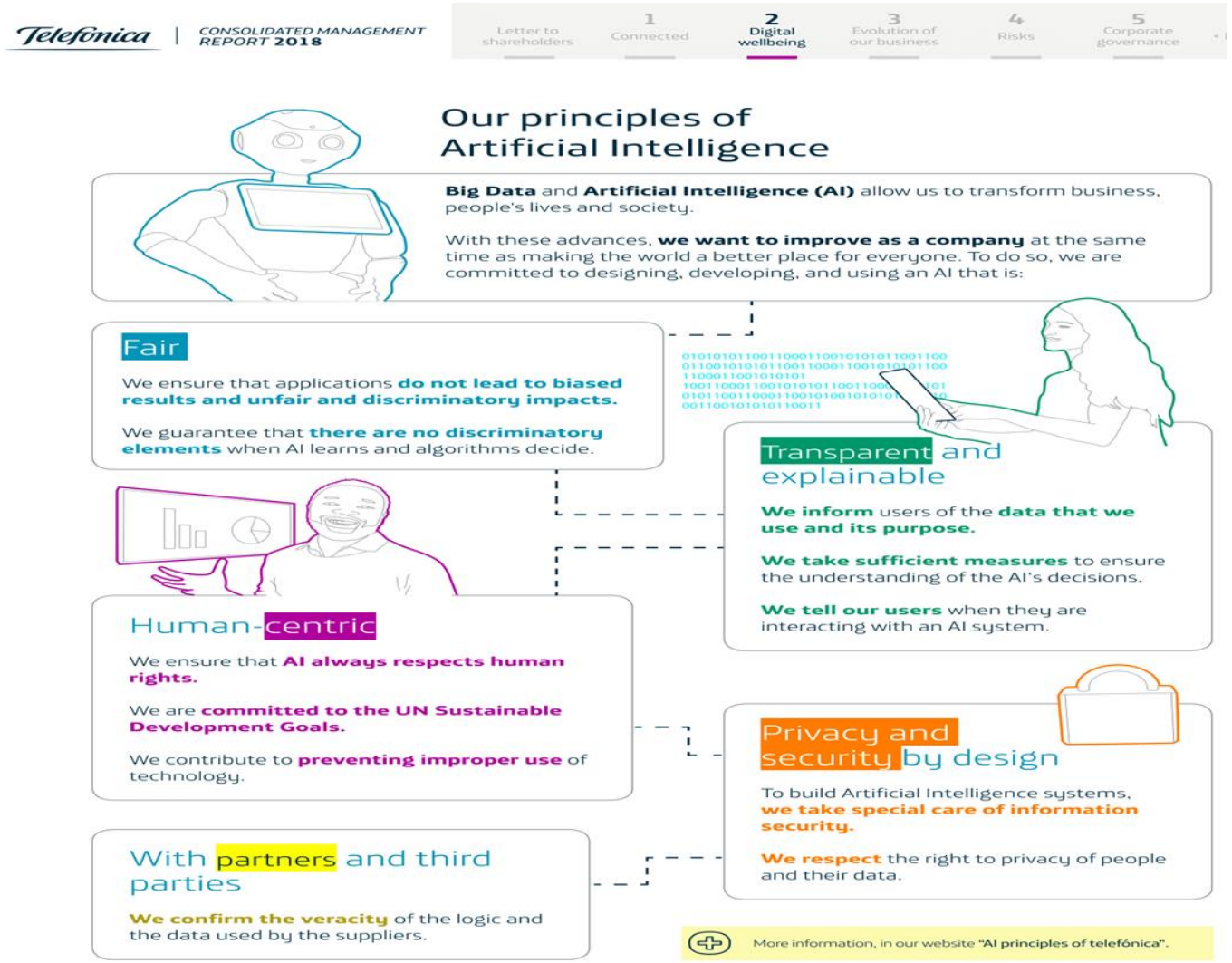
We strive for transparency and integrity in all that we do

We uphold quality and safety standards

We place data protection and privacy at our core

We engage with the wider societal challenges of AI

Telefonica- Artificial Intelligence Principles



Telia Company- Guiding Principles on trusted AI ethics

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Telia Company Guiding Principles on trusted AI ethics

To contribute to that AI can extend and complement human abilities rather than lessen or restrict them, Telia Company provides the following Guiding Principles to its operations and employees for proactive design, implementation, testing, use and follow-up of AI.

Tieto- AI ethics guidlines

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Tieto's AI ethics guidelines

Responsibility

Committed to harness AI for good, for the planet and humankind.

Human rights

Ensuring the freedom and liberty or people to serve the social good.

Fairness & equality

Unbiased, fair and inclusive AI fostering diversity and equality among people.

Safety & security

AI systems are built to prevent misuse and reduce the risk of being compromised.

Transparency

Striving towards AI that can be explained and explain itself.

A taxonomy to assess AI level of development

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	No activity	Activity			Risk and ethic concerns
		Low	Medium	High	
IBEX 35	40%	17%	29%	14%	3%
OMX Helsinki 25	56%	20%	12%	12%	24%

Conclusions

Companies operating in the telecommunications and IT sectors have developed their ethical principles for the use of artificial intelligence.

The percentage of Finnish companies (24%) in the adoption of AI ethical principles, compared to Spanish companies (3%), is explained by the Finnish government's intervention in promoting a trusted AI.

Government policies play an important role not only in promoting AI investment, but also in developing and enforcing standard that encourage innovation while safeguarding society.

In particular, Spanish companies needs a call for action to improve their ethical use of artificial intelligence.

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Thanks for your attention!