

The Renewal Checklist: 14 things your carrier may ask about AI

Carriers have started asking about AI at renewal: CNA has sent supplemental AI questionnaires since 2025 covering tools, policy, training, verification and incident response (2026 EPIC carrier survey, specialty insurance trade press, current to May 2026; trade-press sourced; ask your broker). Tick only what you could evidence today.

- ☐ A written AI acceptable-use policy with a version number and an approval date
- ☐ An acknowledgement register: who signed, on what date, against which version
- ☐ An enumerated tool list by named product and permission tier, not by category
- ☐ AI features already switched on inside software the firm owns: practice management, email, PDF
- ☐ Individually expensed AI subscriptions nobody approved
- ☐ For each tool, whether the vendor's terms permit training on your inputs
- ☐ Where each vendor processes data, and how long it retains it
- ☐ One named person with authority to switch a tool off
- ☐ The verification step for work product containing legal authority: who performs it, against what
- ☐ Whether the verifier may be the drafter
- ☐ One completed verification record, on a real matter, you could hand an underwriter
- ☐ Which matter types require client consent before client information enters a self-learning tool
- ☐ Dated AI training sessions with a sign-in sheet
- ☐ An incident response plan naming AI scenarios, plus a near-miss log with a date on it

ABA Formal Opinion 512 (July 29, 2024) already puts the written-policy and supervision duty on firm leadership under Rules 5.1 and 5.3. An unticked box is not a problem. An unticked box you answered "yes" to on an application is.

What we will not do: write a policy describing a firm that does not exist. A generic document with your letterhead asserts practices you do not have, and the gap becomes the story.