

AI QUESTIONS ON INSURANCE AND CLIENT QUESTIONNAIRES

A bank of real questions, a model answer and the evidence to attach. Every question below is quoted from a form or a published question set. Edit each answer so that it matches what your organisation actually does.

Copy it, change every answer so that it describes what your organisation actually does, and keep it with the form.

1. **"Allow the use of Artificial Intelligence software to draft documents. If checked, please attach description." AmTrust, Lawyers Professional Liability Application, LPLPRO-APP-01 0523, Section III.**

Say: yes, if anyone drafts with an AI tool, including the one inside your office suite.

Attach: the written AI policy and the list of approved tools.

2. **"Does the firm allow for the use of Artificial Intelligence software to draft documents? If Yes, please describe." AmTrust, Lawyers Professional Liability Renewal Application, LPLPRO-APP-02 0523, 11.b.**

Say: what is allowed, what is forbidden, on which accounts, and since when.

Attach: the policy, dated, and the signed acknowledgements.

3. **"Do you have an AI Governance Framework with Board/Management oversight, which includes specific use cases, restrictions and authorization policies?" Aon, AI Fact Sheet 2026, sample of application questions carriers are developing.**

Say: name the document, its date, who approved it, where staff can read it.

Attach: the policy and the register of approved use cases.

4. **"Is the Insured developing and providing Generative AI solutions to customers, or is the use for internal purposes only?" Aon, AI Fact Sheet 2026.**

Say: internal only, if you do not sell or embed an AI feature. If a client facing tool drafts or scores anything, say so.

Attach: the use case register.

5. **"Does a human need to verify accuracy before AI takes action?" Aon, AI Fact Sheet 2026.**

Say: yes, and name the step. No AI output leaves the firm unreviewed.

Attach: the clause of the policy that says it, by number.

6. "Are AI actions logged so potential errors can be reviewed and remediated?" Aon, AI Fact Sheet 2026.

Say: what is logged and where. If your only record is the account history of the tool, say that.

Attach: nothing you cannot produce on request.

7. "Are you confirming whether any key vendors are utilizing AI, and if so, what safeguards are in place to prevent errors or bias?" Aon, AI Fact Sheet 2026.

Say: which suppliers you asked, when, and what they answered.

Attach: the replies. If you have not asked yet, say so and give a date.

8. "Who owns and has what rights to use the prompts (inputs) and outputs? Are the prompts and outputs subject to confidentiality obligations?" Aon, AI Fact Sheet 2026, contracting questions.

Say: quote your supplier terms, do not summarise them.

Attach: the clause.

9. "Are the policies and procedures on the acceptable use of AI technologies within the organization established, documented, and communicated to all personnel?" Cloud Security Alliance, AI-CAIQ v1.0.2, 15 October 2025.

Say: yes only if all three are true.

Attach: policy, date, acknowledgements.

10. "Are data inventories created and maintained at least for any sensitive, regulated, and personal data?" Cloud Security Alliance, AI-CAIQ v1.0.2, 15 October 2025.

Say: what categories you hold and where. A short list beats a claim.

Attach: the annex of your policy that names the data that never goes in.

BEFORE YOU SIGN

Read the declaration on the form itself. One asks you to confirm a fair presentation of the risk. Another states that the application is attached to and made part of the policy. A third states that underwriters rely on every statement made. The answers above are worth writing carefully for that reason.