



PRACTICAL AI GUIDE FOR BROKERS

Building an AI Procedure for Your Business

There is no insurance-specific rulebook for AI yet, but there does not need to be. The legal profession has already considered the same core issues: client confidentiality, professional judgement and duty of care. This guide translates those principles into practical steps for a broking business.

Why borrow from the legal profession?

Solicitors and brokers both hold sensitive client information, owe a duty of care and remain accountable for advice given to a client, even where AI helped produce it. The practical question is the same: if a staff member uses AI for client work, who is responsible when something goes wrong, and what should have been in place beforehand?

Five principles, translated for brokers

1. Competence - know the tool before you rely on it

You do not need to become an AI expert, but you need a reasonable understanding of what a tool can and cannot do before relying on it for client work. AI can sound confident while being wrong. Someone must always check the output.

2. Confidentiality - the input is the risk, not just the output

Free and personal-paid AI tools may store, review or use data to improve the service. Staff should understand what happens to information when it is typed in rather than relying on the plan name.

3. Supervision - someone has to own this

Responsibility sits with the people running the business, not the software. Leaders should set clear rules on permitted AI use, train staff on the tools and risks, and name who is responsible for oversight.

4. Independent review - AI drafts, a person decides

AI-assisted drafting is not the problem. Uncritical reliance is. General brainstorming needs less scrutiny than content quoting a figure, date, coverage limit or exclusion.

5. Transparency - consider what a client would expect

You do not need to announce every tool used in the office. But where AI is involved in significant advice or a decision affecting a client, or where a client asks directly, the business should respond openly. Consider addressing this in your terms of business.

IN BROKER TERMS

Before a client name, policy number, claim detail or medical information goes into any AI tool, someone should be able to answer: where does this go, who can see it, and could it be used to train the model? If nobody can answer, do not type it in.



IMPLEMENTATION CHECKLIST

What to Put in Place, and What to Ask IT

A useful procedure does not need to be long or technical. It should answer five questions clearly enough that any staff member can follow it without asking.

Question the procedure should answer	What good looks like
Which AI tools are we allowed to use?	A named, approved list, for example the company AI workspace, rather than whatever people already have.
What can never go into an AI tool?	Client names, policy numbers, claim details, and medical or financial information on any tool that is not the approved business account.
Who reviews AI-assisted work?	A named person or role. Higher-stakes output, such as coverage advice or claims correspondence, needs a second look.
What settings should be switched on?	Training off by default, feedback buttons restricted, and retention settings understood.
When do we tell a client AI was involved?	A simple standing rule rather than a new judgement call every time.

What to raise with your IT provider

- Are we using personal or business-tier AI accounts, and who set them up?
- Can you confirm that model training is switched off and show us where that setting lives?
- Can each staff member have their own login within the company plan?
- What happens to our data if we cancel or change provider?
- Is AI already embedded in Teams, meeting transcription, PDF readers, email assistants or other tools we use?

WORTH KNOWING

AI is often already built into everyday tools without anyone consciously deciding to use it. Ask your IT provider to check what is switched on across the business, not only the tools staff deliberately signed up for.

Where to go for more detail

American Bar Association: Formal Opinion 512, Generative Artificial Intelligence Tools (July 2024).

Law Society of Ireland: Generative AI Guidance (2026).

DECIDE THIS MONTH

1. Approve one business-tier AI tool. 2. Write one page covering what must not be typed in and who checks AI-assisted work. 3. Set a date to revisit the procedure with your IT provider.