

Ai Safety in Insurance

A Quick Guide for Insurance Teams Using AI Tools Responsibly

Why It Matters

AI tools like ChatGPT and Zapier can help insurance teams streamline communication, write faster, and automate routine admin work. **But insurance is a regulated industry — and customer trust, compliance, and accuracy matter.**

AI Use That's Generally OK

AI tools can help with non-sensitive, non-client-specific work like:

- Drafting or editing marketing emails or newsletters
- Writing internal policies, memos, or checklists
- Summarizing carrier updates or training docs
- Automating appointment reminders (no PII)
- Drafting template outreach emails for new leads

Tip: If the content is generic, repeatable, or public-facing, it's likely safe.

AI Use That's **Not OK** in Insurance

Avoid using AI tools to process, store, or reference:

- Client names, policy numbers, or contact info
- Claim details, reports, or personal accident descriptions
- Underwriting data, driver history, or payment information
- Carrier documents or contract language
- Quoting or advising clients without review

Most AI tools (ChatGPT, Zapier, Notion) are **not compliant with insurance privacy standards or state data handling laws.**