

AI USE DESK GUIDE FOR AGENCY STAFF

A Quick Frontline Checklist for Account Managers, Producers & Servicing Personnel

FRONTLINE SOP • 1-PAGE REFERENCE

1 CAN I USE AN AI TOOL FOR THIS TASK?

✓ YES – PERMITTED Green Tier • Routine Clerical & Public Research

- Drafting routine customer service correspondence, polish, and tone refinement.
- Summarizing public insurance market news, state bulletins, or regulatory links.
- Structuring internal email templates or task lists with zero client-specific details.

⚠ CAUTION – RESTRICTED Yellow Tier • Commercial Tools Only & Verified Privacy

- Extracting renewal loss run tables, schedules, or summarizing call transcripts.
- Side-by-side policy form delta scans and preliminary coverage difference mapping.
- **RULE: Permitted ONLY inside agency-approved commercial accounts with evaluated privacy terms. Free consumer tools with model training retention are prohibited.**

✗ NO – STRICTLY PROHIBITED Red Tier • Discretionary Judgment & Regulatory Exposure

- Making binding commitments or modifying active policy terms.
- Generating formal coverage declination or cancellation notices.
- Providing definitive legal interpretations of exclusions or determining claim liability.
- Inputting unredacted PII/NPI (tax IDs, health records, banking details).

2 WHAT DATA MUST BE REDACTED OR VERIFIED BEFORE INPUT?

- **Direct Identifiers:** Remove Social Security numbers, FEINs, driver's license numbers, banking routing codes, and medical claim details prior to processing.
- **Re-Identification Guardrail:** Removing the company name alone is NOT sufficient. Unique combinations of loss dates, vehicle VINs, specialized equipment, or local claim circumstances can easily re-identify an account.
- **Contract Boundaries:** Having a commercial enterprise account or signed Data Processing Agreement (DPA) regulates vendor storage, but does NOT grant blanket permission to input carrier-confidential files or protected policyholder records unnecessarily.

3 WHAT MUST BE CHECKED BEFORE SENDING TO A CLIENT OR CARRIER?

Run the 5-Point Quality Control (QC) check before hitting "Send":

- ☐ **1. Factual Accuracy:** Are insured names, effective dates, and limits verified directly against primary carrier documents?
- ☐ **2. Form & Citation Check:** Does every policy citation reference an actual form edition and page number in the issued contract?
- ☐ **3. No Hallucinations:** Did the system invent coverage provisions or terms absent from the underlying policy?
- ☐ **4. Qualified Human Sign-Off:** Is the output reviewed by qualified staff, with licensed producer review on any coverage advice or substantive terms?
- ☐ **5. System of Record:** Is the final communication and review record logged into the Agency Management System (AMS)?

4 HOW DO I REPORT AN ACCIDENTAL DATA SUBMISSION?

- **Immediate Non-Punitive Escalation:** If client PII/NPI or confidential records are accidentally submitted into an unvetted public tool, report the incident to the Agency Principal or Operations Manager within **60 minutes**.
- **Protocol:** Do not attempt to scrub external logs yourself. Leadership will document the event, evaluate vendor retention windows, and execute required client or carrier disclosures in accordance with state guidelines.