



Ohio Agent's Guide to AI Policy Creation

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Legal Disclaimer

This material is intended to provide you with general background and insight. The material does not constitute, and should not be regarded as, legal advice regarding any particular facts, circumstances, or issues. This material is not intended to serve as a substitute for legal counsel, and we advise you to contact legal counsel for specific analysis, drafting and advice.

[Agency Logo]

[Agency Name]

Agency AI Use Policy

(This template has been developed by the Ohio Insurance Agents Association (OIA) to help member agencies adopt responsible practices for AI. Agencies are encouraged to adapt, customize, and expand this policy to meet their specific needs and regulatory environment.)

I. Introduction

[Agency Name] is committed to the responsible, ethical, and transparent use of Artificial Intelligence (AI). This policy outlines how AI technologies will be used to support our operations, protect our clients, and maintain trust with all stakeholders.

II. Core Principles

Transparency

- **[Agency Name]** will provide clear information about when and how AI tools are used.
- Clients will be informed when AI contributes to communications, analysis, or other services.

AI Disclosure Statement (Example – Customize):

At **[Agency Name]**, we use AI tools (such as ChatGPT, Grammarly, or design software with AI features) to support efficiency and creativity. AI may assist with drafting content, summarizing information, or creating visuals — but all outputs are reviewed and finalized by our team to ensure accuracy and professionalism.

Data Privacy and Security

- Protecting client data is paramount. Any data used with AI will be anonymized whenever possible.
- **[Agency Name]** prohibits uploading personally identifiable information (PII), policyholder data, or confidential business information into public AI tools.
- All AI systems must adhere to agency data security protocols and applicable privacy laws.

Fairness and Non-Discrimination

- **[Agency Name]** will monitor AI use to reduce bias and prevent discrimination.
- AI outputs will always be reviewed through the lens of fairness, compliance, and professional ethics.

Accountability

- **[Agency Name]** retains full responsibility for the ethical use of AI.
- Human oversight will be built into all AI-supported processes, especially those that affect clients, employees, or compliance-related decisions.

- AI will enhance efficiency but will not replace licensed professionals in areas requiring regulatory expertise.

Evaluation and Monitoring

- **[Agency Name]** will regularly review AI tools to ensure they align with ethical standards, client needs, and operational excellence.
- Evaluating and implementing AI technology in accordance with this policy will be a priority for the agency as we seek to improve service and efficiency.
- Feedback from staff, clients, and partners will be welcomed and used to guide improvements.

III. AI Use Cases at [Agency Name]

Marketing/Communications

- AI may assist in drafting marketing messages, creating visuals, or analyzing engagement data.
- All client-facing communications will be reviewed by staff before release.
- Example: **[e.g., AI helps draft newsletters or social media posts]**

Client Services and Education

- AI may be used to help summarize insurance resources, identify coverage trends, or provide internal recommendations.
- Any insurance advice or policyholder communications must always be finalized and validated by a licensed professional.
- Example: **[e.g., AI summarizes insurance resources for staff training, not for direct client advice]**

Operations and Risk Analysis

- AI may support internal benchmarking, trend analysis, or data visualization.
- Final decisions regarding coverage, underwriting, or client risk will always be made by agency staff, not AI systems.
- Example: **[e.g., AI analyzes internal trends to improve efficiency]**

IV. Ethical Concerns & Reporting

Any employee, client, or partner who believes AI is being used inappropriately or unethically should report concerns to **[Contact Name & Title]** at **[email/phone]**.

V. Conclusion

[Agency Name] is committed to using AI responsibly to improve efficiency, enhance client services, and strengthen the independent agency system. By upholding the values of trust, transparency, and professional ethics, AI will remain a tool to support — not replace — the expertise and relationships that define our agency.