



BONUS TOOLKIT · THE AI FORWARD BROKER

The AI Visibility Audit

A one-sitting audit that shows you what your staff are actually doing with AI, before you write a single line of policy. Run it with your team, not about them.

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Making AI practical for business



WORKING DOCUMENT · FOR INSURANCE BROKERS

How this worksheet works

This is a working document for a broker principal, compliance lead or office manager. Run it before you write an AI policy, and before your next PI renewal form lands. It takes about an hour with the right people in the room.

Why this exists

Most brokers can tell you which insurers are tightening their AI wordings. Far fewer can tell you what their own staff did with AI last week.

The exposure that gets a broker in trouble first is not the market. It is the desk. Someone pastes a client's claim details into a free AI tool. Someone lets a model write a cover note nobody checks. Small, fast, invisible, and exactly what an underwriter now asks about on the renewal form.

You cannot govern what you cannot see. The first job is not a policy. It is knowing what is actually happening.

This worksheet gives you that picture. List the tools in use, sweep the desks where AI touches client work, name who is accountable, and score how visible your AI use really is. The output is the evidence an underwriter wants to read.

How to use it

- Run it with the people who do the work, not only leadership. The desk knows what the policy does not.
- Start with Section 1, the tool register, then work in order.
- Be specific. "We use AI sometimes" is not an answer. Name the tool, the task, the data.
- Ask about the free tools too. The exposure usually hides in the unpaid, unlogged ones.
- Where you cannot answer, write "unknown". Unknown is itself a finding, and it tells you where to look next.

Key terms

The terms used through this worksheet, in the order they matter.

| Term | What it means here |
|---------------------|---|
| Silent AI | AI use nobody recorded or approved. The risk you cannot see because no one wrote it down. |
| Shadow tool | A free or personal AI tool staff use for client work without sign-off. |
| Acceptable-use rule | A short, written statement of which tools are allowed, for which jobs, with what data. |
| Human in the loop | A named person who checks AI-assisted output before it reaches a client. |
| Evidence trail | The written record an underwriter reads at renewal: rules, training, sign-off, checks. |



01

SECTION 1

The tool register

You cannot govern a tool you have not named. Start by listing every AI tool touching the business, paid and free, sanctioned and not. Ask each team what they actually open, not what the policy says they should.

| # | Tool or app | Who uses it | Paid or free | Logged in / personal |
|---|-------------|-------------|--------------|----------------------|
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Where the exposure usually hides:

- Free chat tools opened in a browser tab, signed in with a personal account.
- AI features switched on inside tools you already pay for, that nobody reviewed.
- A model built into the inbox or the document editor, drafting replies by default.

A note. If a team says “we don’t use AI”, ask whether anyone has tried a free tool to draft an email or summarise a document. The honest answer is usually yes.



SECTION 2

02

The desk sweep

This is the heart of the audit. Walk through the points where AI touches client work and write down what actually happens at each one. This is where silent AI shows up.

| Where AI touches client work | Tool used | What data goes in | Who checks output | Recorded? (Y/N) |
|------------------------------|-----------|-------------------|-------------------|-----------------|
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What each column means

Where AI touches client work. The task, not the team. Drafting a summary, writing a cover note, triaging a claim, answering a query.

What data goes in. Be honest about client names, claim details and policy numbers. This is the line that matters most to an underwriter.

Who checks the output. A named person, not "the team". If the answer is nobody, that is the finding.

Recorded anywhere. Whether there is any log, note or trail that this happened. Mostly there is not. That is the point.



03

SECTION 3

The policy state

Now you can see what is happening, check it against what is written down. Most brokers find the written position is thinner than they assumed, or sits in a drawer nobody reads.

| Area | What is written today | Where it lives | Followed? (Y/N) |
|------|-----------------------|----------------|-----------------|
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The four states a broker can be in

From the Tuesday poll. Mark where you honestly sit.

Top. An acceptable-use policy that you monitor against. You can show it and prove it is followed.

Upper middle. A written policy that nobody really checks. It exists, but it is not evidence.

Lower middle. You have told people to be careful, nothing written down. A conversation is not a control.

Bottom. You have not addressed it yet. The most common honest answer, and a fine place to start.



04

SECTION 4

Accountability

A control with no name attached is not a control. For each part of your AI use, name the person who owns it. If a name is missing, you have found a gap.

| Responsibility | Owner (named person) | Backup | Last reviewed |
|----------------|----------------------|--------|---------------|
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The test. If an underwriter rang today and asked "who signs off AI-assisted work before it goes to a client?", could you give one name without checking? If not, that is the first thing to fix.



SECTION 5

05

The action log

Every "unknown", every "nobody" and every blank from the sections above lands here. One line per gap. This is the page you keep and review.

| # | Gap found | Owner | Action | Target date | Status |
|---|-----------|-------|--------|-------------|--------|
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06

SECTION 6

Self-score

Score each pillar honestly out of 10. The first run is usually lower than people expect. That is the point of running it before the underwriter does.

| Pillar | Score 0 to 10 | Evidence | Top priority to fix |
|----------------------------------|---------------|----------|---------------------|
| We know every AI tool in use | | | |
| We know what data goes into them | | | |
| A named person checks AI output | | | |
| It is written down and followed | | | |
| We could show it at renewal | | | |

Total: ___ / 50

- 40 to 50: you can walk into a PI renewal with the evidence ready. Keep it current.
- 25 to 39: you have started. The gaps are known, now close them.
- Below 25: this is the work for the next 90 days. You are where most brokers are, and a week of effort moves you a long way.



SECTION 7

07

The next 90 days

A working sequence, not a project plan. Move from seeing what is happening to being able to prove your controls.

Days 1 to 14: see it

- Finish the tool register and the desk sweep with every team.
- Mark every “unknown” and carry it to the action log.
- Agree the one thing that worries you most, and own it.

Days 15 to 45: write the one page

- Draft the acceptable-use rule. Three columns: allowed, restricted, banned.
- Name a human in the loop for client-facing AI work.
- Start a short log that the checks actually happen.

Days 46 to 75: make it stick

- Run a fifteen-minute team briefing on the one-page rule.
- Test it. Pick a real task and check the rule answers it in five seconds.
- Review the action log. Close what you can, reassign the rest.

Days 76 to 90: ready for renewal

- Pull the rule, the training note and the log into one place.
- Re-score against Section 6. Note the movement.
- Have the answers written before the PI renewal form asks.



ABOUT THIS WORKSHEET

About this worksheet

This worksheet maps to the questions underwriters are now putting on broker PI renewal forms: what AI you use, what data goes in, who signs off, and whether you can show it. It is the visibility step that has to come before any policy, because you cannot govern what you cannot see.

Reviewed before every PI renewal. Refreshed whenever a new tool comes into the business.

If you want a working session to run this alongside your team and turn it into the one-page rule, book a strategy call.

Prepared for insurance brokers. Not legal, regulatory or coverage advice. Verify your own position and the current wording of any policy before you rely on it. Use this alongside your own compliance and professional advisers.