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# The Renewal Checklist: 14 things your carrier may ask about AI

More than 60% of lawyers professional liability carriers now ask AI questions at renewal, and CNA has sent supplemental AI questionnaires since 2025 covering tools, policy, training, verification and incident response (2026 EPIC carrier survey, specialty insurance trade press, current to May 2026 — trade-press sourced; ask your broker). Tick only what you could evidence today.

- [ ] A written AI acceptable-use policy with a version number and an approval date
- [ ] An acknowledgement register: who signed, on what date, against which version
- [ ] An enumerated tool list by named product and permission tier, not by category
- [ ] AI features already switched on inside software the firm owns — practice management, email, PDF
- [ ] Individually expensed AI subscriptions nobody approved
- [ ] For each tool, whether the vendor's terms permit training on your inputs
- [ ] Where each vendor processes data, and how long it retains it
- [ ] One named person with authority to switch a tool off
- [ ] The verification step for work product containing legal authority — who performs it, against what
- [ ] Whether the verifier may be the drafter
- [ ] One completed verification record, on a real matter, you could hand an underwriter
- [ ] Which matter types require client consent before client information enters a self-learning tool
- [ ] Dated AI training sessions with a sign-in sheet
- [ ] An incident response plan naming AI scenarios, plus a near-miss log with a date on it

ABA Formal Opinion 512 (July 29, 2024) already puts the written-policy and supervision duty on firm leadership under Rules 5.1 and 5.3. An unticked box is not a problem. An unticked box you answered "yes" to on an application is.

> **What we will not do:** write a policy describing a firm that does not exist. A generic document with your letterhead asserts practices you do not have, and the gap becomes the story.