Questions to put to your broker in writing before your AI agent goes live

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How to use it. Send these questions to your broker by email, before the agent goes live and again at each renewal. Describe the agent first in two sentences: what it does for customers, which systems it can reach, who approves its output. Ask for the answers in writing and keep them. This is a question list, not insurance advice: only your policy wording and your insurer can say whether a loss is covered.

The nine questions

1. **Which endorsements are attached to our general liability policy?** Ask specifically whether CG 40 47 01 26, CG 40 48 01 26, CG 35 08 01 26 or a carrier's own AI exclusion is among them.
2. **Which policy would respond if our agent gives a customer wrong information?** Describe a concrete case, such as a wrong quote that costs the customer money, and ask which policy you would claim under and why.
3. **Do our E&O, cyber and D&O policies mention AI anywhere?** Ask about exclusions and about definitions, such as "computer system", that could reach AI software.
4. **Will an AI exclusion be added at renewal?** Ask for the renewal endorsement list in advance, not after binding.
5. **What will the underwriter ask about our AI use?** Ask which documents they want: what the agent does, what it can reach, who approves its output.
6. **Is affirmative AI cover available to us, and from which carrier?** Name HSB's AI Liability Insurance and ask about status, carrier, trigger and limits for any product offered.
7. **Does our cover change if a vendor builds or runs the agent?** Ask how the policy treats output from software a third party built and operates for you.
8. **If we trade in Germany: is pure financial loss from our services covered?** Ask whether the business liability policy was extended for it, or whether separate financial-loss cover is needed.
9. **Will you confirm the answers in writing?** An email answer to each question is a record you can return to when a claim arises.

The three ISO forms to look for on the endorsement schedule

Verisk's ISO program has offered these optional US general liability endorsements, edition 01 26, since January 2026:

Form	Removes
CG 40 47 01 26	Bodily injury, property damage and personal and advertising injury connected to generative AI (described in trade reporting as the broadest; text not read)
CG 40 48 01 26	Personal and advertising injury arising out of generative AI (Coverage B only)
CG 35 08 01 26	Bodily injury and property damage arising out of generative AI (products and completed operations part)

Also look for any form with "artificial intelligence" in its title: carriers file wording of their own. A filing shows an insurer intends to use a form, not that it is on your policy (4,078 filed adoptions by July 31, 2026, Trades Coverage).