

Sample AI Transcription Tool Governance Policy

For Insurance Agency Use Only

Sample Language for Risk Management and Operational Guidance

Important: Agencies should tailor this policy to their operations, applicable law, vendor contracts, record-retention requirements, privacy obligations, and E&O risk management practices. *This sample governance policy and information is provided solely as an insurance risk management tool. Utica Mutual Insurance Company and the other member insurance companies of the Utica National Insurance Group (“Utica National”) are not providing legal advice or any other professional services. Utica National shall have no liability to any person or entity with respect to any loss or damages alleged to have been caused, directly or indirectly, by the use of this sample or information provided. You are encouraged to consult an attorney or other professional for advice on these issues and this sample and information.*

Document Type	Sample Governance Policy
Topic	Use of AI-powered transcription and meeting assistance tools
Recommended Owner	Agency management, compliance, IT/security, or privacy lead
Review Cycle	At least annually, and whenever tools, vendors, laws, or agency procedures change

Sample Policy Language

Purpose

The purpose of this policy is to establish guidelines for the use of AI-powered transcription and meeting-assistance tools within the agency. These tools may improve efficiency by generating transcripts, summaries, action items, and meeting notes, however, they must be used responsibly and with appropriate oversight.

Permitted Uses

AI transcription tools may be used for legitimate business purposes, including client meetings, internal meetings, training sessions, and documentation activities where recording and transcription have been authorized and are permissible under applicable law and agency procedures.

Consent and Disclosure

Prior to recording or transcribing any conversation, participants should be notified that the meeting or call will be recorded and/or transcribed. Employees are responsible for complying with all applicable recording consent laws, privacy requirements, vendor terms, and company procedures.

Human Review Required

Transcripts, summaries, action items, and other AI-generated outputs must be reviewed by an employee before being relied upon, distributed, or used for business decisions. AI-generated content should not be considered a substitute for professional judgment or the employee's independent review of the underlying conversation, documents, and customer account information.

Prohibited Uses

AI transcription tools should not be used for:

- Attorney-client privileged communications
- Human Resources investigations or employee performance discussions
- Matters involving active or anticipated litigation or legal hold
- Meetings or calls where confidential, protected, or highly sensitive information is reasonably expected to be disclosed, unless specifically permitted by agency policy and appropriate safeguards are in place
- Any purpose prohibited by law, vendor terms, applicable contract, or agency policy

Tools, Security, and Retention

Only approved transcription tools should be used. Employees should understand where recordings, transcripts, summaries, and related data are stored; how long they are retained; who can access them; and whether the vendor may use the information for product improvement, model training, or sharing with third parties.

Recordings, transcripts, and AI-generated summaries should be retained and deleted in accordance with the agency's record retention policies, privacy obligations, contractual requirements, and any applicable litigation-hold instructions.

Insurance Documentation

AI-generated transcripts and summaries may assist with documentation, but they do not replace agency file documentation standards. Employees remain responsible for ensuring that customer communications, coverage discussions, recommendations, coverage declinations, and other material account activity are properly documented in the agency management system.

Risk Management Tip: Treat AI-generated summaries as draft notes rather than an official record until they have been reviewed for accuracy. If an AI summary differs from what was actually discussed, the transcript, recording, and underlying communications may become important evidence in the event of a dispute. Always review AI-generated output before relying upon it.

Optional Internal Disclaimer

Where agency policy requires, AI-generated drafts, notes, summaries, or action items should be labeled to indicate that they were generated by AI and reviewed by an employee before use or distribution. For example: "Generated by AI, reviewed by insert name on insert date"