

20 SMART QUESTIONS TO ASK

For Independent Insurance Agencies Evaluating AI Tools



Fit & Functionality

1. What specific problems does this tool solve for independent insurance agencies?
2. Is it customizable to our workflows or limited to preset processes?
3. Does it integrate with our AMS, CRM, or other systems? Or ability in the future?
4. Can you provide use cases from other independent agencies?



Security, Privacy & Compliance

5. Do you have SOC 2 Type II or ISO 27001 certification?
6. Who owns the data — especially AI-generated data? Are there data retention and deletion policies I can control?
7. Do you share data with third parties for training or analytics?
8. If you leverage an AI (e.g., OpenAI, Claude, Gemini) Do you have agreements with model providers regarding data usage and training?



AI Use & Oversight

9. Is there human oversight of AI outputs or decisions? What safeguards are in place to mitigate errors in workflows - how are humans included to reduce risks?
10. Can I override or adjust AI workflows or rules?
11. How do you prevent inaccurate or biased results? Are there safeguards against AI 'hallucinations' or misinformation in client-facing outputs?



Pricing, Contracts & Legal

12. What's included in your pricing — and what costs extra? Are there long-term contracts or cancellation fees? Does the contract include a termination clause within 6 months if performance is unsatisfactory (with the expectation that the agency is ready to use and do their part).
13. Can I export my data if we choose to stop using your service?
14. What SLAs, indemnification, or cybersecurity liability terms are included?
15. Is there a trial period available for evaluation?
16. Have they demonstrated the top 3-5 problems this solution addresses specifically for your agency?



Implementation & Support

17. When can implementation begin, and how long will it take?
18. What kind of onboarding support and role-based training do you provide? Is there a dedicated account manager or support team post-launch?
19. What happens after launch — do you offer optimization or ongoing check-ins?
20. Can the vendor help develop internal AI usage policies for your agency? (Bonus)



Post-Implementation (Check-In Questions)

1. Are we hitting the metrics or outcomes we expected (e.g., reduced time, higher retention)?
2. What feedback are we hearing from staff and clients?
3. Has the vendor followed up to support optimization or performance review?
4. Are we using the full capabilities of the platform — or underutilizing it?

This list is provided for informational purposes only and does not constitute legal advice. Please conduct your own due diligence when evaluating vendors or entering into any agreements.