NESBIT AGENCIES / BUSINESS RISK MANAGEMENT

AI RISK CHECKUP

A quick self-assessment for healthcare, finance and legal businesses

AI can improve efficiency, but unchecked use can expose your business to privacy breaches, costly errors and professional liability. Answer the questions below to identify areas worth reviewing.

YOUR AI SAFEGUARDS	YES	NO	UNSURE
1. Approved tools We have a list of approved AI tools and clear rules for employee use.	☐	☐	☐
2. Sensitive data Employees know not to enter private client, patient or company data into unapproved tools.	☐	☐	☐
3. Accuracy checks A qualified person verifies AI outputs before they inform decisions or client-facing work.	☐	☐	☐
4. Employee training Our team receives training on AI errors, privacy, security and responsible use.	☐	☐	☐
5. Vendor oversight We assess AI vendors for data use, retention, security and contractual protections.	☐	☐	☐
6. Accountability We document who reviews and approves high-impact AI-assisted work.	☐	☐	☐
7. Incident response We have a process for handling AI-related errors, data exposure or complaints.	☐	☐	☐
8. Insurance review We have discussed AI-related exposures and coverage limits with our insurance advisor.	☐	☐	☐

WHERE AI MISTAKES CAN HIT HARDEST

HEALTHCARE

Patient data leaks, incorrect clinical summaries or unsafe decision support.

FINANCE

Exposed account data, flawed analyses or noncompliant recommendations.

LEGAL

Fabricated citations, confidentiality breaches or unverified client work.

Any "No" or "Unsure" answers? Start a conversation.

Nesbit Agencies can help you identify business exposures and review relevant insurance considerations, including cyber and professional liability coverage.
nesbitagencies.com/business-insurance/risk-management/

This is a discussion starter, not a formal risk assessment. Coverage depends on policy terms and exclusions.