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DATED REFERENCE

WHERE THINGS STAND

For ***AI Rules for Your Business***
by Don Sykes

The book's dated boxes on AI tools, business plans, insurance, laws, and software agents, kept together so you can check what's changed.



Sykesystem *Publishing*

The Companion Collection
Version 1.2 · Updated November 9, 2026

WHERE THINGS STAND

The book's five dated boxes in one place: what the big AI tools do with your data, what the business plans cost and promise, what insurers and chatbot laws now say, which laws reach ordinary companies, and what the AI inside your software can do on its own.

READ THE DATE FIRST

Every line here was checked against its source on the date shown, and all of it moves. Prices change, settings get renamed, and laws start, stall, and get rewritten. Before you act on a line, check the vendor's, the insurer's, or the agency's own page. The current version of this sheet is posted on the download page with its date.

CHAPTERS 5 AND 7 CHECKED NOVEMBER 9, 2026 · CHAPTERS 11 AND 13 CHECKED OCTOBER 2026 · CHAPTER 14 CHECKED OCTOBER 2026, WITH NOVEMBER ADDITIONS

What moved in November 2026

- **Microsoft 365 app consent (Microsoft's managed default, rolled out since 2025; checked November 9, 2026).** Users must ask an admin before an outside app can read company mail, calendars, or files. A company that ever changed the setting keeps its own choice, so check yours. The Chapter 14 box now says this.
- **The Microsoft Copilot app (updated app, August 18, 2026).** Microsoft says the new app doesn't use your prompts, responses, or files to train its models. The older app still trains on conversations unless you opt out. The Chapter 5 box now says this.
- **dots on ChatGPT Enterprise, Edu, and Healthcare (November 4, 2026).** Generally available. From November 18, every member has access unless an admin opts the workspace out.
- **Grok Bot phone calls (live November 4, 2026).** The agent can place phone calls for its owner. Its terms make the user the caller of record, responsible for robocall and call-recording laws.
- **Muse phone calls (beta since September 2026).** Meta has been testing outbound calls from Muse to US businesses for its users.
- **Google's automated calls to businesses (checked November 9, 2026).** Google may call your business for a customer to ask prices and openings and to book appointments. The calls say they're automated and are recorded. You can turn them off in your Business Profile settings. Not offered in Indiana, Louisiana, Minnesota, Montana, or Nebraska.

FROM CHAPTER 5 · WHAT CAN MY PEOPLE NEVER PASTE IN?

The big four: free and personal AI accounts

The big four, as of November 2026. Free and personal versions only; business plans run by different rules. All of this changes, so check each tool's own help pages before you rely on mine.

TOOL	TRAINS ON YOUR CHATS?	THE SWITCH	WORTH KNOWING
ChatGPT (OpenAI)	Yes, unless you turn it off	Settings, then Data Controls: "Improve the model for everyone"	Deleted chats are scheduled for permanent removal within 30 days, with security and legal exceptions. "Temporary" chats are still kept up to 30 days.

TOOL	TRAINS ON YOUR CHATS?	THE SWITCH	WORTH KNOWING
Claude (Anthropic)	Your choice. Check which way the box is set	Settings, then Privacy: "Help Improve our AI models"	Say yes and chats can be kept up to five years. Delete a chat and it leaves Anthropic's systems within 30 days.
Gemini (Google)	Yes, while "Keep Activity" is on	"Keep Activity" in the Gemini settings	Activity deletes itself after 18 months by default. Chats a human reviewer has read are kept up to three years, even after you delete your history.
Copilot (Microsoft)	Not on the new app, Microsoft says. The older app does, unless you opt out	New app (August 2026 on): no switch needed. Older app: Profile menu, then Privacy: the model-training toggles	Microsoft says the new app doesn't use your prompts or files to train its models. The older app keeps conversations 18 months by default. Work and school accounts and users under 18 are left out of training.

FROM CHAPTER 7 · WHICH AI TOOLS SHOULD WE PAY FOR?

The big four on business plans

The big four on business plans, as of November 2026. Prices are per person, per month, in US dollars, before tax. Personal plans, free or paid, are not on this list: they follow the box in Chapter 5. All of this changes, so check each company's own pricing and privacy pages before you rely on mine.

PLAN	PRICE	FEWEST SEATS	TRAINS ON YOUR WORK?	WHEN SOMEONE LEAVES
ChatGPT Business (OpenAI)	$20 billed yearly, $25 monthly	2	No, not by default	An admin removes them and their access ends right away. Their chats are kept, not deleted, and come back if they're added again.
Claude Team (Anthropic)	$20 billed yearly, $25 monthly	2	No, not by default	An admin or the owner removes them. Nobody else can open their chats, but the main owner can still export them.
Gemini in Google Workspace	Included in Business plans. Business Standard is $14 billed yearly, $16.80 monthly	1	Not outside your company without your permission	An admin suspends or deletes them in the Workspace admin console.
Microsoft 365 Copilot Business	$21 billed yearly ($18 for the first year if you sign up by December 31, 2026), usually on top of a Microsoft 365 Business plan	1	No	An admin removes the license or the user in the Microsoft 365 admin center.

Worth knowing: if your office already runs on Microsoft 365, the free Copilot Chat, signed in with a work account, comes with the same no-training promise. On Google Workspace, Gemini is already in the plan you pay for.

FROM CHAPTER 11 · WHAT DO I TELL CUSTOMERS, CONTRACTORS, AND MY INSURER?

Insurance exclusions and chatbot rules

Where things stood in October 2026. In January 2026, the company that writes the standard policy language many US insurers use made optional add-ons available that let a general liability policy exclude claims arising out of generative AI. The broad one covers injuries, property damage, and advertising claims. A narrower one covers advertising claims alone, and a third covers finished work. Insurers don't have to use them. Many have filed to: one review of state filings counted 4,078 filings for these and related AI exclusions by the end of July 2026, in every state but one, and 2,369 of them were already in effect. A filing means an insurer may use the exclusion in that state. It doesn't tell you whether it's on your policy. Only your policy can tell you that.

On the chat side, Maine already requires a business chatbot to say it isn't a person whenever a customer could think it is. California, Utah, and New York have narrower rules, and more states start in 2027. Check your own state before you rely on mine.

FROM CHAPTER 13 · WHAT CHANGES WHEN WE'RE REGULATED OR AUDITED?

Laws that reach ordinary companies

Where things stood in October 2026. No federal law sets AI rules for private companies. A December 2025 executive order sent federal lawyers after state AI laws, but no court has struck down a state law on how businesses use AI, and Congress hasn't replaced them.

Most state laws that reach ordinary companies cover AI that helps decide something about a person. Illinois requires employers to tell people when AI has a hand in hiring, promotion, discipline, or firing. New York City requires a yearly outside bias audit of software that screens job candidates. California's civil rights rules cover automated hiring tools, and its privacy rules add notice and opt-out duties for larger businesses on January 1, 2027. California's No Robo Bosses Act adds, from July 1, 2027, that no employer may rely solely on an automated system to discipline or fire. A person must corroborate what the system says, at $500 per violation. In Connecticut, since October 1, 2026, using such a tool is not a defense to a discrimination claim, and disclosure duties start October 1, 2027.

Colorado's rewritten law starts the same day, for companies of any size that use software to help decide hiring, lending, housing, insurance, education, or health care for people in Colorado: notice before, an explanation within 30 days after a turndown, and, where it's commercially reasonable, a person who can review it. When the state starts enforcing it depends on a lawsuit.

Check the states where you hire, lend, and sell before you rely on this box.

FROM CHAPTER 14 · WHAT ABOUT THE AI ALREADY INSIDE OUR SOFTWARE?

AI already inside your software

Where things stood in October 2026. The big field service platforms now sell AI receptionists that answer calls and texts all night, put jobs on the schedule, and confirm or move appointments. At least one can text a caller a payment link during the call and call the on-call tech by itself after hours. Accounting software has agents that write invoices and send payment reminders. Office suites let any employee build an agent, and at least one allows agents unless an administrator says otherwise.

Each of these comes with settings. The settings decide whether the AI can book, cancel, send, or pay, and whether a person says yes first. Some AI features arrive turned on. The ones that answer your phone are often add-ons that someone in your office had to buy or switch on.

Late October 2026: the newest agents don't wait inside your software to be switched on. Four always-on agents arrived between August and October, and these are the names owners will hear: Claude Duet (Anthropic), dots (OpenAI), Grok Bot (xAI), and Muse (Meta). Each keeps working in the background on the vendor's computers, watches whatever email and apps it's connected to, and can draft, send, and buy. All four ask before sending or buying by default, and at least three let the user loosen that, as far as acting without asking. Two are sold only as individual accounts, and the other two give a company a switch to turn them off on enterprise plans only. Two of them can now place phone calls for their owners, one in a test since September and one since early November. In Google Workspace, any employee can connect one to company email unless an admin changes a setting. Microsoft 365 now asks an admin first before an outside app can read company mail, unless someone at your company loosened that setting.

Open the settings in every system you pay for before you rely on this box.

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