

AI Workshop prompts

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NOTE: When using any generative AI prompting tool, keep customer privacy in mind. **Do not share Personally Identifiable Information (PII) in free tools and make sure privacy settings are in place in paid models.**

5C Framework for Effective AI Prompting*

<u>Element</u>	<u>Description</u>	<u>Example</u>
Character	Who should the AI act as?	Act as an experienced insurance producer
Command	What do you want?	Create a summary of these policy coverages
Context	What are the details?	The prospect does not understand insurance
Constraints	What to include/exclude?	Explain key coverages, avoid insurance jargon
Calibration	How should it sound/feel/look?	Make your output value-focused and supportive

*5C Framework for Effective AI Prompting - adapted and developed using ChatGPT (OpenAI, 2025), based on common best practices in prompt design and communication frameworks.

How to use this guide:

1. Launch a generative AI tool such as ChatGPT, Claude, Gemini or Perplexity.
2. Copy (CTRL+C) and paste (CTRL+V) these prompts into one of those tools.
3. Edit as needed and replace placeholder text and brackets - Example: **[LINE OF BUSINESS]** - with specific variables before running the prompt
4. Hit "enter" to run the prompts.
5. Review all gen AI outputs for accuracy.
6. Check resource links to see whether they validate the outputs.
7. To refine your results, ask follow-up questions and challenge AI to fix the output when it provides an incorrect result.

1) Create concise, tailored outputs

ACTION: Generate cyber insurance cross-sell messaging, then change the style and tone

1. **Copy and paste** this prompt into your AI chat box.
2. **Hit “enter” and review the content**

*Act as a senior small commercial insurance advisor.
I’m reaching out to existing small business clients who rely heavily on email and cloud-based systems.
Write a short, educational email explaining what cyber insurance is and why it may be worth reviewing based on how their business operates today.*

- *Under 150 words*
- *No pricing, savings, or scare tactics*
- *Do not imply current coverage is “wrong”*
- *Keep the message educational and advisory*

*The message should sound professional, calm, and consultative.
Please include a call to action to have the client call or schedule time with me and include a placeholder for a calendar link.*

3. **Give a follow-up command** to change the style and tone. Use this prompt:

Change the style and tone of this to be more urgent

2) Use AI as an editor

ACTION: Use this prompt to analyze your website content to spot ways to reduce customer confusion and improve clarity.

Instructions:

1. **Get a link to a page on your website.**
2. **Copy and paste** this prompt into your AI chat box.
3. Replace "**[INSERT URL]**" with your link.
4. **Run the prompt!** (Hit 'enter')

Act as an experienced insurance advisor focused on client education and retention.

You are reviewing client-facing messaging used by our agency to communicate with our clients and prospects who have very little understanding of insurance and how it works.

Analyze the content on this page and identify where a typical insurance client may feel confused, frustrated, uncertain, or hesitant to respond.

[INSERT URL]

For each issue:

- *Explain why the confusion or friction may occur (e.g., assumptions, jargon, timing, missing context)*
- *Note our agency's likely intent vs. how the client may interpret it*

Focus on clarity, trust, and building decision confidence, not sales effectiveness. Use concise bullet points. Do not rewrite the message.

Use a practical, constructive tone, as if helping a colleague reduce client confusion and follow-up questions.

5. **Once the AI response is complete, ask AI to write a new version** of the content. Use this prompt:

Based on your analysis, rewrite this content.

6. **Remember to review** the AI results!

3) Break a complex project into smaller steps

ACTION: Use “prompt chaining” to have gen AI create in steps instead of trying to do everything at once. Split a bigger request into smaller prompts, run them one at a time, and use the output from each step as the input for the next step.

This makes it easier to review what the AI gave you, catch mistakes early, and refine your direction as you go. Test these prompts:

Why people should do business with your agency prompt:

You are an expert insurance marketer.

*Write an article for my agency **[agency name]** **[agency URL]** that explains why a prospective client would want to do business with an independent insurance agency.*

Assume the person reading this knows very little about independent agents.

When you're comfortable with the initial output, ask for this:

Now generate two three-part email campaigns aimed at prospective insurance customers - one for personal insurance and one for commercial insurance - who currently have insurance directly from a carrier or a captive insurance agency. Keep the tone and style informative and consultative with a light sprinkling of humor.

After that, ask for this:

Now review the article and write 3 posts for LinkedIn and Facebook.

Please use these criteria:

- *Each post's tone, length and style should be optimized for each platform.*
- *LinkedIn posts should be aimed at business insurance shoppers, Facebook at personal insurance shoppers*
- *Highlight points in the article of most interest to shoppers.*
- *Follow our social media style and tone of being informative and engaging.*
- *Encourage people to reach out to learn more.*

If you like, you can keep asking for additional content such as a call script, an FAQ, or a blog post.

4) Give AI the context you didn't know it needed

ACTION: Add this one line to the end of your prompts for better results:

“What other information do you need to effectively answer my prompt?”

What will happen: Your gen AI tool will give you some questions to answer. Respond in the chat box and hit enter.

Act as an experienced personal lines account manager.

*Help me prepare for a conversation with a personal lines client who requested a **[type of insurance]** insurance review.*

Create a short list of key information I should gather to properly evaluate their needs.

Keep the list practical and limited to the most important items.

Use a professional and approachable tone.

What other information do you need to effectively answer my prompt?

Why you should do this: This reduces the likelihood of AI making incorrect assumptions and gives you more complete outputs that are closer to what you're expecting.

5) Ask gen AI to be brutally honest

ACTION: Paste the following text in a new chat, then add your existing prompt after it and press enter.

Evaluate the following prompt and suggest improvements. Be brutally honest - I want this prompt to be effective at [goal] and [desired result]

If you don't have a prompt to test, try this one:

*Evaluate the following prompt and suggest improvements. Be brutally honest - I want this prompt to be effective at **preparing me to stand out for a sales call** and **help me make the sale**.*

Act as a commercial insurance producer and risk advisor.

*Build a prospecting profile of **[business name]**, **[URL]**.*

Explain their potential insurance needs. Include links supporting your findings, or reasoning for your conclusions.

Use value-based selling principles to frame up customer-facing talking points.

What this does: Gen AI can lean toward giving the answers we want to hear, rather than the ones we need to hear. Asking AI to be brutally honest overcomes its default agreeableness and provides you with more direct feedback.

6) Let AI write prompts for you

ACTION: Instead of writing a prompt ask AI can do it for you using this type of approach

A lot of my independent insurance agency clients coming up for renewals are asking me to shop their existing coverage.

Help me write a short prompt I can use to create a talk track for responding to these inquiries with pros and cons of moving their coverage to another carrier. Include essential placeholders (e.g. [type of insurance]) I can fill out to provide a more specific response.

7) Get AI outputs to sound more like you

INSTRUCTIONS: Use the following prompts to analyze your personal writing style or your agency brand voice. Sharing a few thousand words with gen AI tools is generally enough to get an insightful response. These tools can analyze:

- Content pasted into the chat window
- Uploaded documents
- Links to content you've written, or pages on your website

Quick writing style analysis

Analyze and describe the writing style for the following text, attachment and/or links. Please also write a prompt I can use to create the same style of writing in future requests.

Longer-form writing style analysis

Use this prompt to build a more detailed analysis and the beginnings of a reusable style guide for your agency.

Act as a communications specialist. Analyze the provided writing samples, focusing on:

- *Tone (e.g., formal, friendly, authoritative, playful)*
- *Vocabulary and phrasing*
- *Sentence structure and pacing*
- *Audience the brand is speaking to*
- *Core messages, values, and positioning patterns*

Then produce:

1. *A Brand Voice Summary (5–8 bullet points)*
2. *A Mini Style Guide (tone rules, do's/don'ts, sample lines).*
3. *A short, reusable style instruction for your settings or future prompts.*

Ask for more samples if needed.

8) Use AI to Flag Problematic Advertising Language

INSTRUCTIONS: Use AI to review agency marketing materials, website copy, and social posts for potential compliance risk, E&O risk, and misleading advertising language under state insurance advertising regulations.

Paste prompt in a new chat window.

You review public-facing property and casualty insurance marketing used by Virginia insurance agents, agencies and producers. This may include website copy, ads, social posts, email copy, producer bios, sales scripts and collateral. Your job is to flag language that may create Virginia insurance compliance risk, E&O risk or misleading-advertising risk, then suggest safer alternatives.

Do not give legal advice. Treat wording as context-dependent. Flag language only when there is a clear reason tied to Virginia law, SCC Bureau of Insurance guidance or practical E&O risk. Focus on language that may:

- Be untrue, deceptive or misleading
- Misrepresent policy benefits, terms, conditions or coverage scope
- Promise guaranteed savings, coverage or outcomes
- Overstate protection, such as “full coverage” or “complete protection”
- Imply unsupported approval, endorsement, authority or insurer relationship
- Confuse the producer role with a licensed insurance consultant role
- Suggest improper rebates, incentives or referral fees
- Suggest certificates of insurance alter, expand or guarantee coverage
- Suggest claim-adjusting, negotiating or settling beyond an agent’s role

Use these risk categories when relevant: misleading advertising; coverage misrepresentation; substantiation risk; consultant-role confusion; licensing or appointment issue; insurer-relationship or authority issue; rebating or inducement risk; referral-fee risk; certificate-of-insurance risk; claim-handling or public-adjuster confusion; E&O risk from overpromising.

Decision rules:

- “Expert,” “advisor,” “consultant” or “planner” - not automatically prohibited, but revise if they imply formal credentials, licensed consultant status or advice beyond the producer’s role.
- “Trusted” - not automatically prohibited, but revise if it implies verified superiority, official endorsement or an unsupported claim.
- “Best,” “lowest price,” “cheapest” or “guaranteed savings” - flag when absolute, unqualified or unsupported.
- “Full coverage,” “complete protection” or “covered no matter what” - flag as potentially misleading because they may ignore policy terms, conditions and exclusions.
- “Approved,” “endorsed,” “recommended,” “authorized” or “official” - flag when they imply undocumented insurer, regulator or third-party approval.
- Carrier names and logos - flag if they could mislead consumers about appointment, authority, endorsement or the agency’s insurer relationship.
- Gifts, incentives, rebates or rewards - flag if tied to buying, renewing or referring insurance in a way that may create a Virginia rebating or referral-fee issue.
- Certificates of insurance - flag if the copy suggests a certificate alters, expands or guarantees coverage.
- Claims help - flag if the copy suggests the agency will adjust, negotiate or settle claims beyond the proper role of an insurance agent.

Review the text, attachment or website link supplied by the user. For each issue, provide a concise table with:

Flagged language | Risk level: Low / Moderate / High | Why it may be an issue in Virginia | Safer alternative | Virginia source link

If language is not clearly prohibited but still risky, label it: “Not automatically prohibited, but consider revising.”

If no clear issue is found, say: “No clear issue identified based on the Virginia sources reviewed.”

After the table, include:

Overall assessment

Highest-priority edits: top 3 changes to make first. Keep the review practical, concise and conservative.

Virginia source links to use:

Virginia SCC Bureau of Insurance - Enforcement & Compliance:

<https://www.scc.virginia.gov/regulated-industries/bureau-of-insurance/current-agents-agencies/enforcement-compliance/>

Virginia Code § 38.2-502 - Misrepresentations and false advertising of insurance policies:

<https://law.lis.virginia.gov/vacode/title38.2/chapter5/section38.2-502/>

Virginia Code § 38.2-503 - False information and advertising generally:

<https://law.lis.virginia.gov/vacode/title38.2/chapter5/section38.2-503/>

Virginia Code § 38.2-1801 - Misrepresenting agency relationship with a particular insurer:

<https://law.lis.virginia.gov/vacode/title38.2/chapter18/section38.2-1801/>

Virginia Code § 38.2-1822 - License required of individual and business entity agents:

<https://law.lis.virginia.gov/vacode/title38.2/chapter18/section38.2-1822/>

Virginia Code § 38.2-1837 - Insurance consultant definitions:

<https://law.lis.virginia.gov/vacode/title38.2/chapter18/section38.2-1837/>

Virginia Code § 38.2-1838 - License required of consultants:

<https://law.lis.virginia.gov/vacode/title38.2/chapter18/section38.2-1838/>

Virginia Code § 38.2-509 - Rebates:

<https://law.lis.virginia.gov/vacode/title38.2/chapter5/section38.2-509/>

Virginia Code § 38.2-518 - Certificates of insurance:

<https://law.lis.virginia.gov/vacode/title38.2/chapter5/section38.2-518/>

Review the following text, website or attachment:

[Paste text, attachment or website link here]

Other prompts to try

Prepare client communications

Prepare for a personal insurance review conversation:

*Act as an experienced personal lines account manager.
Help me prepare for a conversation with a personal lines client who requested a **[type of insurance]** insurance review.
Create a short list of key information I should gather to properly evaluate their needs.
Keep the list practical and limited to the most important items.
Use a professional and approachable tone.*

Prepare for a commercial insurance review conversation:

*Act as an experienced commercial lines account manager.
Help me prepare for a conversation with a small business owner who requested an insurance review.
Create a short list of key information I should gather to properly evaluate their needs.
Keep the list practical and limited to the most important items.
Use a professional and approachable tone.*

Respond to a claims inquiry:

*Act as an experienced insurance CSR. Reply to this email from a client worried about a claim. Explain next steps **[add details or attachment]**. Avoid insurance jargon. Be empathetic and supportive.*

Generate a client renewal follow-up message:

*Act as an experienced independent insurance risk advisor.
Draft a follow-up email to a client using the following notes or attachment.*

Include:

** A recap of what we discussed*

** Clearly stated next steps*

Keep it under 150 words and reinforce the value of working with an independent agent. The message should be friendly, calm, and advisor-focused - not salesy.

Insert notes. or add attachment!

Prepare for renewal conversations about shopping coverage:

*Help me create a professional, consultative talk track for responding to a client who wants me to shop their **[type of insurance]** coverage before renewal.*

Include:

- A brief opening that acknowledges their request*
- Pros and cons of moving coverage to another carrier*
- Key factors to compare beyond price, such as coverage, exclusions, claims service and carrier stability*
- Questions I should ask before making a recommendation*
- A brief closing that sets expectations for next steps*

Use these placeholders:

- [client name]***
- [current carrier]***
- [renewal date]***
- [reason for shopping]***

Tone: clear, balanced, reassuring and adviser-focused.

Sales-focused prompts

Cross-sell messaging:

Act as an experienced insurance advisor.

*Draft a short email to existing **[LINE OF BUSINESS]** clients explaining why they should also consider **[TYPE OF COVERAGE]**.*

** Keep it under 200 words*

** Do not talk about pricing, savings, or use scare tactics*

** Do not imply current coverage is “wrong”*

** Keep it educational and not salesy*

** do not overpromise - note that coverage details vary by policy*

Sound professional, calm, and consultative. Include a call to action for the client to call or schedule time with me. Include a placeholder for a calendar link.

Explaining optional coverage to a reluctant client:

*Act as a trusted insurance advisor speaking to a **[client type]** in the **[industry or business category]** space who does not think **[type of insurance]** is necessary or does not fully understand it.*

*Address these common **[client objections or misconceptions]**.*

*Explain typical coverages in plain language, without insurance jargon and without sales language. Use a **[tone descriptors]** tone. Include a real-world example involving a similar business affected by a typical loss.*

Create the output to be used in an email. Keep it general and educational, and do not overpromise - note that coverage details vary by policy.

Include a call to action to follow up with me to see if this applies to them.

Sales pipeline-focused prompts

Choose one of these marketing-focused prompts to test in the workshop.

Be more strategic about keeping prospective clients engaged

*I'm an independent insurance agent working with **[line of business]** prospects.*

When a prospect doesn't respond after an initial quote or conversation, what is the recommended follow-up strategy?

Please include:

- * The ideal number of follow-up communications*
- * A suggested timeline/cadence*
- * Recommended channels (call, email, text, etc.)*
- * Examples of what to say at different stages (early follow-up, mid-cycle, final message)*
- * Guidance on when to taper off active follow-up and put prospects into a long-term nurture campaign*

Keep the advice practical and tailored to my line of insurance, not generic sales.

Onboarding: Create a new client welcome series

Act as an experienced independent insurance agency communications specialist.

*Create a new client email welcome campaign for my independent insurance agency **[agency name]** **[Agency URL]**. This should be delivered over the first 30 days of the client relationship. The goal is to build trust, set expectations, educate clients, and encourage engagement - not to sell additional products.*

Create a campaign where each message focuses on a specific topic. Include the following messages, in this order:

- 1. A warm welcome and thank you letter from the agency or principal*
- 2. An introduction to the agency and/or staff*
- 3. How clients can access self-service tools and manage their policies*
- 4. General information on how claims are reported and what to expect*
- 5. A request to leave an online review*
- 6. A referral request that feels natural and relationship-based*

For each message, include:

- * Suggested send timing (ex: Day 0, Day 5, etc.)*
- * Email subject line*
- * Email body content*

Keep each email under 200 words. Use plain, jargon-free language.

Assume the client does not understand insurance terminology.

Use a friendly, professional, local advisor tone. Content should feel reassuring, and trustworthy and should show that we value long-term relationships.

Operations: Create an AI acceptable use policy

Act as the chief technology officer of my agency, **[AGENCY_NAME]**, **[AGENCY_URL]**. Generate a draft of a concise, easy to understand AI acceptable use policy for my **[# of employees and contractors]** person independent insurance agency, It should explain ground rules and guidelines for safely using AI tools in our business, including protecting sensitive information and ensuring ethical compliance by employees and contractors. Include:

- Approved tools
- Data privacy rules
- Human oversight requirements
- Transparency and disclosure requirements
- Prohibited activities
- Reporting and compliance
- Where to go to ask questions and submit new use cases for review

Tell me what else should be included and include placeholders for additional details you would need to create a more complete policy.