

NEW TO AI? YOU'RE IN THE RIGHT PLACE.

*A Practical Workbook for
Independent Insurance Professionals*

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*In partnership with
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What This Workbook Is For

This workbook is designed to help independent insurance professionals confidently and responsibly begin using AI in their day-to-day work; without technical expertise, unnecessary risk, or pressure to change everything at once.

It is intended to be used after the webinar as a practical reference and guide for next steps.

What You'll Find Inside:

- Clear guardrails for safe, compliant AI use
- A simple framework to start small
- Ready-to-use prompts that support communication, documentation, and consistency
- Guidance that reinforces human judgment and accountability

Important Reminder!

AI is a support tool, not a decision-maker.

All outputs must be reviewed, approved, and owned by a licensed insurance professional.

This Workbook is:

- Practical and Beginner-friendly
- Designed for Real Insurance Roles
- Focused on Safe, Compliant Use



How to Navigate the Resources:

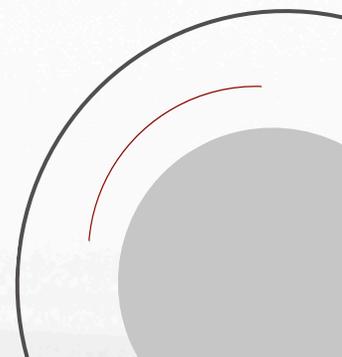
You'll find three sections in this workbook.

They are intentionally designed to be used together, but not all at once.

Recommended Order:

1. Understand the guardrails
2. Choose one small task
3. Use prompts as a drafting tool

*You do not need to master everything
here to get value.*



Safe AI Use in Insurance: A Practical Guide

Artificial Intelligence (AI) can be a powerful support tool for independent insurance agencies when used responsibly. This guide outlines safe, appropriate ways to use AI while maintaining professional judgment, compliance, and client trust.

AI Is Appropriate For:

- 1 Drafting client communications (emails, explanations, follow-ups)
- 2 Simplifying insurance language into client-friendly terms
- 3 Summarizing calls, emails, or meeting notes
- 4 Creating internal checklists, task lists, and SOP drafts
- 5 Supporting training and onboarding materials

AI Should NOT Be Used For:

- 1 Binding coverage or making underwriting decisions
- 2 Providing legal, regulatory, or compliance advice
- 3 Replacing licensed professional judgment
- 4 Storing or processing sensitive client data without safeguards
- 5 Automatically sending client-facing content without review

Human Oversight Checklist:

- 1 Review all AI-generated content before use
- 2 Verify accuracy against carrier guidelines and policy terms
- 3 Adjust tone and messaging to fit the client situation
- 4 Ensure compliance with agency standards and regulations
- 5 Maintain documentation of final decisions

Best Practice Reminder: AI assists with efficiency and clarity. Humans remain accountable for decisions, advice, and compliance.

AI Prompt Starter Pack: Insurance Edition



This starter pack is designed for independent insurance professionals who want to use AI safely and effectively without needing technical expertise. These prompts are copy-and-paste ready and should always be reviewed by a licensed professional before use.

Client Communication Prompts

Rewrite this insurance explanation in plain English for a non-insurance person. Keep it accurate and calm.

Rewrite this message to sound more empathetic while remaining professional.

Draft a professional and friendly follow-up email summarizing next steps for this client.

Explain this coverage change in a way that reassures the client without minimizing the impact.

Difficult Conversation Prompts

Rewrite this email to be firmer while remaining respectful and professional.

Draft a professional response to an upset client regarding a premium increase. Acknowledge frustration without assigning blame.

Draft a response that sets boundaries while maintaining a positive client relationship.

Help me explain why no alternative markets are available in a calm, factual tone.

AI Prompt Starter Pack: Insurance Edition



Documentation & Follow-Up Prompts

Summarize these call notes into a clear client interaction summary.

Create a follow-up task list based on this client conversation.

Turn these rough notes into an agency-ready documentation entry.

Identify coverage items discussed that may require additional review.

Training & SOP Support Prompts

Create a simple SOP outline for a personal lines renewal process in an independent agency.

Create a high-level onboarding outline for new service staff.

Draft a training checklist for a new CSR handling endorsements.

Outline key steps a CSR should follow when documenting a client interaction.

Reminder:

AI is a drafting and support tool.

All outputs must be reviewed, adjusted, and approved by a licensed insurance professional before use.



Start Small: AI Implementation Worksheet

This worksheet is designed to help independent insurance agencies begin using AI in a practical, low-risk way. Focus on one task, apply human oversight, and evaluate results before expanding usage.

Step 1: Identify One Task



What is one repetitive or time-consuming task where AI could assist (not decide)?

Step 2: Define the Purpose



*What outcome are you trying to improve?
(e.g., time saved, clarity, consistency, reduced follow-up)*

Step 3: Assign Human Oversight



Who is responsible for reviewing and approving the AI output before use?

Step 4: Usage Guardrails



Check all that apply before using AI for this task:

- No sensitive client data entered**
- No binding, underwriting, or legal decisions**
- Output will be reviewed before use**
- Final decision remains with a licensed professional**

Step 5: Measure the Impact



After testing, what impact did AI have on this task?

Time saved:

Quality/clarity improved:

Notes:

Reminder:

Successful AI adoption is incremental. Start small, review often, and expand intentionally as confidence and clarity grow.