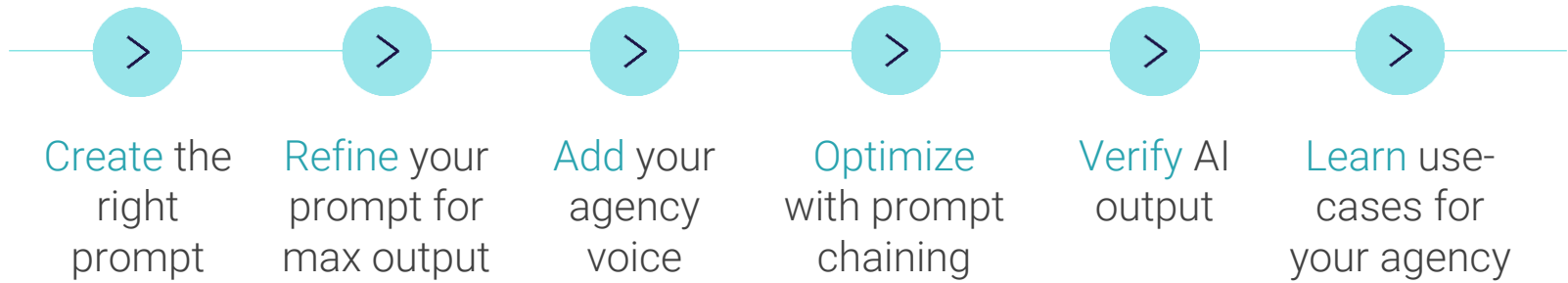


AGENCY AI LABS

# Prompting: how to actually talk to AI

*Get smarter outputs by honing your prompt skills*

# What's ahead in this session







# Questions?

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Use Q&A



# Comments?

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Use chat

## **AI disclaimer:**

This document may contain content generated by Artificial Intelligence. The author has reviewed AI-generated content for accuracy and revised it where necessary.

## **Vendor disclaimer:**

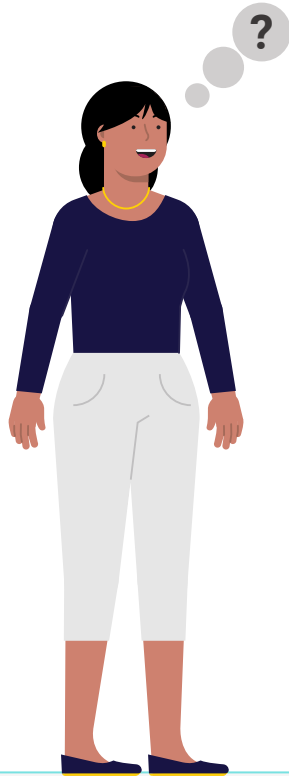
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# Quick Poll!



# What exactly is generative AI?

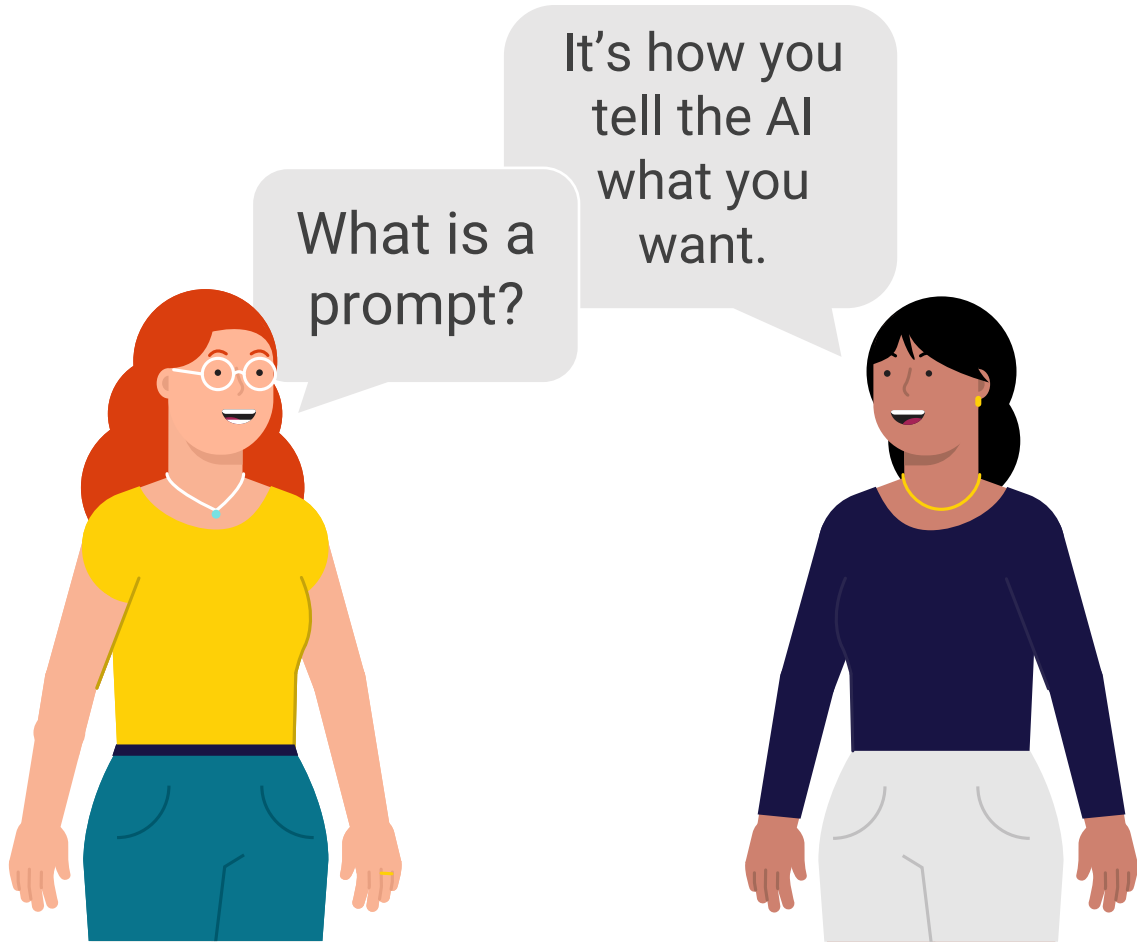


A type of AI that creates **new content...**



...by learning patterns from large amounts of data and **predicting what should come next.**


**Create the right prompt**





**You get** \_\_\_\_\_

\_\_\_\_\_ **what you ask for**



“  
The eloquence of your request dictates  
the richness of the response.  
”

SHARE IN THE CHAT

**What pizza would you make?**



# You get what you ask for

“The eloquence of your request dictates the richness of the response.”

Make me a pizza.



VS

Act as a pizza chef. Create a 12-inch, thin-crust pizza. I'm vegan, so use dairy-free mozzarella, and add mushrooms, bell pepper, red onion, and basil.



# Prompts have specific ingredients

You don't need to use every component. You can tune the output later

## Element

## Description

## Example

### Character

Who should the AI act as?

"Act as an experienced insurance CSR."

### Context

What's the situation?

"You're helping me summarize a carrier bulletin."

### Command

What exactly do you want?

"Draft an email to my agency team."

### Constraints

What to include/exclude?

"Use plain language, 150 words max."

### Calibration

How should it sound/feel/look?

"Friendly, professional and local in tone."

Source: 5C Framework for Effective AI Prompting – adapted and developed by ChatGPT (OpenAI, 2025), based on common best practices in prompt design and communication frameworks.

# What those ingredients might look like

## Character

Act as an experience pizza chef

## Context

I'm vegan

## Command

Create a 12-in thin-crust pizza

## Constraints

Use dairy-free mozzarella, add mushrooms, bell pepper, red onion, and basil.

## Calibration

How should it sound/feel?



## 5C Framework Template



Act as a(n) \_\_\_\_\_. (*character*)

You are helping me with \_\_\_\_\_. (*context*)

Please \_\_\_\_\_. (*command*)

Keep the output \_\_\_\_\_. (*constraints*)

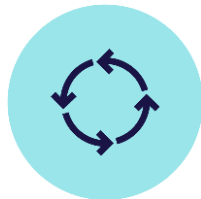
Format it as \_\_\_\_\_. (*constraints*)

Use a \_\_\_\_\_ tone and make it sound \_\_\_\_\_. (*calibration*)

Source: 5C Framework for Effective AI Prompting – adapted and developed by ChatGPT (OpenAI, 2025), based on common best practices in prompt design and communication frameworks.

We need to standardize how we handle  
billing and payment issues.

Everyone does it differently.



**Character** →

Act as an experienced insurance agency billing expert.

**Context** →

You are helping me document a standard work process. We each have our own way of handling customer billing issues. Here are some examples: [INCLUDE EXAMPLES].

**Command** →

Please create a step-by-step workflow for how our team should handle a customer who calls in with issues about billing or payments.

**Constraints** →

Format it as a clear numbered list. Include what staff should say, what information they should gather, and when escalation is required.

**Calibration** →

Use a professional, supportive tone, and make it easy for staff to follow.

## Billing & Payment Issue Call Workflow

### 1. Greet & Verify Identity

- **Say:** “Thank you for calling [Agency Name], this is [Name]. How can I help you with your billing today?”
- Verify: name, policy/account #, phone/email, and required ID checks.
- Set tone: “I’m sorry for the frustration—let’s take a look together.”

### 2. Clarify the Issue

- **Say:** “Can you tell me what seems incorrect or concerning on your bill or payment?”
- Gather:
  - Type of issue (high bill, missing payment, wrong amount, etc.)
  - Specific invoice/date/amount
  - Payment details (date, method, confirmation)
  - Desired outcome, if stated

### 3. Review the Account

- Access billing history, recent invoices, payments, fees, and policy changes.
- **Say:** “One moment while I review your billing details.”

#### 4. Identify & Confirm the Root Cause

- Check for: rate changes, late/returned payments, system errors, incorrect drafts, policy changes.
- **Say:** “Here’s what I’m seeing...”
- Confirm: “Does that match what you remember?”

#### 5. Present Options & Agree on a Resolution

- **Say:** “You have a couple of options—let me walk you through them.”
- Options: take/schedule a payment, adjust due date, request fee waiver/correction, refund request, payment plan.
- Confirm: “Does that option work for you?”

#### 6. Complete the Action

- If taking a payment, confirm method, amount, and date.
  - **Say:** “You’re authorizing \$[amount] on [date], correct?”
  - Provide confirmation number.
- If submitting a request:
  - **Say:** “I’ve submitted the request. It typically takes about [X days].”



# Give AI a try

## Compare results

Time: 2 minutes

### Instructions:

Use the 5C framework to improve the output. Compare what you get.

Full activity details can be found at: [agentforthefuture.com/live](https://agentforthefuture.com/live)

### Steps:

**1. Copy and paste** into AI the prompt below:

*I want to compare how different prompt styles affect the output. Please generate two email responses to the following:*

1) "Vague Prompt Version"

*Write the response using only this instruction:*

*"Write an email response to a prospect who requested an auto quote through our website contact form."*

2) "Improved Prompt Version"

*Write the response using this instruction:*

*"Act as an experienced personal lines insurance advisor. You are reaching out to a new prospect who submitted a quote request for auto insurance but provided no details. Write a short outreach email asking for the information needed to prepare an accurate quote. Keep it under 200 words. Use a friendly, professional tone."*

**2. Click enter** to run the prompt.



# Questions?

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Use Q&A



# Comments?

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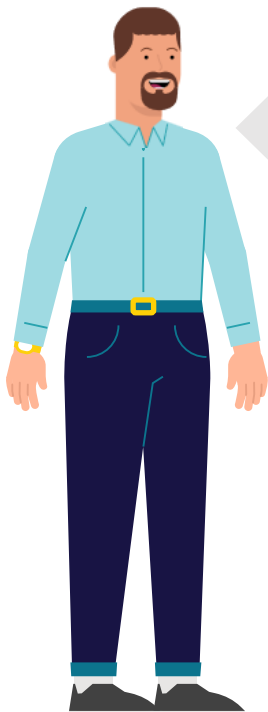
Use chat

**Refine your prompt for  
max results**

# Prompt building is not once-and-done

- The best results come from iterative collaboration, not perfect initial instructions.
- Users often don't fully know what they want until they see a first draft.
- Ambiguity or lack of specificity leads the model to guess...and it can guess wrong.

# Ask AI for help creating your prompt



## What's missing?

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



## Role-based review

*Review my prompt as a [ROLE] and offer suggestions. Then revise the prompt based on the feedback.*



*Act as an experienced insurance agency billing expert.*

*You are helping me document a standard work process. We each have our own way of handling customer billing issues.*

*Please create a step-by-step workflow for how our team should handle a customer who calls in with issues about billing or payments.*

*Format the output workflow as a clear numbered list. Include what staff should say, what information they should gather, and when escalation is required."*

*Use a professional, supportive tone, and make it easy for staff to follow.*

*Before you answer, what other information do you need to effectively answer my prompt?*

To create the most accurate, customized, and useful workflow for your agency's billing process, I would need a few clarifications from you. Here are the items that would help refine it:

## **Key Information Needed**

### **1. Your Agency's Billing Authority Levels**

- What actions can frontline staff take without supervisor approval?
- Examples: waive late fees, change due dates, take payments, submit carrier requests, issue refunds, etc.

### **2. Your Preferred Verification Requirements**

- What identifiers must staff confirm for each caller? (Every agency has different compliance rules.)

### **3. Your Payment Processing Rules**

- What payment methods are accepted?
- Can staff schedule future-dated payments?
- Are there restrictions on taking certain card types or ACH?
- Do you use the carrier's billing system, an agency management system, or both?

### **4. Your Escalation Criteria**

- When exactly should staff involve a supervisor or billing specialist?
- Are there dollar limits or specific situations that require escalation?



# Quick Poll!





# Give AI a try

## Refine the output

Time: 2 minutes

### Instructions:

Ask AI for help to make the response stronger.

Full activity details can be found at: [agentforthefuture.com/live](https://agentforthefuture.com/live)

### Steps:

1. **Copy and paste** into AI the prompt below:

*Act as an experienced commercial lines account manager.*

*You are helping me prepare for a conversation with a small business owner who requested a review of their current insurance.*

*Create a short list of the 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.*

*Before you answer, what other information do you need to effectively answer my prompt?*

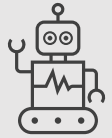
2. **Click enter** to run the prompt.

**Add your agency voice**



That's great, but I don't think  
the content reads like you write.

**You sound like an AI robot...**



## **I can fix that!**

*Analyze and describe the writing style for the following text.*

*Use this writing style in future outputs.*

*Also write a prompt I can use to create the same style of writing in future requests:*

*[INSERT TEXT OR URL WITH NO PII]*



The writing style of the provided text is characterized by a professional yet accessible tone, incorporating both informative and engaging elements. Here is a breakdown of the key features of this style that can be used to prompt future writing requests:

**1. Professional and Informative:**

- The content is authoritative and provides insightful information about the subject matter, which in this case is the application of AI in the insurance industry.
- Use of industry-specific terminology and explanations, making it clear and valuable to the target audience.

**2. Engaging and Conversational:**

- The text maintains an approachable tone by using conversational language, such as "arguably a golden age" and "its creative cousin."
- It directly addresses the reader with phrases like "We're still in the early stages" and "To help with that, use this FAQ/guide."

**3. Structure and Clarity:**

- Information is organized logically, with a clear progression from the introduction of the topic to specific questions and answers.
- The use of questions (e.g., "What's the difference between traditional and generative AI?") effectively guides the reader through the content.



# Give AI a try

## Evaluate your writing style

Time: 2 minutes

### Instructions:

Use AI to determine your writing style for future outputs.

Full activity details can be found at: [agentforthefuture.com/live](https://agentforthefuture.com/live)

### Steps:

**1. Copy and paste** into AI the prompt below:

*Analyze and describe the writing style for the following text.*

*Use this writing style in future outputs.*

*Please also write a prompt I can use to create the same style of writing in future requests:*

*[INSERT TEXT OR URL WITH NO PII]*

**2. Attach or paste** into the prompt (where noted) content you've written, such as an email or document.

**3. Click enter** to run the prompt.



# Questions?

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Use Q&A



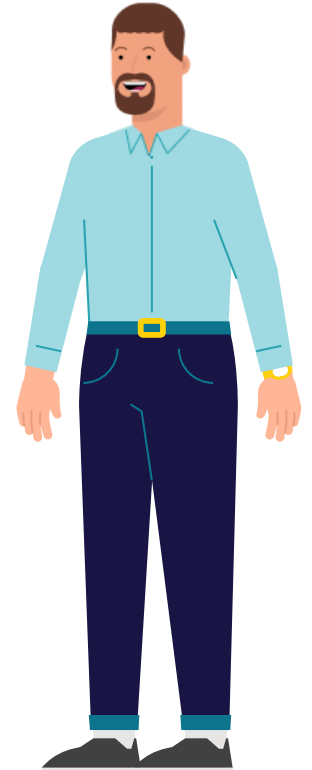
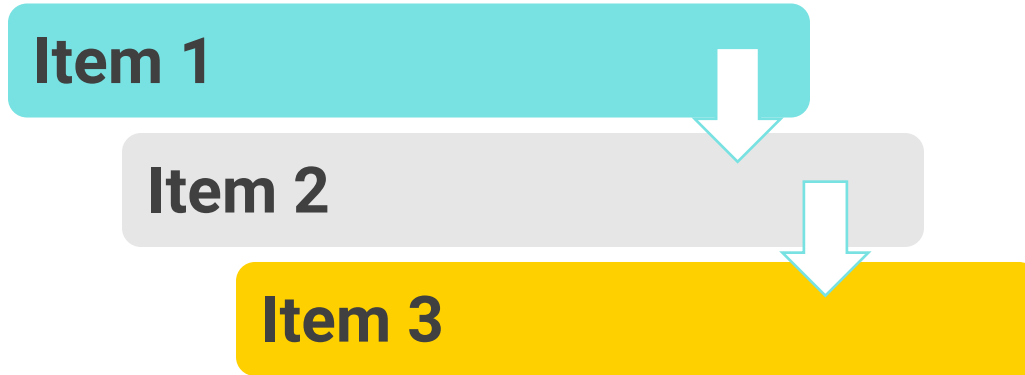
# Comments?

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Use chat

**Optimize with  
prompt chaining**

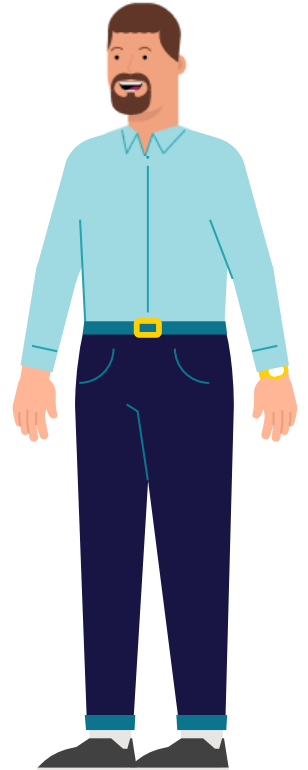
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## Article

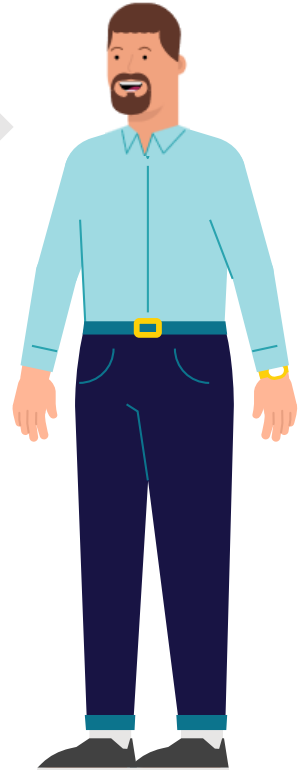
- What is an independent agent.
- What is the benefit of working with an independent agent.



*You are an expert insurance marketer.*

*Write an article for my website Insurance For Dayton that explains why a prospective client would want to do business with an independent insurance agent.*

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



## Why Choose an Independent Insurance Agent: The Benefits for Homeowners and Small Business Owners in Dayton, Ohio

When it comes to purchasing insurance, the options can seem overwhelming. Do you go with a direct carrier, a captive agent, or an independent agent? For homeowners and small business owners in Dayton, Ohio, working with an independent insurance agent can offer unparalleled advantages. In this article, we'll break down the benefits of choosing an independent agent over other options and explain why **Insurance for Dayton** is your best choice for personalized, comprehensive coverage.

### What is an Independent Insurance Agent?

An independent insurance agent is a professional who works with multiple insurance carriers to find the best policies for their clients. Unlike captive agents, who are tied to a single insurance company, or direct carriers, which sell policies directly to consumers without any intermediary, independent agents have the flexibility to shop around for the most suitable options.

### Benefits of Working with an Independent Insurance Agent

#### 1. Choice and Flexibility

One of the most significant advantages of working with an independent insurance agent is the wide range of choices available. Independent agents have access to multiple insurance carriers, which means they can compare various policies to find the one that

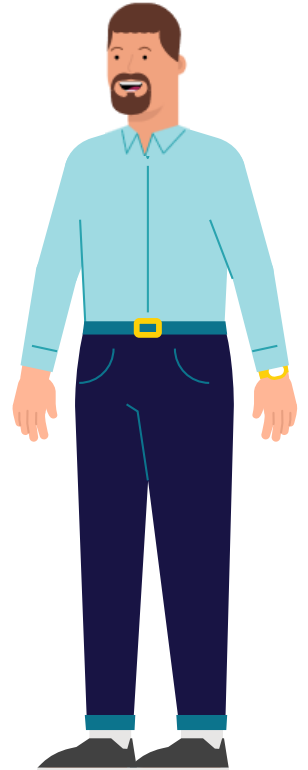
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**Article**

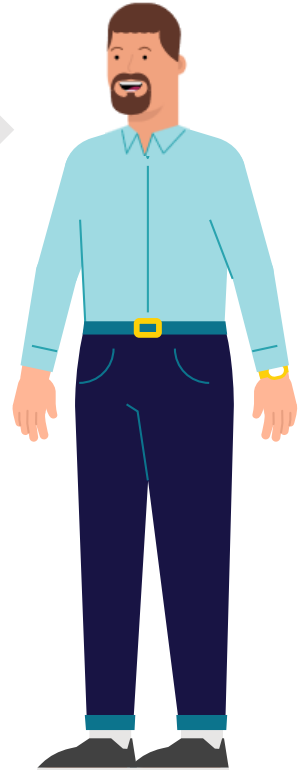


**Social media posts**



*Now review the article and write 3 posts for LinkedIn & Facebook. Please use this criteria:*

- *Each post should be optimized for each platform.*
- *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.*



## LinkedIn Posts

**LinkedIn Post 1:** 🌐 **Discover the Power of Choice with Independent Agents At Insurance For Dayton**, our independent agents provide a wide range of choices, personalized service, and local expertise to meet your unique needs. Homeowners and small business owners in Dayton, Ohio, can benefit immensely. 👉 Learn more about why you should work with an independent agent: [Link to Article] #Insurance #HomeownersInsurance #BusinessInsurance #DaytonOhio #IndependentAgent

**LinkedIn Post 2:** 🔍 **Looking for Customized Insurance Solutions?** Insurance For Dayton's independent agents offer tailored insurance packages, ensuring you get the best policies for your specific needs and budget. Discover the advantages today! Click here to find out more: [Link to Article] #InsuranceSolutions #PersonalizedService #HomeInsurance #BusinessProtection

**LinkedIn Post 3:** 🗣️ **Why Personalized Service Matters in Insurance** At Insurance For Dayton, we take the time to understand your needs, providing personalized service and advocating for you during claims. Experience the difference of working with independent agents. Learn how we can help: [Link to Article] #CustomerService #InsuranceClaims #IndependentAgent #DaytonOhio

## Facebook Posts

**Facebook Post 1:** 🏠 🛠️ **Why Choose an Independent Insurance Agent?** At Insurance For Dayton, we offer more choices, personalized service, and local expertise! Homeowners and small business owners in Dayton can benefit greatly. 👉 Click to learn more: [Link to Article] #Insurance #DaytonOhio #IndependentAgent #HomeownersInsurance

**Facebook Post 2:** 🚗 📁 **Save More by Bundling!** Simplify your insurance and save big by bundling your policies with Insurance For Dayton. Our independent agents provide personalized solutions tailored just for you. 👉 Learn more: [Link to Article] #InsuranceSavings #Bundling #DaytonOhio #IndependentAgent

**Facebook Post 3:** 💬 **Customer-Centric Service You Can Trust!** Insurance For Dayton offers exceptional service and tailored solutions. Discover the benefits of working with an independent agent. 👉 Find out more: [Link to Article] #CustomerService #IndependentAgent #DaytonOhio #InsuranceSolutions

The  
output  
feeds the  
next input

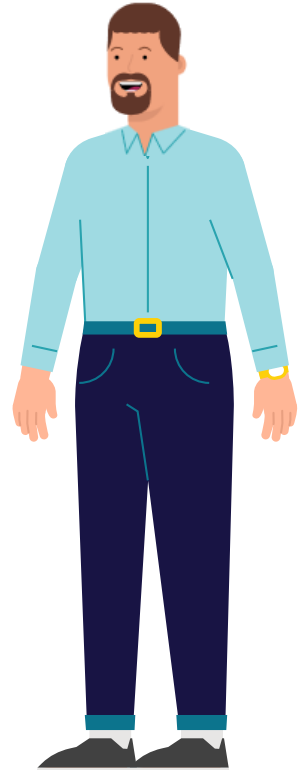


**Article**



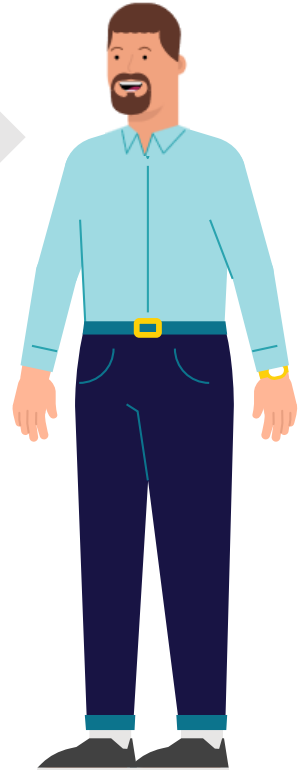
**Social media posts**

**Prospect email**



*Now, create an email to prospective clients explaining the value of working with an independent agent.*

*Keep the message short, friendly and non-salesy.*



**Subject:** A simpler way to think about insurance

Hi [First Name],

If you've ever felt unsure about your insurance—or wondered if you're really getting the right coverage—you're not alone.

One of the main benefits of working with an independent insurance agent is having someone in your corner who can help you sort through the options.

Instead of being limited to one company, we're able to:

- Compare coverage from multiple insurers
- Help you understand what you actually need (and what you don't)
- Adjust your coverage as your life or business changes

Our goal is simply to make insurance feel clearer and easier—so you can make confident decisions without the stress.

If you ever want a second opinion or just have a quick question, feel free to reach out. We're always happy to help.

Best,

[Your Name]

Insurance For Dayton

The  
output  
feeds the  
next input



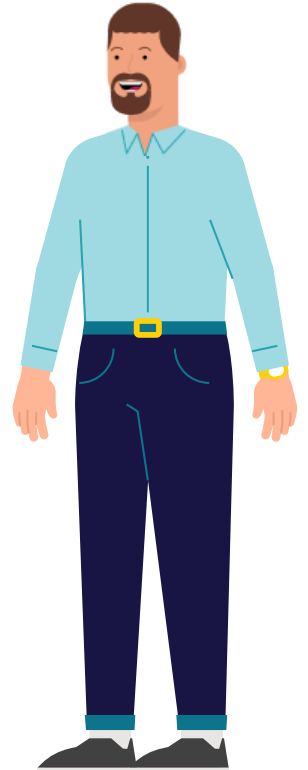
**Article**



**Social media posts**



**Prospect email**





# Questions?

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Use Q&A



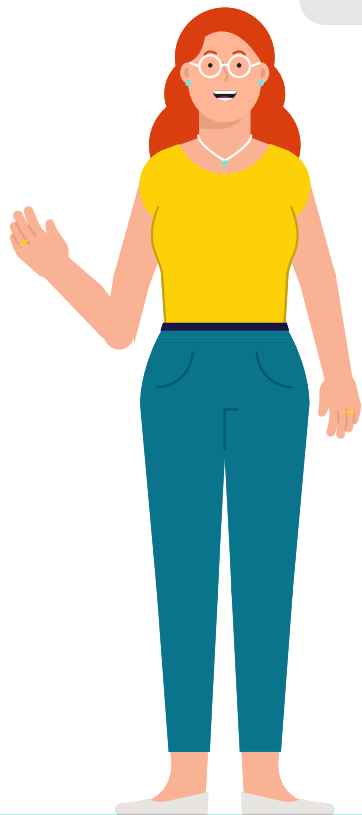
# Comments?

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Use chat

**Verify AI output**

But...what if AI gets it wrong?



**AI – just like us humans – isn't perfect**

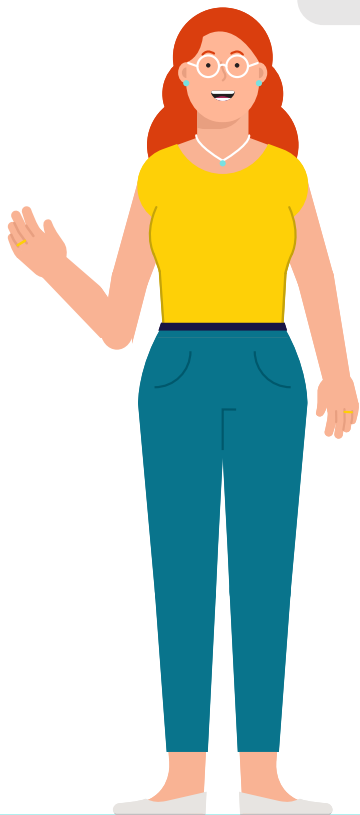
- It can hallucinate



# Quick Poll!



But...what if AI gets it wrong?



**AI – just like us humans – isn't perfect**

- It can hallucinate



**Think of what AI creates as the rough draft**

- Verify, verify, verify
- Challenge AI outputs
- Do not share client info
- Consider a notice or disclaimer on AI-generated content

# Some reasons AI can get it wrong

## Issue

- ✗ Data is outdated
- ✗ Doesn't get the context
- ✗ Reasoning mistakes
- ✗ Cites info that's wrong

## Solution

- ✓ Check online again
- ✓ Provide more detail
- ✓ Show me
- ✓ Share the sources

**Use cases for your agency**

## Office tasks

Marketing



Training



Common uses for  
gen AI in your agency



Customer education



Process documentation

# AI Prompt Examples: Service



# AI Prompt Examples: Service

## Morning client prep (rate increase):

*Prompt: I'm meeting with a manufacturing client whose workers' comp premium increased 22%. Help me prepare talking points that explain the increase and position it positively while identifying additional protection opportunities.*

## Claims support situation:

*Prompt: Client's restaurant had a kitchen fire last night. The fire department used foam suppression. What should I tell them about the restoration process and what coverages will apply?*

## Cross-selling opportunity:

*Prompt: A client just bought a new Tesla Model S and operates a consulting business from home. What coverage enhancements should I discuss during the policy update call?*



# AI Prompt Examples: Service

## Client education and communication (handling objections)

Use case: Client thinks umbrella insurance is unnecessary

1

*Prompt: Explain umbrella insurance to a small business owner who thinks it's 'just extra liability they don't need.'*

2

*Address common objections and provide real-world scenarios where it protects them.*

3



Below is a clear, non-salesy explanation you can use with a small business owner who believes umbrella insurance is “just extra liability they don’t need.”

## 1 Umbrella Insurance Explained (Without the Jargon)

Umbrella insurance is not a replacement for your existing liability coverage – it’s a **safety net that sits on top of it**. It kicks in **if** a claim exceeds the limits of your general liability, auto liability, or employer’s liability policies.

Think of it as the *backup parachute* that deploys when the primary one fails.

## 2 Why Small Business Owners Think They Don’t Need It

Here are the most common objections – and how to address them:

### 1. “My limits already seem high enough.”

Most general liability policies carry \$1M per occurrence.

But severe claims often exceed that, especially when injuries or lawsuits are involved. Once your base limits are exhausted, **your business (and sometimes**

### 3 Real-World Scenarios Where an Umbrella Saves a Business

#### 1. Customer Injury Exceeds General Liability Limit

A client trips on uneven flooring at your shop and suffers a severe spinal injury.

Medical bills, rehab, and lost income claims total **\$2.3 million**.

- General Liability pays its limit: **\$1M**
- Umbrella covers the remaining **\$1.3M**
- Without it: the business pays the \$1.3M—or goes bankrupt.

#### 2. Employee Causes a Serious Auto Accident

Your employee rear-ends a family while on a delivery run. Multiple people are injured and one can't return to work.

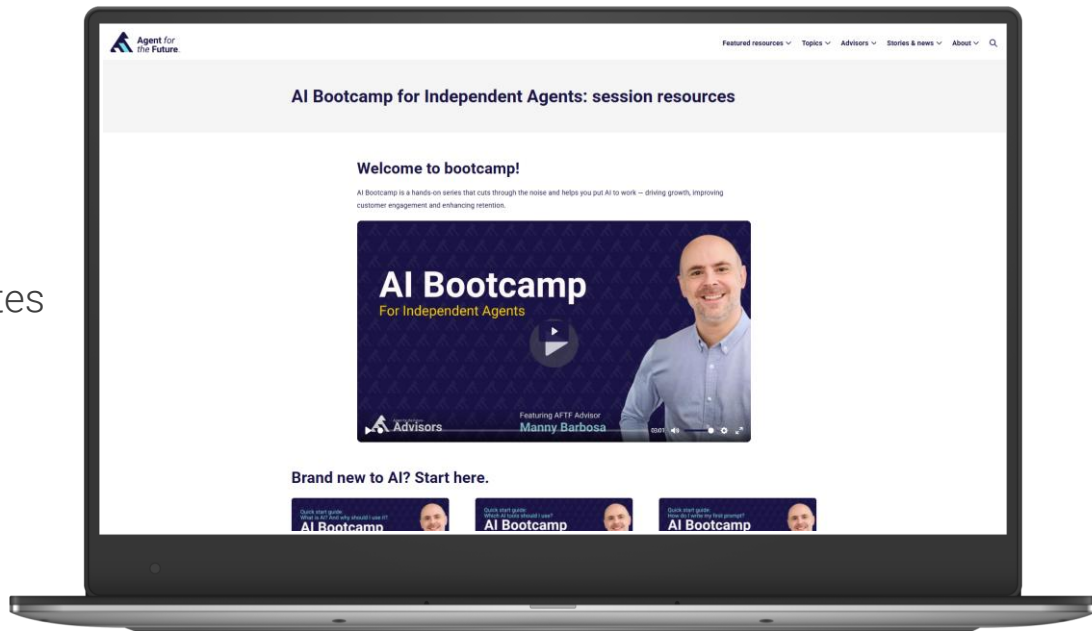
Total liability: **\$3–5M**, very common in multi-injury cases.

- Commercial Auto limit: **\$1M**

# Resources

# AI Bootcamp Resource Guide

- 3-part intro for true beginners
- Webinar recordings
- Ready-to-use prompts and templates
- Tips and activities
- Vendor resources



[agentforthefuture.com/bootcamp](https://agentforthefuture.com/bootcamp)

**Thank you!**

