AUG 25 | 2 PM ET

Claude in the Agency:
A Live Working Demo

What an independent agency actually runs on AI today. Real workflows, real systems, running in front of you.

CJ Hutsenpiller
Agency Owner, Hutsenpiller Insurance

AGENCY AI LABS
BIG “I” AGENTS COUNCIL FOR TECHNOLOGY

WHO'S TALKING

CJ Hutsenpiller

01 20 years as an independent agent

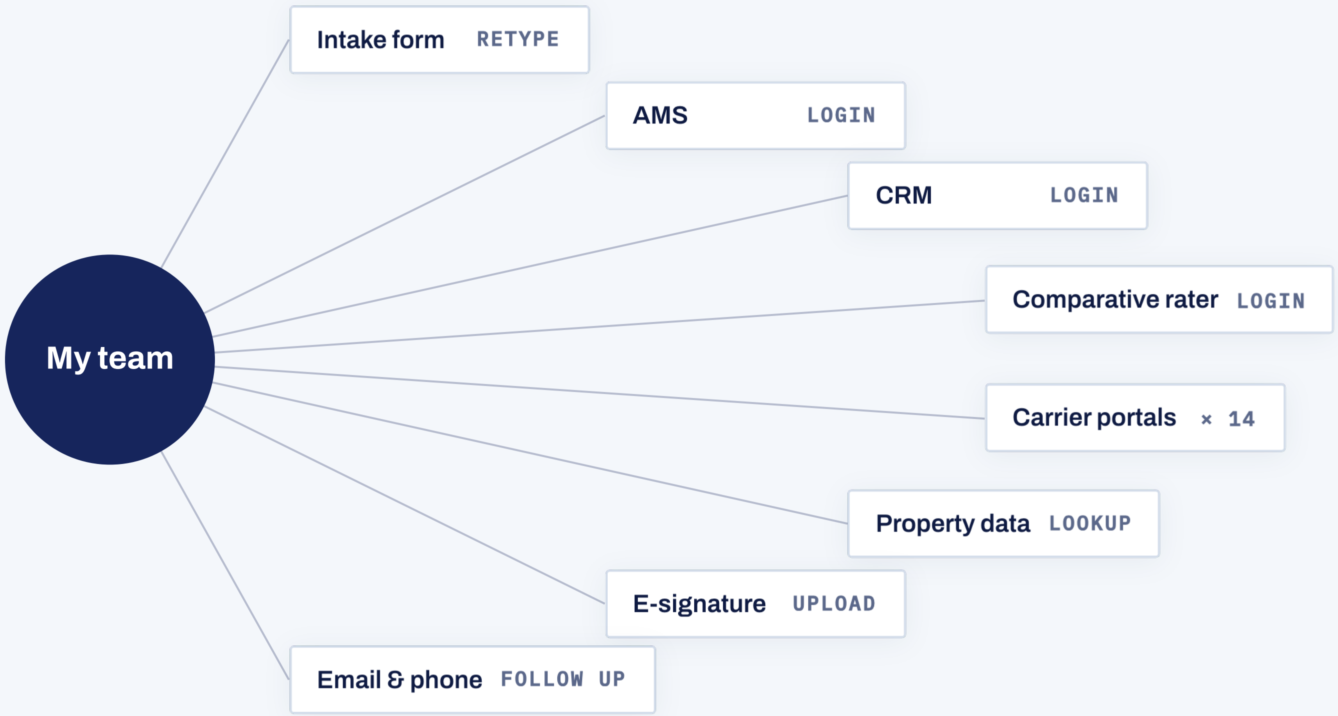
02 Owner, Hutsenpiller Insurance. 19-employee agency

03 Previous carrier advisory boards: Encompass, Grange, Openly. Current board member, 101 Weston Labs

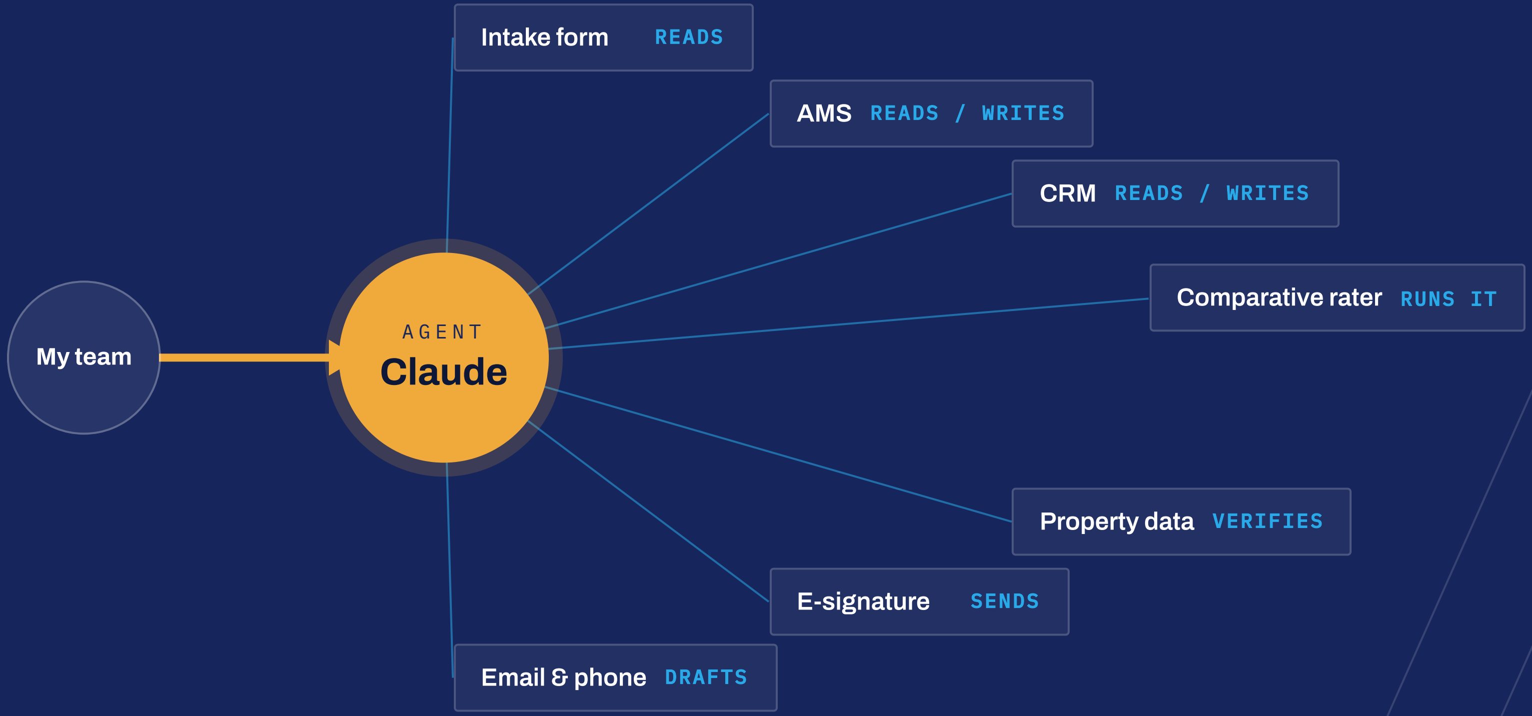
04 My wife Shea and I run a horse farm

05 Everything you see in this presentation is live in my agency today

The hubspot problem.



Put an agent in the middle.



BEFORE ANYTHING ELSE

What a team account actually gives you.

This is the first question every agency owner asks, and it should be. Here is the honest version.

01

Your data isn't training data

Business plans don't train the models on your conversations or your files. Your book stays your book.

02

The agency owns the account

Managed seats, SSO, and central admin. When someone leaves, their access leaves with them.

03

You choose what it can reach

Every connection is approved, scoped, and revokable. Claude sees the system you connect and nothing else.

TWO WORDS WORTH LEARNING

Skills and connectors.

Skills

Instructions Claude loads on demand

A skill is a folder of written instructions, reference files, and optional scripts. Claude reads the ones relevant to the task and follows them.

You author them in plain language, version them, and share them across the team account. Same input, same procedure, every run.

Connectors

Authenticated tool access to a system

A connector is a server that exposes a system's API to Claude as callable tools, using the Model Context Protocol.

You authenticate once, the admin scopes which tools and permissions are allowed, and Claude reads and writes through that API. Nothing is copied or migrated.

Skills are the procedure. Connectors are the access.

PUT THEM TOGETHER

One request: “Quote the Millers on their new house.”

THE ASK

A person asks in plain English

No form, no field names, no macro to remember.

CONNECTORS

Goes and gets the facts

Household out of the AMS, prior notes out of the CRM, the house out of property records.

SKILLS

Applies our rules

Our coverage minimums, our carrier appetite, our proposal format, our voice.

BACK TO A PERSON

Finished work to approve

Rated, compared, written up. Somebody reads it and sends it.

HUMAN CLAUDE

Connectors bring the facts. Skills bring the judgment we already agreed on.

Change a rule in one place and every file after it follows the new rule.

01/

USE CASE ONE

Quoting new business.

01 / QUOTING NEW BUSINESS

Five steps. The producer only does the first one.

STEP 01

The conversation

Producer talks to the client on the phone. No forms, no typing while they talk.

STEP 02

Claude rates it

Pulls the household, verifies property data, applies our coverage minimums, fires both rating panels at once.

STEP 03

Carrier

A person bridges into the carrier portal, runs reports, and hands the finalized quote back to Claude.

STEP 04

Claude builds the proposal

Branded, side-by-side, print-ready. Same format every time.

STEP 05

Claude drafts the email

Written to that client, in our voice, with the proposal attached. Producer hits send.

HUMAN CLAUDE

The producer never opened the rater, the property record, or a proposal template.

They stayed on the call, then reviewed the output. Everything else happened while they were still talking.

Four asterisks on that process.

* Claude has the call transcript, so it checks the finished quote against what was actually said on the phone. Coverages, drivers, vehicles, discounts — line by line.
* Claude never gets access to a carrier portal. A person logs in, runs it, and hands the result back.
* Conversation to completed rate is typically under five minutes on basic home and auto.
* The same process fills out commercial applications and ACORD forms.

02/

USE CASE TWO

A knowledge base your team actually uses.

Trained on your documents. Not the internet's version of insurance.

02 / KNOWLEDGE BASE

Every answer your best AM knows, available to everyone at once.

Carrier appetite, underwriting rules, endorsements, state law, our own workflows. Written down once, then used on every file.

01 Built from your docs: carrier guides, manuals, SOPs, past emails

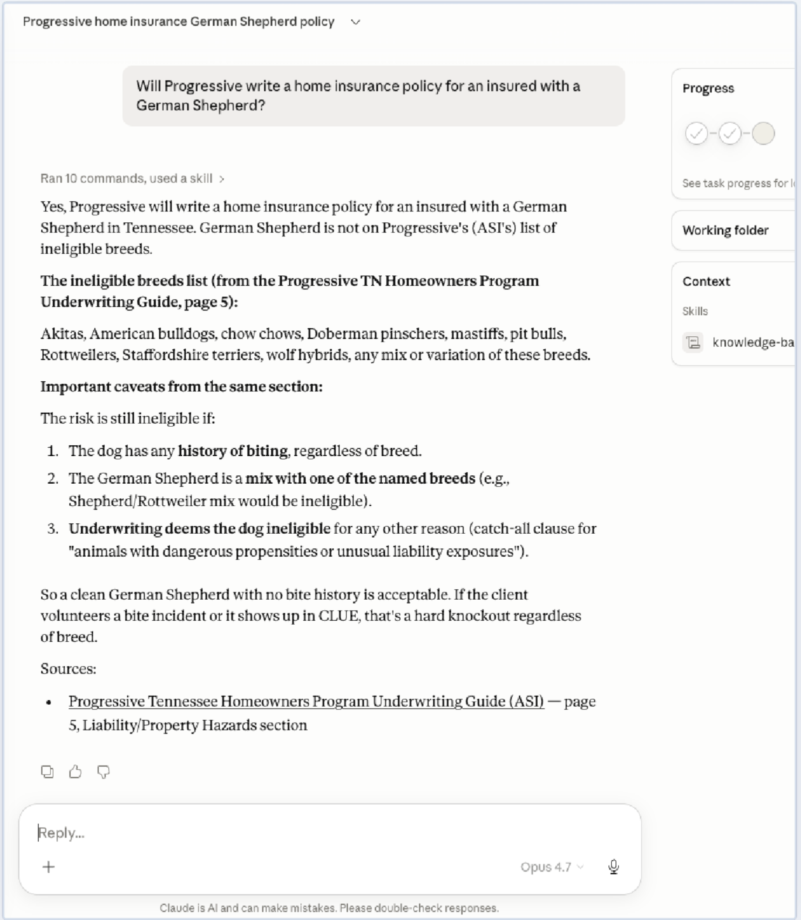
02 Answers in your agency's voice and your agency's rules

03 Updates the moment the source document changes

04 New hires ramp in weeks instead of months

This is the cheapest one to start with.

No integrations, no permissions to argue about. Point it at the folder you already have.



How an answer actually gets made.

STEP 01

Someone asks the AI assistant

A CSR types the question the way they'd ask a coworker.

STEP 02

Opens the shared secure folder

One folder the agency controls. Carrier guides, manuals, SOPs, appetite sheets.

STEP 03

Reads the instructions in it

The skill in that folder tells it which document covers which question.

STEP 04

Looks up the document

Opens the actual source and reads the section that applies.

STEP 05

Answers with the citation

Guide name and page number, so the CSR can verify it in ten seconds.

No guessing, and no "the AI made it up."

If it isn't in the folder, it says so instead of inventing an answer.

A real question my team asked.

QUESTION

Does a Progressive personal auto policy cover the insured while driving a rented moving truck (e.g. U-Haul) on an interstate move (NY to TN)? Does non-owned vehicle coverage extend to rental trucks, and is there a GVWR limit?

ANSWERED 2026-07-13 14:58

Per Progressive Agency Services: rental/moving trucks are technically commercial-use vehicles. Any truck at or over 12,000 lbs GVWR that has a cargo area separate from the cab is NOT covered — the personal auto policy does not extend ANY coverages to it. The majority of U-Haul and other rental companies' larger box trucks meet these criteria, so the personal auto policy does NOT extend coverage to most larger rental moving trucks. Clients should purchase the rental company's damage waiver and liability.

03/

USE CASE THREE

Remarketing the book.

Our renewal process, start to handoff.

This runs on a schedule. Nobody kicks it off, and nothing gets skipped because the week got busy.

SEE THE SURVEY

T-60 DAYS

Pulls the account

Policies, drivers, vehicles, property, claims, last year's notes.

STEP 02

Builds a custom survey

Questions specific to that household. Not a generic form blast.

STEP 03

Sends it

Branded, signable, in the client's inbox.

STEP 04

Follows up

On its own cadence, until they respond or the window closes.

STEP 05

Reads the response

Pulls out changes, new exposures, and what they actually asked for.

STEP 06

Opens tickets and tasks

Straight into HubSpot, assigned to the right person.

STEP 07

Re-shops it

Runs the agency rater against the updated exposure, both panels.

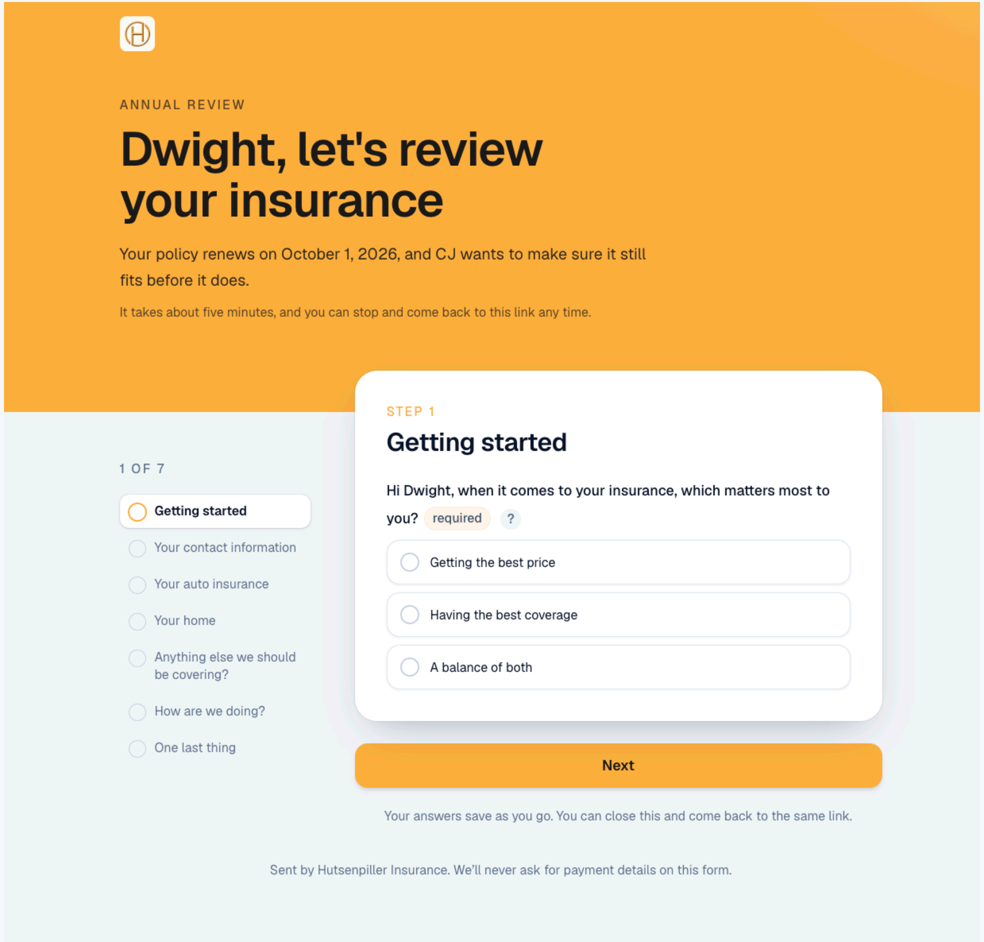
HANDOFF

A person takes it from here

The account lands on a desk fully prepped. The human does the judgment and the conversation.

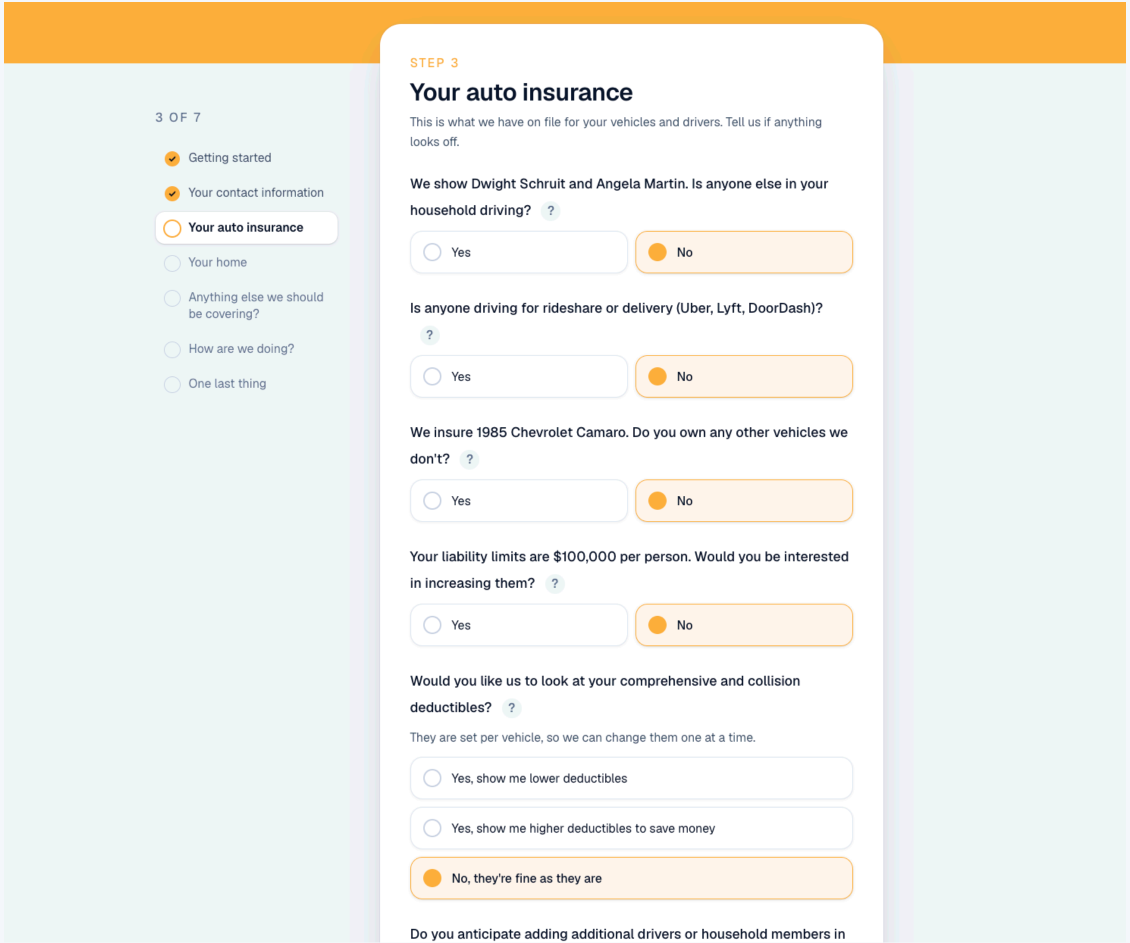
The survey the client gets

STEP 1 · GETTING STARTED



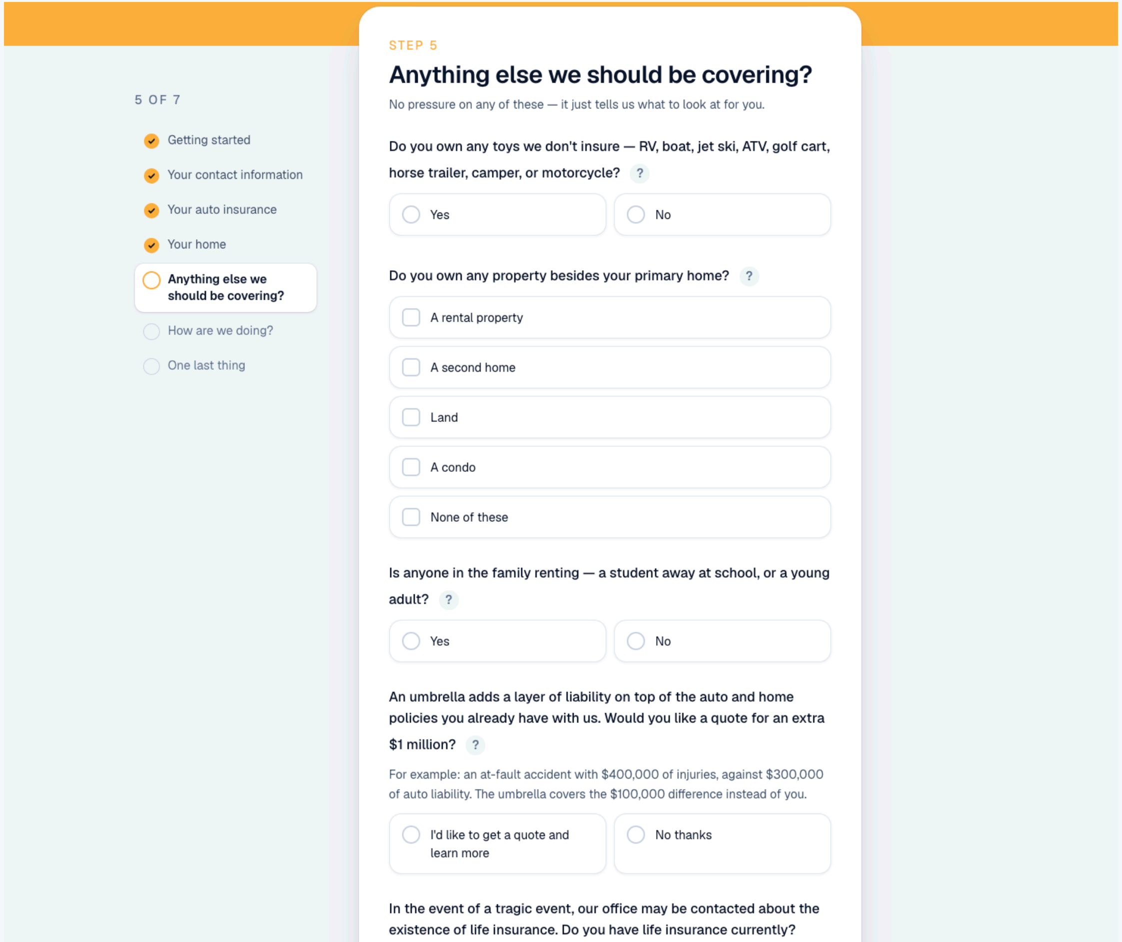
Prefilled from what we already have

STEP 3 · YOUR AUTO INSURANCE



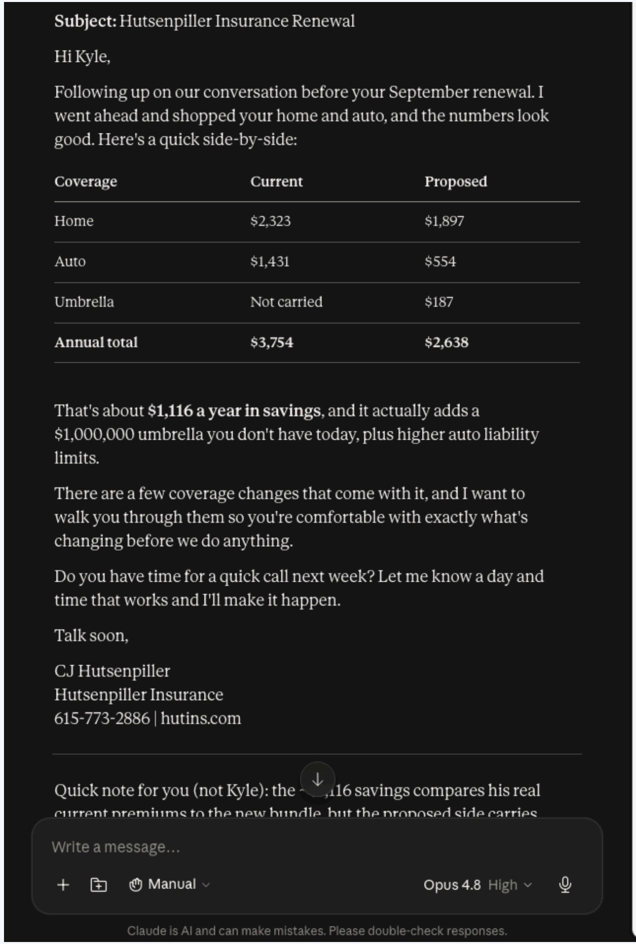
Rounding out the account

STEP 5 · ANYTHING ELSE WE SHOULD BE COVERING



Re-shopped, then written up

RATER RESULTS · DRAFT EMAIL TO THE CLIENT



Subject: Hutsenpiller Insurance Renewal

Hi Kyle,

Following up on our conversation before your September renewal. I went ahead and shopped your home and auto, and the numbers look good. Here's a quick side-by-side:

Coverage	Current	Proposed
Home	$2,323	$1,897
Auto	$1,431	$554
Umbrella	Not carried	$187
Annual total	**$3,754**	**$2,638**

That's about **$1,116 a year in savings**, and it actually adds a $1,000,000 umbrella you don't have today, plus higher auto liability limits.

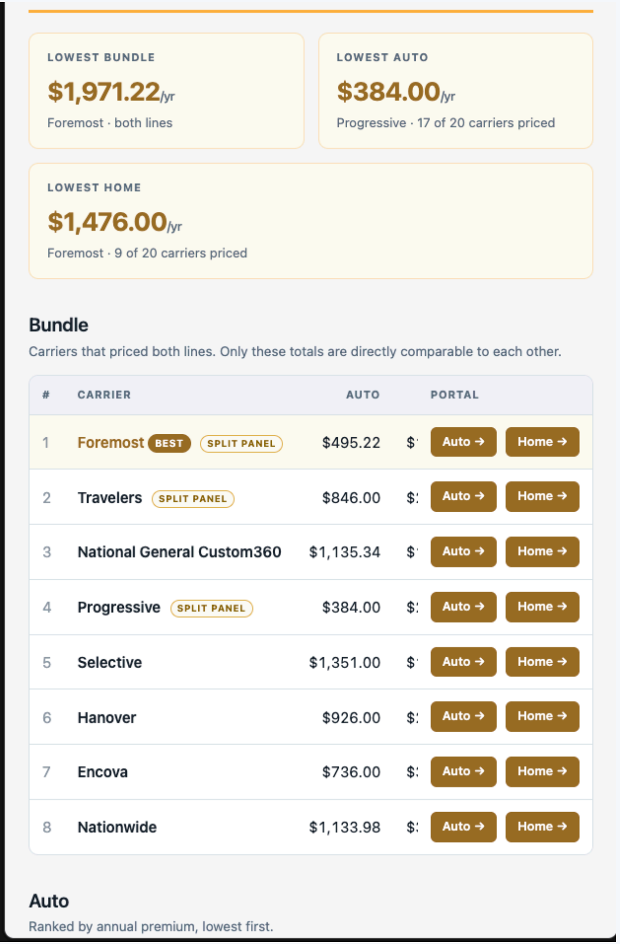
There are a few coverage changes that come with it, and I want to walk you through them so you're comfortable with exactly what's changing before we do anything.

Do you have time for a quick call next week? Let me know a day and time that works and I'll make it happen.

Talk soon,

CJ Hutsenpiller
Hutsenpiller Insurance
615-773-2886 | hutins.com

Quick note for you (not Kyle): the ~ ,116 savings compares his real current premiums to the new bundle, but the proposed side carries



#	CARRIER	AUTO		PORTAL
1	Foremost BEST SPLIT PANEL	$495.22	$	Auto → Home →
2	Travelers SPLIT PANEL	$846.00	$:	Auto → Home →
3	National General Custom360	$1,135.34	$	Auto → Home →
4	Progressive SPLIT PANEL	$384.00	$:	Auto → Home →
5	Selective	$1,351.00	$	Auto → Home →
6	Hanover	$926.00	$:	Auto → Home →
7	Encova	$736.00	$:	Auto → Home →
8	Nationwide	$1,133.98	$:	Auto → Home →

THE PATTERN

All three of those look the same underneath.

01

The agent uses your systems, not a copy of them

Your AMS, your rater, your CRM, your logins. Nothing gets migrated. Nothing new to buy first.

02

The rules are written down once

Coverage minimums, carrier appetite, our voice, our process. The agent follows them on every file, not just the ones somebody remembers.

03

A person still approves the work

It drafts, prepares, and organizes. It doesn't send, bind, or decide. That line is where the trust comes from.

IF YOU GO BACK AND TRY ONE THING

Where to start on Monday.

01	**Get a Claude team account**	That's my recommendation. It's the account type that gives you the admin controls, shared skills, and connectors this all runs on.
02	**Write down one thing you already know**	One carrier's appetite. One workflow. That's a knowledge base, and it pays off the first time somebody asks.
03	**Pick the task everyone hates**	Repeatable, high volume, low judgment. That's the one worth handing over first.
04	**Keep the human on the approve step**	Start with drafts, not sends. You'll move the line yourself once you've watched it work.

Q & A

Questions.

Tell me what's breaking in your agency and I'll tell you whether we've tried to fix it.

SPEAKER
CJ Hutsenpiller

EMAIL
cj@hutsenpillerinsurance.com

WEB
cjhutsenpiller.com