
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

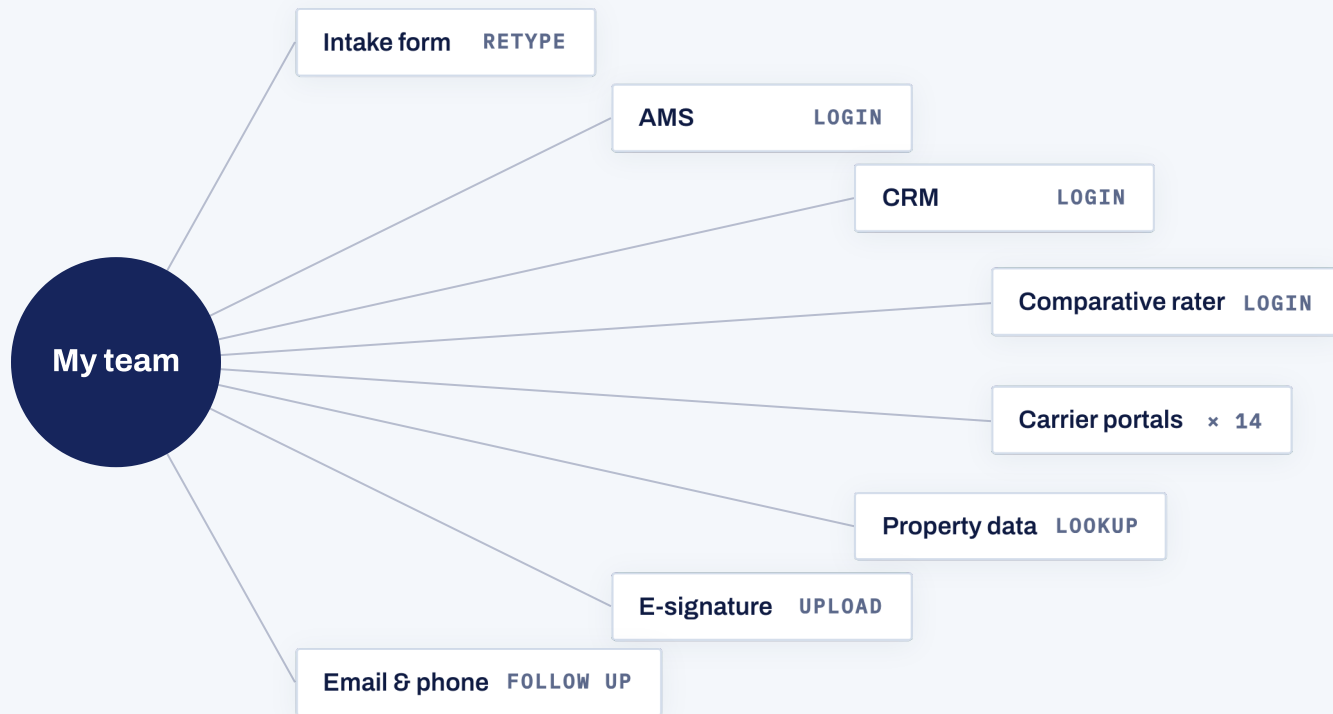
WHO'S TALKING

CJ Hutsenpiller

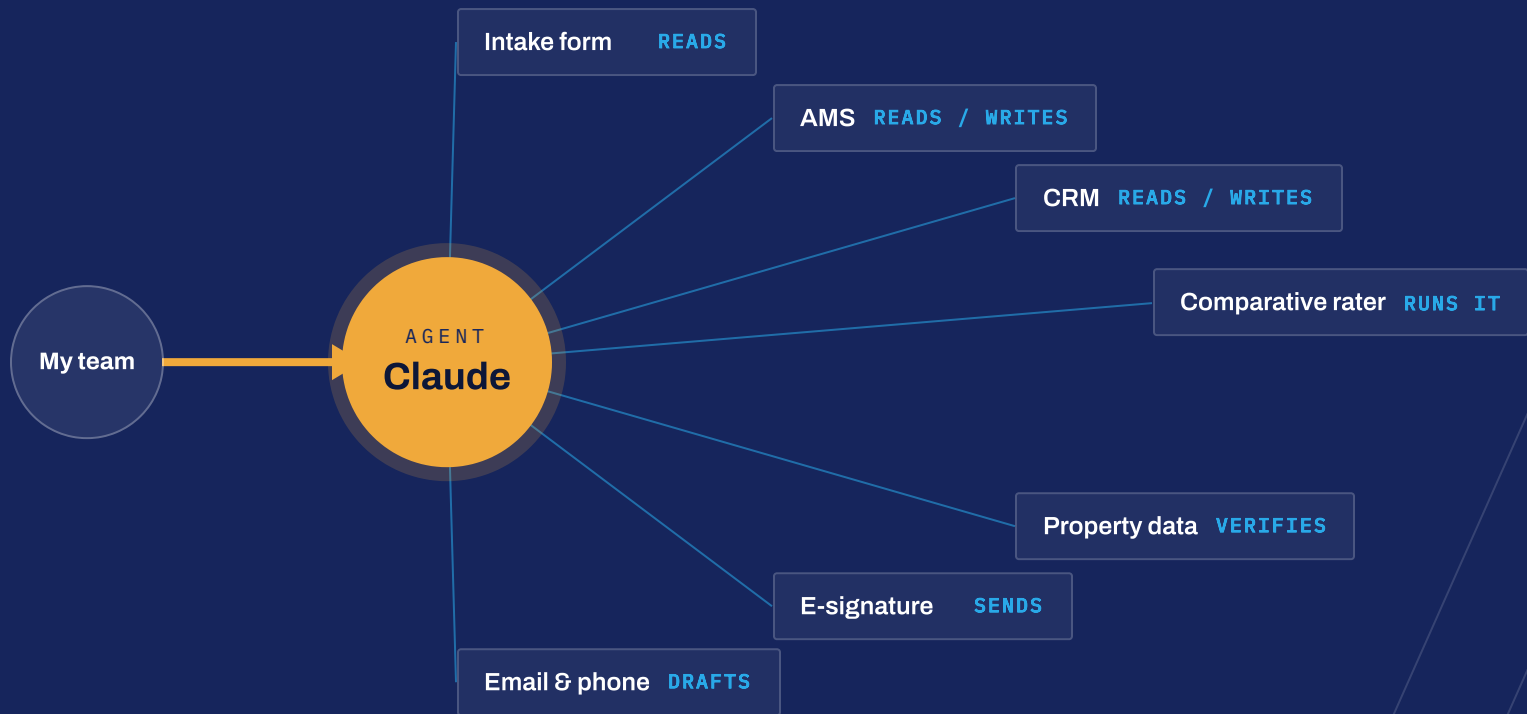
- 01 20 years as an independent agent
- 02 Owner, Hutsenpiller Insurance. 19-employee agency
- 03 Previous carrier advisory boards: Encompass, Grange, Openly.
Current board member, 101 Weston Labs
- 04 My wife Shea and I run a horse farm
- 05 Everything you see in this presentation is live in my agency 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.

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.

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.

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.

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.

Progressive home insurance German Shepherd policy

Will Progressive write a home insurance policy for an insured with a German Shepherd?

Ran 10 commands, used a skill >

Yes, Progressive will write a home insurance policy for an insured with a German Shepherd in Tennessee. German Shepherd is not on Progressive's (AST's) list of ineligible breeds.

The ineligible breeds list (from the Progressive TN Homeowners Program Underwriting Guide, page 5):

Akitas, American bulldogs, chow chows, Doberman pinschers, mastiffs, pit bulls, Rottweilers, Staffordshire terriers, wolf hybrids, any mix or variation of these breeds.

Important caveats from the same section:

The risk is still ineligible if:

1. The dog has any **history of biting**, regardless of breed.
2. The German Shepherd is a **mix with one of the named breeds** (e.g., Shepherd/Rottweiler mix would be ineligible).
3. **Underwriting deems the dog ineligible** for any other reason (catch-all clause for "animals with dangerous propensities or unusual liability exposures").

So a clean German Shepherd with no bite history is acceptable. If the client volunteers a bite incident or it shows up in CLUE, that's a hard knockout regardless of breed.

Sources:

- [Progressive Tennessee Homeowners Program Underwriting Guide \(AST\)](#) — page 5, Liability/Property Hazards section

Reply...

+

Opus 4.7

Claude is AI and can make mistakes. Please double-check responses.

Progress

See task progress for k

Working folder

Context

Skills

knowledge-ba

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



ANNUAL REVIEW

Dwight, let's review your insurance

Your policy renews on October 1, 2026, and CJ wants to make sure it still fits before it does.

It takes about five minutes, and you can stop and come back to this link any time.

1 OF 7

☒ Getting started

☐ Your contact information

☐ Your auto insurance

☐ Your home

☐ Anything else we should be covering?

☐ How are we doing?

☐ One last thing

STEP 1

Getting started

Hi Dwight, when it comes to your insurance, which matters most to you? required ?

☐ Getting the best price

☐ Having the best coverage

☐ A balance of both

Next

Your answers save as you go. You can close this and come back to the same link.

Sent by Hutsenpillar Insurance. We'll never ask for payment details on this form.

Prefilled from what we already have

STEP 3 · YOUR AUTO
INSURANCE

3 OF 7

☒ Getting started

☒ Your contact information

☐ **Your auto insurance**

☐ Your home

☐ Anything else we should be covering?

☐ How are we doing?

☐ One last thing

STEP 3

Your auto insurance

This is what we have on file for your vehicles and drivers. Tell us if anything looks off.

We show Dwight Schruit and Angela Martin. Is anyone else in your household driving? ?

☐ Yes

☒ No

Is anyone driving for rideshare or delivery (Uber, Lyft, DoorDash)? ?

☐ Yes

☒ No

We insure 1985 Chevrolet Camaro. Do you own any other vehicles we don't? ?

☐ Yes

☒ No

Your liability limits are \$100,000 per person. Would you be interested in increasing them? ?

☐ Yes

☒ No

Would you like us to look at your comprehensive and collision deductibles? ?

They are set per vehicle, so we can change them one at a time.

☐ Yes, show me lower deductibles

☐ Yes, show me higher deductibles to save money

☒ No, they're fine as they are

Do you anticipate adding additional drivers or household members in

Rounding out the account

STEP 5 • ANYTHING ELSE WE SHOULD BE COVERING

5 OF 7

- ✓ Getting started
- ✓ Your contact information
- ✓ Your auto insurance
- ✓ Your home
- ☐ Anything else we should be covering?
- ☐ How are we doing?
- ☐ One last thing

STEP 5

Anything else we should be covering?

No pressure on any of these — it just tells us what to look at for you.

Do you own any toys we don't insure — RV, boat, jet ski, ATV, golf cart, horse trailer, camper, or motorcycle? ?

☐ Yes

☐ No

Do you own any property besides your primary home? ?

☐ A rental property

☐ A second home

☐ Land

☐ A condo

☐ None of these

Is anyone in the family renting — a student away at school, or a young adult? ?

☐ Yes

☐ No

An umbrella adds a layer of liability on top of the auto and home policies you already have with us. Would you like a quote for an extra \$1 million? ?

For example: an at-fault accident with \$400,000 of injuries, against \$300,000 of auto liability. The umbrella covers the \$100,000 difference instead of you.

☐ I'd like to get a quote and learn more

☐ No thanks

In the event of a tragic event, our office may be contacted about the existence of life insurance. Do you have life insurance currently?

Re-shopped, then written up

RATER RESULTS · DRAFT
EMAIL TO THE CLIENT

Subject: Hutsenpilller 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 Hutsenpilller
Hutsenpilller Insurance
615-773-2886 | hutins.com

Quick note for you (not Kyle): the \$1,116 savings compares his real current premiums to the new bundle, but the proposed side carries

Write a message...

+ 📎 🗨 Manual ▾

Opus 4.8 High ▾ 🗣

Claude is AI and can make mistakes. Please double-check responses.

LOWEST BUNDLE

\$1,971.22_{/yr}

Foremost · both lines

LOWEST AUTO

\$384.00_{/yr}

Progressive · 17 of 20 carriers priced

LOWEST HOME

\$1,476.00_{/yr}

Foremost · 9 of 20 carriers priced

Bundle

Carriers that priced both lines. Only these totals are directly comparable to each other.

#	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 →

Auto

Ranked by annual premium, lowest first.

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