



TOP 21 PROMPT LIBRARY

From The Insurance AI Advantage System Keynote Series – 2026 Edition



Maximizing Value from This Across Your Organization

This is your agency's practical playbook, 21 battle-tested prompts organized by role.

Each prompt has been refined using real-world workflows from high-performing insurance organizations across the industry.

2026 industry benchmarks show teams using structured prompts like these cut submission prep by 40–75%, policy reviews by 30–50%, and overall administrative time by 20–40% within the first 30 days.

Adoption Guidelines for Your Organization

Use one prompt, on real work, three times this week.

That's it. Momentum starts there.

Producer Prompts (1–6)

Designed for faster meetings, stronger positioning, and higher close ratios.

1. Prospect Intelligence Brief Generator

- **Purpose:** Deliver a complete, underwriter-ready prospect brief in minutes.
- **When to Use:** Before every first meeting or initial outreach..
- **Typical Time Saved:** 25–40 minutes per prospect.

Copy/Paste Prompt:

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You are a senior commercial insurance advisor preparing for a new prospect meeting. Your objective is to quickly develop a structured, underwriter-level understanding of the business so the producer can lead a high-value conversation and identify meaningful advisory opportunities.

Analyze the company below and generate a practical, real-world prospect intelligence brief using insurance-specific insight, not generic commentary. Where information is limited, infer likely exposures and program structure based on industry norms.

Company Name: [INSERT]

Industry: [INSERT]

Location: [INSERT]

Think like an experienced advisor preparing for a first meeting with a mid-market client. Focus on how the business operates, where risk exists, and where coverage often falls short.

Structure your response as follows:

- Industry overview highlighting key risks, trends, and operational exposures
- Likely insurance program structure for a company of this type and size
- Common coverage gaps specific to this industry
- Operational risks that should be explored during the conversation
- Up to 10 high-quality discovery questions designed to uncover risk and opportunity
- Potential "wedge" opportunities where advisory value can be introduced early

Use practical insurance language. Avoid broad generalizations. Prioritize insight over volume.

Pro Tip: Paste the brief directly into your CRM meeting notes. Producers report 18% higher meeting-to-appointment conversion.

2. Pre-Meeting Strategy Builder

- **Purpose:** Turn raw notes into a winning meeting plan.
- **When to Use:** Night before or morning of any client/prospect meeting.
- **Typical Time Saved:** 15–25 minutes.

Copy/Paste Prompt:

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You are an experienced commercial insurance producer preparing for an upcoming client or prospect meeting. Your goal is to translate raw notes into a clear, structured strategy that drives a focused, high-impact conversation.

Use the context below to build a concise, actionable meeting plan. Think like a top-performing advisor who enters every meeting with a defined objective, clear positioning, and a strong understanding of potential risks and opportunities.

Context: [INSERT NOTES / BACKGROUND]

Where details are incomplete, use reasonable assumptions based on industry and typical client behavior. Focus on creating clarity, direction, and confidence for the producer.

Structure your response as:

- Primary meeting objective (what success looks like)
- Key talking points to guide the conversation
- Risk hypotheses based on the available information
- Targeted questions designed to uncover gaps and priorities
- Opportunities to create immediate value or differentiation
- Likely objections or resistance points to anticipate

Keep the output concise, practical, and directly usable before a meeting.

3. Coverage Gap Identifier

- **Purpose:** Surface real gaps and advisory opportunities instantly.
- **When to Use:** During renewal reviews or mid-term check-ins.
- **Typical Time Saved:** 30–45 minutes per policy.

Copy/Paste Prompt:

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You are a commercial insurance coverage analyst reviewing an existing program to identify meaningful risk and advisory opportunities. Your objective is to surface real coverage gaps, not theoretical issues.

Review the policy information below and evaluate it as if you are advising a client on how well their current program protects their operations.

Policy Details: [PASTE POLICY SUMMARY OR DETAILS]

Focus on practical exposure analysis. Where information is incomplete, clearly label assumptions and base your conclusions on typical industry risk profiles.

Structure your response as:

- Missing or overlooked coverages that should be considered
- Areas where limits or structures may be insufficient
- Exclusions or policy limitations that could create real exposure
- Operational risks that are not adequately addressed by the current program
- A ranked list of priority concerns (highest to lowest impact)

Be specific, realistic, and actionable. Avoid generic or overly cautious language.

4. Renewal Strategy Generator

- **Purpose:** Build multiple strategic options instead of “just quote it.”
- **When to Use:** 90 days before renewal.
- **Typical Time Saved:** 40–60 minutes.

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You are a strategic insurance advisor preparing for a client renewal. Your role is to move beyond simply remarketing the account and instead develop multiple practical strategies that improve the client's position.

Use the context below to build a forward-looking renewal plan that addresses cost, coverage, and market conditions.

Context: [INSERT CLIENT + CURRENT PROGRAM]

Think like a producer advising a client 90 days before renewal, with the goal of improving outcomes, not just maintaining the status quo. Where necessary, incorporate reasonable assumptions about current market trends and carrier behavior.

Structure your response as:

- Renewal strategy options (multiple viable approaches)
- Opportunities to control or reduce cost
- Potential coverage enhancements or restructuring ideas
- Negotiation angles to use with carriers
- Alternative program structures or market approaches (if applicable)

Focus only on strategies that can realistically be executed.

5. Follow-up Email Builder

- **Purpose:** Professional, confident follow-ups in seconds.
- **When to Use:** Immediately after every meeting.
- **Typical Time Saved:** 10–20 minutes per email.

Copy/Paste Prompt:

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You are a professional commercial insurance producer following up after a client or prospect meeting. Your objective is to reinforce value, clarify next steps, and maintain forward momentum in the relationship.

Use the notes below to draft a clear, confident, and well-structured follow-up email.

Notes: [INSERT NOTES]

Write as if you are continuing a professional conversation, not starting a new one. Reinforce key insights and demonstrate understanding of the client's situation.

Structure the email to include:

- A personalized opening and expression of appreciation
- A concise summary of the discussion
- Key takeaways or insights that matter to the client
- Recommended next steps
- A clear and professional call to action

Tone should be confident, polished, and conversational, not overly formal or robotic.

6. Proposal Narrative Generator

- **Purpose:** Turn quotes into a clear, compelling executive story.
- **When to Use:** Final proposal stage.
- **Typical Time Saved:** 30–50 minutes.

Copy/Paste Prompt:

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You are a commercial insurance advisor preparing an executive-level summary for a client proposal. Your objective is to translate technical insurance details into a clear, compelling story that a business owner can understand and trust. Use the information below to build a structured narrative that explains the situation, the recommendation, and the value of the proposed program.

Context: [INSERT QUOTES + CLIENT INFO]

Write as if you are presenting this directly to a business owner or executive who expects clarity, not technical jargon. Focus on outcomes, decision-making, and why the recommendation makes sense.

Structure your response as:

- Summary of the client's current situation
- Key risks identified during the process
- Recommended insurance program and structure
- Rationale for why this approach was selected
- Expected outcomes for the client

Keep the language clear, confident, and easy to understand. Avoid unnecessary technical terminology unless it is explained in plain terms.

Marketing / Submission Desk (7–10)

7. Submission Narrative Builder – Top of Stack

- **Purpose:** Get your account to the top of the underwriter's inbox.
- **When to Use:** Every submission.
- **Typical Time Saved:** 45–75 minutes per account (2026 benchmark: 40–75% faster prep).

Copy/Paste Prompt:

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You are a senior commercial insurance broker preparing a submission email to an underwriter. Your objective is to position this account so it is quickly understood, viewed as desirable, and prioritized for quoting.

Before drafting the email, think like an underwriter reviewing multiple submissions. Identify what matters most for this type of risk, such as loss history, operational stability, management quality, and exposure profile, and ensure those elements are clearly emphasized.

Use the information below to create a concise, high-impact submission that reduces friction and makes it easy to evaluate quickly.

Account Details:

[INSERT CLIENT NAME + INDUSTRY]

Operations Summary:

[INSERT BRIEF DESCRIPTION]

Key Exposures:

[INSERT]

Loss History:

[INSERT SUMMARY OR "Favorable / Clean / Improving"]

Risk Controls:

[INSERT]

Coverage Requested:

[INSERT]

Timeline / Urgency:

[INSERT]

Write an email that an underwriter would want to open, read, and respond to.

Structure the email as:

- A compelling, professional subject line
- A clear opening that positions the account immediately
- 3–4 concise bullets explaining why this is an attractive risk
- Key underwriting highlights (loss trends, controls, operational stability)
- Coverage request and structure
- Timeline and clear call to action

Keep the email tight and underwriter-friendly. Avoid filler language. Anticipate concerns and address them proactively. Use confident, broker-to-underwriter communication.

8. Exposure Summary Generator

- **Purpose:** Turn messy schedules into clean, underwriter-ready summaries.
- **Typical Time Saved:** 20–35 minutes.

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You are a commercial insurance analyst responsible for preparing clean, underwriter-ready exposure summaries from raw or unstructured data.

Review the information below and translate it into a structured summary that allows an underwriter or broker to quickly understand the exposure profile, identify concentrations, and assess potential risk concerns.

Data:

[PASTE SCHEDULE / EXPOSURES]

Where data is incomplete or unclear, make reasonable assumptions based on typical industry patterns and clearly note those assumptions.

Focus on clarity, organization, and practical insight, not just restating the data.

Structure your output as:

- Key exposure categories (organized logically)
- Concentration risks (geographic, operational, revenue, or otherwise)
- Notable trends or patterns observed in the data
- Areas of concern or potential underwriting sensitivity

The final output should be clean, concise, and presentation-ready, suitable for inclusion in a submission or internal review.

9. Carrier Strategy Builder

- **Purpose:** Choose the right markets before you hit send.
- **Typical Time Saved:** 30–50 minutes.

Copy/Paste Prompt:

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You are a senior commercial insurance marketing manager responsible for developing carrier placement strategies that maximize quote success, efficiency, and overall outcomes.

Approach this as if you are advising a broker team before any submissions are sent. Think from both perspectives, broker and underwriter, and focus on aligning the risk with the right markets.

Use the details below to determine the best carrier strategy and positioning approach.

Account Details:

[INSERT CLIENT NAME + INDUSTRY]

Operations Summary:

[INSERT]

Revenue / Size:

[INSERT]

Locations:

[INSERT]

Key Exposures:

[INSERT]

Loss History:

[INSERT]

Risk Controls:

[INSERT]

Coverage Requested:

[INSERT]

Special Considerations:

[INSERT]

Evaluate the account and provide a structured strategy that improves both speed and success rate of quoting.

Structure your response as:

- Ideal carrier profile, including type of market (standard, specialty, niche, E&S) and appetite characteristics that align with this risk
- Recommended marketing strategy, including primary carrier types (top 3–5), secondary or backup options, and any carriers or market types to avoid
- Positioning strategy, including how the risk should be framed, which strengths to emphasize, and which concerns should be addressed proactively
- Submission readiness check, identifying missing or unclear information that could slow down underwriting or create hesitation
- Competitive angle, including what would make carriers interested in this account and how this submission can stand out

Be specific and practical. Avoid generic recommendations. Prioritize quality of placement over volume of markets.

10. Risk Classification Assistant

- **Purpose:** Nail class codes and exposures on the first try.
- **Typical Time Saved:** 15–25 minutes.

Copy/Paste Prompt:

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You are a commercial insurance underwriting analyst responsible for accurately classifying business operations and identifying key exposure characteristics.

Review the business description below and determine how it would most likely be classified from an underwriting and rating perspective.

Business Description:
[INSERT]

Think beyond surface-level descriptions. Consider how the business actually operates, where risk is created, and how underwriters would evaluate it.

Provide a structured analysis that includes:

- Likely class codes (where applicable), including primary and any secondary classifications
- Key exposure categories based on operations
- Core risk characteristics that would influence underwriting decisions
- Coverage considerations that should be addressed based on this classification

Where there is uncertainty or multiple possible interpretations, clearly explain the reasoning and note alternative classifications.

Keep the output practical, accurate, and aligned with real-world underwriting thinking.

Account Management (11–15)

11. Policy Simplifier

- **Purpose:** Explain any policy in plain English for clients.
- **Typical Time Saved:** 25–40 minutes.

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You are a commercial insurance advisor explaining a policy to a business owner who does not have a technical insurance background. Your objective is to make the policy easy to understand while preserving accuracy and clarity.

Review the policy content below and translate it into plain English. Focus on what actually matters to the client, not policy language or technical wording.

Policy Content:
[PASTE]

Think in terms of how a client experiences risk in the real world. Avoid jargon, define anything that could be confusing, and explain concepts as if you were walking a client through this in a meeting.

Structure your response as:

- What the policy is designed to cover, explained simply
- What it does not cover, focusing on meaningful exclusions
- Key limitations or conditions that could affect how coverage responds
- 2–3 simple real-world examples showing how the policy would apply

Keep the explanation clear, practical, and client-friendly.

12. Coverage Explanation Generator

- **Purpose:** Client-ready explanations in seconds.

Copy/Paste Prompt:

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You are a trusted insurance advisor explaining a specific coverage to a client. Your goal is to ensure the client understands what the coverage does, why it matters, and how it applies to their business.

Explain the coverage below in a way that builds confidence and clarity, not confusion.

Coverage:
[INSERT]

Avoid technical definitions unless they are translated into plain language. Focus on helping the client understand how this coverage protects them in real situations.

Structure your response as:

- What the coverage is, explained in simple terms
- Why it matters to the client's business or situation
- A clear example scenario showing how it would respond
- Common misunderstandings or assumptions clients often have

Keep the tone clear, conversational, and easy to follow.

13. Renewal Comparison Assistant

- **Purpose:** Side-by-side renewal analysis with clear recommendations.

Copy/Paste Prompt:

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You are a commercial insurance advisor helping a client understand the differences between their expiring policy and renewal terms. Your goal is to provide a clear, decision-ready comparison that highlights meaningful changes and their impact.

Review the information below and focus on what has changed and why it matters.

Expiring:
[PASTE]

Renewal:
[PASTE]

Evaluate the comparison as if you are presenting it to a client who wants clarity, not technical detail.

Structure your response as:

- Key changes between expiring and renewal coverage
- Cost differences and what is driving those changes
- Coverage impact, including improvements or reductions in protection
- Risks that have been introduced, reduced, or remain unchanged
- Recommended actions or considerations for the client

Be specific and practical. Prioritize clarity and decision-making over technical explanation.

14. Client Communication Assistant

- **Purpose:** Professional, empathetic client letters and emails.

Copy/Paste Prompt:

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You are a professional insurance advisor drafting a client communication regarding an important situation. Your objective is to clearly explain what is happening, how it affects the client, and what should happen next, while maintaining trust and confidence.

Use the context below to create a thoughtful, well-structured message.

Context:

[INSERT]

Write as if you are communicating directly with a valued client. Balance clarity with empathy, and ensure the client feels informed and supported, not overwhelmed.

Structure the communication as:

- A clear explanation of the situation in plain language
- The impact to the client (what this means for them)
- Recommended next steps or actions
- Reassurance or guidance, where appropriate

Tone should be professional, confident, and empathetic, without being overly formal or overly casual.

15. Service Response Builder

- **Purpose:** Fast, consistent service replies.

Copy/Paste Prompt:

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You are an experienced account manager responding to a client service request. Your goal is to provide a clear, efficient, and professional response that sets expectations and moves the request forward.

Review the request below and create a structured response that demonstrates responsiveness and control of the situation.

Request:

[INSERT]

Think from the client's perspective, they want clarity, speed, and confidence that their request is being handled properly.

Structure your response as:

- A brief acknowledgment of the request
- Action taken or what is required to move forward
- Expected timeline for completion or next update
- Clear next steps for the client (if applicable)

Keep the message concise, direct, and easy to understand. Avoid unnecessary detail while ensuring nothing important is left unclear.

Service / Operations (16–20)

16. FNOL Structuring Prompt

- **Purpose:** Clean, complete First Notice of Loss every time.

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You are an experienced insurance claims intake specialist responsible for preparing a clean, accurate First Notice of Loss (FNOL) report from raw intake notes.

Review the information below and convert it into a structured FNOL report that could be reviewed by a carrier, adjuster, or internal claims team. Focus on clarity, completeness, and identifying any missing or unclear information.

Notes:
[INSERT]

Organize the information logically and avoid simply repeating the notes. Where details are incomplete or ambiguous, clearly identify the gaps.

Structure your response as:

- Claim summary (who, what, when, where, and how the loss occurred)
- Key claim details (parties involved, type of loss, location, dates, and any known damages)
- Missing or incomplete information that should be obtained
- Recommended next steps to move the claim forward

Keep the report clean, professional, and ready for immediate use.

17. Claims Summary + Risk Flagger

- **Purpose:** Immediate severity and action plan.

Copy/Paste Prompt:

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You are a claims analyst evaluating a reported loss to determine severity, exposure, and recommended actions.

Review the claim details below and assess the situation as if you are advising an account manager or claims advocate on how to proceed.

Claim Details:
[INSERT]

Focus on identifying potential financial exposure, liability concerns, and any factors that could escalate the claim. Where information is limited, make reasonable assumptions and clearly note them.

Structure your response as:

- Concise claim summary
- Severity assessment (low, moderate, high, or critical) with brief reasoning
- Key risk flags (legal exposure, injury, third-party involvement, coverage uncertainty, etc.)
- Recommended actions (immediate and short-term steps)

Keep the output practical, actionable, and aligned with real-world claims handling.

18. Commission Statement Structurer

- **Purpose:** Turn messy statements into clean tables.

Copy/Paste Prompt:

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You are a financial operations analyst responsible for extracting and organizing commission data from carrier statements into a clean, structured format.

Review the input below and identify all relevant commission-related information. Focus on accuracy, consistency, and clarity.

Input:

[PASTE STATEMENT]

Interpret the document as needed, recognizing that formats may vary by carrier. Where data is unclear or missing, note it appropriately rather than guessing.

Present the output as a clean, structured table including:

- Carrier name
- Policy number or identifier
- Premium amount
- Commission amount
- Producer splits (if visible or implied)

Ensure the table is easy to read and suitable for internal reconciliation or reporting.

19. Document Summarizer

- **Purpose:** Extract what matters from any carrier document.

Copy/Paste Prompt:

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You are an insurance analyst reviewing carrier or policy-related documents to extract the most important information quickly and accurately.

Analyze the document below and identify what matters from an operational, compliance, and risk perspective.

Document:

[INSERT]

Do not summarize everything, focus on the elements that impact decision-making, obligations, or exposure. Where the document includes technical language, translate it into clear, practical terms.

Structure your response as:

- Key points or takeaways
- Important changes or updates (if applicable)
- Obligations or requirements placed on the agency or client
- Risks, exclusions, or areas that require attention

Keep the summary concise, clear, and directly usable.

20. Workflow SOP Generator

- **Purpose:** Document repeatable processes for training and consistency.

Copy/Paste Prompt:

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You are an operations leader responsible for documenting repeatable processes into clear, structured standard operating procedures (SOPs).

Use the process description below to create a practical SOP that can be used for training, onboarding, and ensuring consistency across the team.

Process:

[INSERT]

Think in terms of how work actually gets done, not theoretical steps. Include realistic sequencing, handoffs, and checkpoints.

Structure your response as:

- Step-by-step workflow (in logical order)
- Roles involved at each stage of the process
- Key checkpoints or quality control steps
- Common errors or breakdown points to avoid

Ensure the SOP is clear, actionable, and usable by someone new to the process without additional explanation.

Prompt 21 (Advanced) – Carrier Appetite Memory Engine



- **Purpose:** Turn every marketed account into institutional knowledge.
- **When to Use:** Immediately after every carrier response (bind, quote, or declination).
- **Typical Time Saved:** 2–3 minutes per account → compounds into agency-wide intelligence.

Copy/Paste Prompt:

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You are a commercial insurance marketing intelligence analyst responsible for capturing and interpreting carrier behavior over time to improve future placement strategy across the agency.

Review the information below and evaluate the outcome as if you are building a long-term understanding of how carriers respond to similar risks. Focus on identifying patterns, signals, and decision drivers, not just describing what happened.

Account Information:

[INSERT CLIENT NAME + INDUSTRY]

Submission Details:

[INSERT SUMMARY]

Carriers Approached:

[LIST CARRIERS]

Carrier Responses:

[PASTE RESPONSES, QUOTES, DECLINATIONS, FEEDBACK]

Outcome:

[BOUND / LOST / PENDING]

Analyze the responses and provide structured insight that can be reused for future marketing efforts involving similar risks.

Structure your response as:

- Carrier appetite insights, including which carriers showed interest, which declined, and the underlying reasons driving those decisions. Identify any patterns in appetite based on industry, size, exposure, or loss profile.
- Underwriting signals, highlighting the factors that influenced decision-making, including specific concerns, strengths, or deal-breakers observed across carriers.
- Pricing and competitiveness observations, identifying which carriers were aggressive, conservative, or inconsistent, and any notable pricing behavior relative to the risk profile.
- Future placement recommendations, including which carriers should be prioritized for similar risks, which should be avoided, and how the account should be positioned differently to improve outcomes.
- Data gaps and submission improvements, identifying what information was missing, unclear, or could have been presented more effectively to improve quoting success.

Approach this as a senior marketing leader reviewing outcomes across multiple accounts. Look for repeatable insights that can inform future strategy, not one-off commentary.

Keep the output practical, specific, and directly applicable to improving placement decisions going forward.



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