

TEXAS AI LAB

PROMPT PACK

Insurance Agent AI Prompt Pack

Ten practical prompts for insurance agencies that want faster follow-up, cleaner renewals, and better client education without compliance headaches.

PLAIN ENGLISH

REAL WORKFLOWS

USEFUL THIS WEEK

New Lead Qualification

01

Use when: a new prospect asks for a quote with limited details.

Help me qualify this insurance lead: [paste lead message]. Identify what line of insurance they likely need, what information is missing, what urgency signals are present, and what risk flags I should notice. Draft a friendly response that asks for the minimum next details without overwhelming them. Include versions for personal lines, commercial lines, and life or benefits if the lead is ambiguous.

Renewal Review Prep

02

Use when: a renewal is coming up and the agency needs a client-ready summary.

Prepare a renewal review summary from these policy notes: [paste notes]. Explain what changed, possible coverage gaps, questions to ask the client, discounts or updates to verify, and any market conditions that may affect pricing. Keep it plain English. Do not imply binding coverage or make guarantees. Create a short email inviting the client to review options.

Coverage Explanation Draft

03

Use when: a client does not understand a coverage concept.

Explain this insurance topic to a normal client: [coverage topic]. Use plain English, a simple example, and a short warning about what people often misunderstand. Keep the explanation educational, not legal advice. Add a final line encouraging the client to review their specific policy with the agency because coverage depends on policy language, limits, exclusions, and carrier rules.

Quote Comparison Summary

04

Use when: you need to explain options without confusing the client.

Turn these quote notes into a client-friendly comparison: [paste quote details]. Compare the options by price, limits, deductibles, exclusions or concerns, carrier strength if known, and best-fit scenario. Do not just recommend the cheapest option. Write a summary that helps the client understand tradeoffs and the next decision they need to make.

Claims Conversation Prep

05

Use when: a client has a claim or possible claim and needs calm guidance.

Help me prepare for this client claims conversation: [paste situation]. Identify what facts we need, what the client should document, what we should avoid promising, and what the next safe steps are. Draft a calm response that tells the client how to proceed while making clear that the carrier and policy language determine coverage.

Cross-Sell Opportunity Finder

06

Use when: an existing client may have unprotected risks.

Review this client profile: [paste client details]. Identify possible coverage conversations we should have based on life stage, business type, assets, employees, vehicles, property, contracts, or recent changes. Rank the opportunities by relevance and sensitivity. Draft a respectful outreach message that feels helpful, not pushy.

Win-Back Follow-Up

07

Use when: a prospect went quiet or chose another agency.

Write a win-back follow-up for this insurance prospect: [paste notes]. The goal is to stay helpful without sounding desperate. Mention the specific risk or coverage issue they cared about, offer to review changes when renewal comes up, and give them a reason to keep our agency in mind. Create versions for 30 days, 90 days, and next renewal season.

Agency SOP Builder

08

Use when: repeat agency work needs to be documented.

Turn this agency process into an SOP: [describe process]. Include who owns it, when it starts, required systems, compliance-sensitive steps, client communication templates, carrier handoff steps, documentation requirements, and what must be reviewed by a licensed agent. Keep the SOP practical for a busy agency team.

Local Education Post

09

Use when: you need useful content that builds trust in the market.

Create a local insurance education post for [city or metro] about [topic]. Make it useful for homeowners, drivers, families, or business owners in that market. Include a headline, short article, FAQ, social caption, and email intro. Keep it factual and avoid fear-based selling. End with an invitation to review coverage with a local agent.

Weekly Agency Report

10

Use when: the agency owner wants a clear view of sales and service.

Act like an operations advisor for my insurance agency. I will paste notes from new leads, renewals, claims, service tickets, carrier issues, reviews, and team follow-ups. Turn them into a weekly agency report with sales opportunities, service risks, clients needing follow-up, process bottlenecks, marketing ideas, and the three highest-value actions for next week. Be direct and practical.