

# The Intelligent Agent: Prompting Guide

**How to Get Better Answers from The Intelligent Agent**



# The Golden Rule of Prompting

Be Specific → Get Specific

## Answers

The AI knows insurance inside and out. The more context you provide, the more accurate and useful the response.

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## Anatomy of a Great Prompt

Basic Formula:

[What you need] + [Specific policy/carrier] + [Context/scenario]

Example:

✗ "Tell me about liability"

✓ "Explain the difference between claims-made and occurrence GL coverage for a small contractor"

# Prompt Templates by Use Case



## Coverage Questions

**Template:** "What does [specific coverage] cover in a [policy type] for [industry/business type]?"

**Examples:**

- "What does hired and non-owned auto cover in a BOP for a consulting firm?"
- "Explain builders risk coverage for residential construction projects under \$500K"
- "What are the key exclusions in a cyber policy for healthcare providers?"



## Policy Comparisons

**Template:** "Compare [Coverage A] vs [Coverage B] for [client type/scenario]"

**Examples:**

- "Compare replacement cost vs actual cash value for property coverage on a 20-year-old commercial building"
- "What's the difference between a BOP and standalone GL + Property for a retail store?"
- "Compare admitted vs non-admitted carriers for coastal property risks"



## Risk Assessment

**Template:** "What are the key risks for [industry] related to [specific exposure]?"

**Examples:**

- "What are the key cyber risks for accounting firms handling client financial data?"
- "What liability exposures should I consider for a landscaping contractor?"
- "What are common property losses for auto repair shops?"

# More Prompt Templates

## Underwriting & Submissions

**Template:** "What information do I need to submit [policy type] for [business description]?"

**Examples:**

- "What information do I need to quote GL for a new food truck operation?"
- "What underwriting questions should I ask for a habitational risk with 50+ units?"
- "What loss control measures improve insurability for a manufacturing operation?"

## Claims Scenarios

**Template:** "Would [scenario] be covered under [policy type] with [relevant details]?"

**Examples:**

- "Would water damage from a burst pipe be covered under a BOP if the building was vacant for 90 days?"
- "Does a standard GL policy cover bodily injury from a slip and fall in a client's parking lot?"
- "Would employee theft be covered under a crime policy if the employee was not bonded?"

## Forms & Endorsements

**Template:** "Explain [form number/name] and when it's used for [situation]"

**Examples:**

- "Explain the CG 21 39 endorsement and when it's required"
- "What does ISO form CG 00 01 cover compared to CG 00 02?"
- "When should I add a waiver of subrogation endorsement?"

# Advanced Prompting Techniques

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## Layered Questions

Start broad, then narrow down:

**First:** "What are the main coverage parts in a BOP?"

**Then:** "Explain the property coverage section in detail"

**Finally:** "What are common exclusions in BOP property coverage?"

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## Comparison Tables

Ask for structured information:

"Create a comparison of these three coverage options for a retail client: BOP, Package Policy, and Monoline GL + Property. Include pros, cons, and typical pricing."

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## Scenario-Based

Give the AI a real situation:

"I have a client who is a plumber. They're a sole proprietor with 2 employees, annual revenue of \$300K, and they've had one workers comp claim in the past 3 years. What coverage considerations should I focus on?"

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## Role-Based Prompts

Frame questions for your role:

"As a CSR, what are the top 5 questions I should ask during a renewal review for commercial auto?"



# What Makes a Bad Prompt

## ✗ Too Vague

- "Tell me about insurance"
- "What's a good policy?"

## ✗ No Context

- "Is this covered?" (without saying what "this" is)
- "What's the limit?" (without specifying coverage or policy)

## ✗ Incomplete Information

- "Quote this risk" (without providing details)
- "Will they accept this?" (without carrier or risk information)

## Prompt Improvement Examples

Weak Prompt	Strong Prompt
"What's workers comp?"	"Explain how workers comp classification codes affect pricing for a small restaurant"
"Tell me about E&O"	"What does E&O insurance cover for insurance agents, and what are common exclusions?"
"Is this covered?"	"Would damage to stored customer property be covered under a standard garage policy?"
"What do I need?"	"What information do I need to quote a BOP for a 2,500 sq ft retail clothing store?"

# Follow-Up Questions & Learning Tips

## Follow-Up Questions

Don't stop at the first answer. Dig deeper:

**Initial:** "What's the difference between occurrence and claims-made?"

**Follow-up options:**

- "Which is better for a new professional services firm?"
- "How does tail coverage work with claims-made?"
- "What happens if I switch from claims-made to occurrence?"

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## Using AI for Learning

### Ask for Explanations

"Explain [concept] like I'm new to insurance"

### Request Examples

"Give me 3 real-world examples of when additional insured endorsements are needed"

### Test Your Knowledge

"Quiz me on the main coverage parts of a commercial package policy"

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## Pro Tips

- **Include policy forms when relevant** (CG 00 01, CP 00 10, etc.)
- **Mention state if regulations vary** ("What are California's requirements for...")
- **Specify limits when relevant** ("For \$2M aggregate...")
- **Name industries accurately** ("Artisan contractor" not just "contractor")
- **Ask about exclusions** (What's NOT covered is often most important)

## Common Mistakes to Avoid

- Assuming AI knows your previous conversations (restate context)
- Using internal abbreviations AI might not recognize
- Asking multiple unrelated questions in one prompt
- Not verifying critical information with policy language
- Forgetting to mention important risk factors

# Quick Reference & Practice

## Quick Reference: Prompt Starters

### For Learning:

- "Explain..."
- "What's the difference between..."
- "Walk me through..."
- "Help me understand..."

### For Client Work:

- "What coverage does..."
- "Does [policy] cover..."
- "What are the requirements for..."
- "Compare..."

### For Submissions:

- "What information do I need..."
- "What underwriting questions..."
- "What makes this risk..."
- "How do I present..."

### For Problem-Solving:

- "How do I handle..."
- "What's the best approach for..."
- "What should I consider when..."
- "What are alternatives to..."

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## Practice Exercise

Transform these weak prompts into strong ones:

1. "What's GL?" →
2. "Is this covered?" →
3. "Tell me about limits" →
4. "What does my client need?" →

### Practice Exercise: Answers

1. **"What's GL?"** → "Explain general liability insurance and what it covers for a small restaurant with 25 employees"
2. **"Is this covered?"** → "Would a customer slip-and-fall injury be covered under a standard BOP liability section for a retail store?"
3. **"Tell me about limits"** → "What aggregate and per-occurrence limits should I recommend for GL coverage for a \$2M revenue contractor?"
4. **"What does my client need?"** → "What insurance coverages are essential for a 10-person accounting firm that handles tax prep and bookkeeping?"

**Remember:** The AI is trained on comprehensive insurance knowledge. The more specific your question, the more valuable the answer!

**Need help?** Try rephrasing your question 2-3 different ways if the first answer isn't quite what you need.