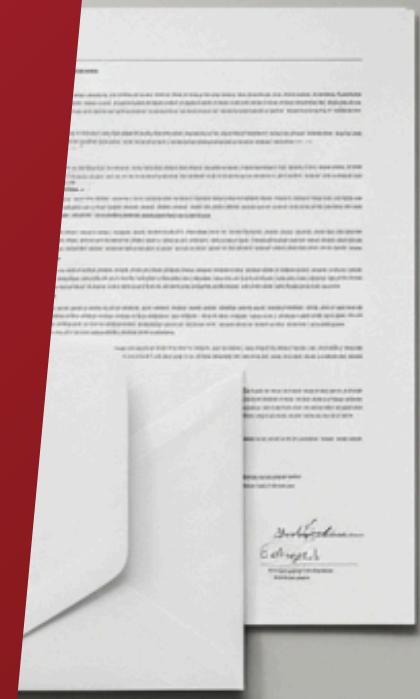


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# Claude Desktop for Insurance Agents

A comprehensive guide for insurance professionals who want to use AI to work smarter, close more deals, and reclaim hours every week.

January 2026 Edition



# About This Guide

This guide is for insurance professionals who have dabbled with AI tools but want to go deeper. You already have Claude Desktop installed and a subscription. You're ready to move beyond casual questions and start integrating Claude into your actual work.

By the end of this guide, you'll know how to:

- Navigate Claude Desktop's interface with confidence
- Organize ongoing work using Projects (Claude's most powerful feature)
- Write prompts that get you useful results the first time
- Apply Claude to 12+ common insurance workflows with detailed examples
- Upload and analyze documents like policies, claim files, and underwriting reports
- Build your own prompt library and reusable templates
- Chain multiple prompts together for complex tasks
- Avoid the mistakes that make AI output feel generic or unusable
- Create systems that save you 5-10+ hours every week

This isn't a theoretical guide. Every prompt, every example, every tip comes from real workflows that work. Let's get started.

## Part 1: Getting Oriented

### The Claude Desktop Interface

When you open Claude Desktop, you'll see a clean chat interface. Here's what matters:

**The conversation area** takes up most of the screen. This is where you and Claude exchange messages. Unlike some AI tools, Claude maintains context throughout a conversation—it remembers what you discussed earlier in the same chat.

**The input field** at the bottom is where you type your messages. You can write as much or as little as you need. Claude handles everything from one-line questions to multi-paragraph requests with attached documents.

**The sidebar** (left side) shows your conversation history. Past conversations are saved automatically and searchable. Click any past conversation to continue where you left off.

**The attachment button** (paperclip icon) lets you upload files. Claude can read PDFs, Word documents, images, spreadsheets, and more. This is often more useful than copying and pasting text—especially for multi-page policy documents or claim files.

**The model selector** lets you choose which version of Claude to use. For most insurance work, the default model works great. More advanced models are available for complex analysis tasks.

# Key Settings to Know

Click your profile icon (bottom-left) to access settings. Here are the ones that matter most for insurance professionals:

## Memory

Memory lets Claude remember details about you across conversations. This is incredibly useful for insurance work. Once enabled, Claude can remember:

- Your agency name and carriers you represent
- Your specializations (life, P&C, health, commercial)
- Your communication style preferences
- Your state's specific regulations
- Common client situations in your market
- Your team members' names and roles
- The way you like emails structured

To set it up, simply tell Claude things you want it to remember:

"Remember that I'm an independent P&C agent at Midwest Insurance Partners in Columbus, Ohio. I specialize in small business insurance and high-net-worth personal lines. I represent 15 carriers including Nationwide, Progressive, and Chubb. I prefer emails to be warm and professional, never corporate or pushy. My CSR is Jennifer and my commercial underwriter is Mike."

Claude will confirm what it's storing. Over time, this compounds—Claude becomes increasingly useful as it learns your preferences.

**Tip:** Periodically review what Claude has memorized by asking "What do you remember about me?" You can ask it to forget specific things ("Forget my old agency name") or update outdated information ("Update my carrier list to include Travelers").

## Web Search

When enabled, Claude can search the internet for current information. Useful for:

- Checking recent industry news and regulatory changes
- Looking up carrier rating changes and financial strength
- Researching local business information for commercial prospects
- Finding recent claims trends or weather events in your area
- Verifying business hours for local businesses you're quoting

## File Creation

This lets Claude generate downloadable files—Word documents, spreadsheets, PDFs. Useful for creating polished client deliverables directly from your conversation:

- Insurance review presentations formatted professionally
- Coverage comparison spreadsheets for multiple quotes
- Checklists and guides for clients
- Policy summary documents

## Keyboard Shortcuts

Worth learning if you use Claude frequently:

Shortcut	Action
Cmd/Ctrl + N	Start new conversation
Cmd/Ctrl + Shift + C	Copy Claude's last response
Cmd/Ctrl + /	Open keyboard shortcut list
Cmd/Ctrl + Shift + O	Open file picker
Cmd/Ctrl + Enter	Send message (alternative to clicking)

## Understanding Context and Conversations

One concept that trips up new users: **Claude's memory only works within a single conversation** (unless you enable the Memory feature for cross-conversation recall, or use Projects).

This means:

- If you describe a client's policy portfolio in detail in one conversation, Claude won't know about it in a new conversation
- Long conversations maintain better context than starting fresh each time
- For ongoing client work, use Projects (covered in Part 2) to maintain persistent context

**Tip:** When working on something complex, stay in the same conversation rather than starting new ones. You can always say "Let's switch topics" within a conversation—Claude handles that fine. I often have a single conversation running for an entire day's work, switching between tasks as needed.

## Understanding Context Length

Claude can handle very long conversations, but there are limits. If you notice Claude forgetting things from earlier in a very long conversation, it may be hitting context limits. Solutions:

- Summarize key points periodically: "Let's recap what we've established about the Johnson account before we continue"
- Move ongoing work to a Project where files provide persistent context
- Start a fresh conversation with a summary of what matters

## Part 2: Projects — Your Real Estate Command Center

Projects are Claude's most powerful feature for professionals, yet most users never discover them. If you learn nothing else from this guide, learn Projects.

### What Projects Do

A Project is a dedicated workspace for a specific ongoing effort. Think of it as giving Claude a dedicated briefcase for one client or initiative. When you create a Project, you can:

- **Add reference files** that Claude can access anytime within that Project
- **Write custom instructions** that apply to every conversation in that Project
- **Keep conversations organized** around a single topic
- **Maintain context** across multiple chat sessions

### Why Projects Matter for Real Estate

Without Projects, every time you start a conversation, you're starting from zero. You'd need to re-explain your client's situation, re-upload their wish list, re-describe the properties you've shown them.

With Projects, you set up the context once. Every conversation within that Project has access to that foundation.

**The math:** If setting up a client takes 5 minutes of explanation each time, and you message about that client 20 times over a transaction, that's 100 minutes wasted. Projects eliminate this entirely.

### Real Estate Project Examples

#### Project Type 1: Active Buyer Client

Create a Project for each serious buyer client. Include:

- Their buyer consultation notes or wish list
- Pre-approval letter (or just the key numbers)
- Notes from previous showings
- Neighborhoods they're interested in
- Deal-breakers and must-haves
- Their communication preferences
- Important dates (lease ending, school enrollment deadlines)

#### **Files to upload:**

- Buyer questionnaire/consultation form
- Pre-approval letter
- Any wish list or criteria document they've shared
- Notes from showings (can be a running doc you update)

#### **Sample Project instructions:**

This Project is for my work with Mike and Sarah Chen, first-time homebuyers.

##### Context:

- Budget: \$450K-\$525K (pre-approved for \$550K but want to stay lower)
- Target areas: Westside and Riverside neighborhoods
- Must-haves: 3+ bedrooms, 2+ baths, good school district (kids are 5 and 8)
- Nice-to-haves: Updated kitchen, backyard for kids, home office space
- Deal-breakers: Busy roads, homes needing major work, HOA over \$200/month
- Timeline: Want to be moved in by August for school year
- Their jobs: Mike is a software engineer (works remote), Sarah is a nurse at St. David's (7am shifts, short commute matters)
- Personality: Analytical, need data to make decisions, Sarah is more emotional about the "feel" of a home, both are anxious about the process

##### Communication style:

- They prefer detailed explanations over brief updates
- Mike likes bullet points and numbers
- Sarah likes to know the "story" of a home
- They respond better to education than pressure
- Don't use urgency tactics—it stresses them out

##### When I share listings or ask for summaries, highlight:

- Family-friendly features
- School information
- Commute times to St. David's South and to downtown (Mike's occasional office)
- Flag any concerns proactively before they ask

When drafting emails, keep them warm and supportive—not salesy.

## **Project Type 2: Active Listing**

Create a Project for each listing. Include:

- Property details (beds, baths, sqft, features, condition notes)
- Seller's goals, timeline, and motivation
- Pricing strategy and CMA data
- Showing feedback as it comes in
- Marketing materials you've created
- Professional photos (Claude can reference these)

## **Project Type 3: Geographic Farm**

If you farm a specific neighborhood, create a Project for it:

- Demographic information
- Recent sales data (update monthly)
- Neighborhood highlights (schools, parks, restaurants, amenities)
- Past marketing materials and social posts
- Common buyer profiles for the area
- Local news and developments

## **Project Type 4: Sphere Marketing**

Create a Project for your sphere of influence marketing:

- Your personal story and brand voice
- Content calendar and themes
- Past posts that performed well
- Information about your sphere (past clients, friends, family categories)

## **Project Type 5: Transaction in Progress**

For complex transactions, create a dedicated Project:

- Contract and all addenda
- Timeline and key dates
- All parties' contact information
- Communication history
- Issues and resolutions

# Creating Your First Project

1. Click "Projects" in the sidebar
2. Click "New Project"
3. Give it a clear, specific name (e.g., "Chen Buyers - Austin Westside" not just "Buyers")
4. Add your reference files (PDFs, docs, images)
5. Write your Project instructions
6. Start chatting

## Advanced Project Tips

### Tip 1: Update instructions as situations evolve

After showing homes, update the instructions: "Update: They've now seen 8 homes. They loved 742 Maple (colonial, big backyard) but kitchen was too small. 89 Pine was great layout but busy street. They're getting frustrated with inventory."

### Tip 2: Use conversation titles within Projects

Name your conversations within a Project: "Marketing content," "Seller updates," "Pricing discussion." This makes it easy to find past work.

### Tip 3: Upload showing feedback as a running document

Keep a simple doc that you update after each showing:

SHOWING FEEDBACK – Chen Buyers

1/15 – 742 Maple St  
+ Loved backyard, natural light, neighborhood feel  
- Kitchen too cramped, couldn't envision hosting  
? Would they consider if we could estimate kitchen reno cost?

1/15 – 89 Pine Rd  
+ Great floor plan, loved the primary suite  
- Both commented on traffic noise immediately  
X Ruled out

[etc.]

Upload the updated version periodically. Now Claude has full context on their journey.

### Tip 4: Create template instructions

Once you've written good instructions for one buyer client, save them as a template. For your next buyer, copy and customize—don't start from scratch.

## **Tip 5: Archive completed Projects**

When a transaction closes, you can archive the Project. The information is preserved if you need to reference it later (for testimonials, anniversary follow-ups, or if they become repeat clients).

# **Part 3: Uploading and Working with Files**

One of Claude's most practical features for real estate is the ability to upload and analyze documents. This goes far beyond copying and pasting text.

## **What You Can Upload**

Claude can read and understand:

- **PDFs** — MLS sheets, inspection reports, disclosures, contracts, appraisals, title documents
- **Word documents** — Contracts, agreements, listing presentations, letters
- **Images** — Photos of documents, property photos, floor plans, handwritten notes
- **Spreadsheets** — Comp data exports, client lists, transaction trackers
- **Text files** — Notes, templates, any plain text

## **How to Upload**

Click the paperclip icon in the input field, or drag and drop files directly into the chat. You can upload multiple files at once.

**Tip:** When uploading, tell Claude what the document is and what you want: "This is the inspection report for 123 Oak Street. Summarize the major issues I need to discuss with my buyers."

## **Real Estate Document Examples**

### **Inspection Reports**

Inspection reports are often 30-50 pages. Claude can summarize them in seconds.

This is a home inspection report for a property my buyers are under contract on. The home was built in 1987.

Please provide:

1. CRITICAL ITEMS: Anything marked as safety hazard, needs immediate attention, or recommend specialist evaluation

2. MAJOR SYSTEMS SUMMARY:

- Roof: Age, condition, estimated remaining life
- HVAC: Age, condition, any concerns
- Electrical: Panel type/size, any issues
- Plumbing: Pipe material, water heater age, any concerns
- Foundation: Any signs of issues

3. NEGOTIATION POINTS: Items that might warrant asking for repairs or credits, with rough cost estimates if mentioned

4. MAINTENANCE ITEMS: Things that aren't urgent but the buyers should plan for

5. RED FLAGS: Anything that would concern you about this home's condition

Format this as a briefing I can review before calling my buyers tonight. They're first-time buyers and will be anxious—help me identify what's actually concerning vs. normal wear for a 1987 home.

## CMA / Comp Analysis

Upload your MLS comp export and get analysis:

This is a CMA I pulled for a potential listing at 456 Elm Street (4BR/2.5BA, 2,400 sqft, built 2005, updated kitchen, original baths, good condition overall).

Based on these comps, please provide:

1. Price per square foot range across the comps
2. Which 3 comps are most similar to the subject property and why
3. Adjustments I should consider (age, condition, updates, lot size, etc.)
4. Suggested list price range with rationale
5. Two ways I could explain this to sellers who want to list \$30K higher

Note: The subject property's kitchen was fully updated in 2022 (about \$45K spent). Two of the comps appear to have original kitchens.

## Seller Disclosures

Upload the seller's disclosure to prepare for buyer questions:

Review this seller's disclosure for my buyer clients. They're under contract and about to do their inspection.

Please identify:

1. Any past issues that were repaired—I want to make sure inspection covers these areas

2. Anything marked "unknown" that seems like it should be known
3. Items that might warrant follow-up questions to the sellers
4. Anything my buyers should be aware of before we proceed
5. Any discrepancies or vague answers that concern you

My buyers are detail-oriented and will read this carefully—help me anticipate their questions.

## Multiple Offers Comparison

When you have multiple offers, upload them all:

I have 4 offers on my listing at 892 Oak Drive (listed at \$525,000). I've uploaded all four.

Please create a comparison that includes:

1. Summary table: Price, down payment %, financing type, earnest money, contingencies, closing date, other terms
2. Estimated net to seller for each (assume 6% total commission and \$15K estimated closing costs)
3. Risk assessment for each offer (financing likelihood, contingency concerns)
4. My recommendation for which to accept, counter, or reject—and why
5. Talking points for presenting this to my sellers

The sellers' priorities: Highest net proceeds, but they're also nervous about deals falling through. They can be flexible on closing date between 30–45 days.

## Tips for Better File Analysis

### Be Specific About What You Want

Instead of: "Look at this inspection report" Say: "Review this inspection report and list anything that would cost over \$1,000 to repair, plus anything that affects safety or insurability"

### Provide Context Claude Doesn't Have

Instead of: "What do you think of these comps?" Say: "What do you think of these comps? The subject property has a pool (none of the comps do), a finished basement (only one comp has one), and backs to a greenbelt."

### Ask for Specific Formats

Instead of: "Summarize this" Say: "Summarize this in bullet points I can paste into an email" or "Summarize this as talking points I can use on a phone call"

### Upload Related Documents Together

When analyzing a deal, upload all relevant docs at once: "Here's the inspection report, the seller's disclosure, and the appraisal. Are there any inconsistencies between them?"

**Tip:** If a PDF isn't reading correctly (common with scanned documents), try taking clear photos of the pages and uploading the images instead. Phone cameras are usually good enough.

## Part 4: Prompt Fundamentals

The difference between a frustrating AI experience and a productive one usually comes down to how you ask. This section will make you a prompting expert.

### The Core Principle

Think of prompting like delegating to a capable new team member. They're smart and capable, but they don't know:

- Your specific situation
- Your client's personality
- Your market's quirks
- Your preferred style
- What you've already tried

Your job is to provide that context efficiently.

### The Prompt Framework

Every good prompt has some combination of these elements:

Element	What It Does	Example
<b>Context</b>	Background Claude needs	"I'm a real estate agent preparing for a listing presentation with a skeptical seller..."
<b>Task</b>	What you want done	"Write a follow-up email..."
<b>Details</b>	Specific information	"The sellers are a divorcing couple who need to sell within 60 days..."
<b>Format</b>	How to structure output	"Format as bullet points I can glance at during the call..."
<b>Constraints</b>	Limits or requirements	"Keep it under 150 words, warm but professional tone..."
<b>Examples</b>	What good looks like	"Here's an email I wrote that worked well..."

You don't need all six every time. Simple requests need less context. Complex requests need more.

## The Context Spectrum

Here's how to think about how much context to provide:

### Minimal Context (simple tasks)

"Write a short email confirming a showing at 2pm tomorrow at 123 Oak Street"

### Moderate Context (standard tasks)

"Write a follow-up email to buyers after showing them 4 homes yesterday. They liked the colonial on Maple Street but worried about the small kitchen. Keep it encouraging but not pushy. 150 words."

### Full Context (complex tasks)

"Write a follow-up email to my first-time buyer clients, the Nguyens. They're analytical, ask lots of questions, and are feeling overwhelmed by the process. We saw 4 homes yesterday:

- 742 Maple St: They loved the backyard and neighborhood feel, but the kitchen felt cramped. Mrs. Nguyen said 'I just can't see myself cooking Thanksgiving dinner in there.'
- 89 Pine Rd: Great floor plan, but they both immediately noticed traffic noise
- 203 Oak Ave: Immediate no—too much work needed
- 567 Birch Lane: Liked it but felt it was overpriced

I want to acknowledge their reactions, suggest we revisit Maple Street (the kitchen could be opened up in a renovation), and mention I'm sending 2 new listings this afternoon. End with encouragement—we're getting closer. They respond well to data and logic, so maybe mention how many homes the average buyer sees before finding 'the one.'

Warm, supportive tone. Not salesy. 175-200 words."

## The Art of Iteration

Claude rarely nails complex requests on the first try—and that's fine. Treat the first response as a draft to refine. Professional writers do multiple drafts; this is no different.

### **Effective Iteration Phrases:**

Adjusting length:

- "Cut that in half while keeping the key points"
- "Expand the second paragraph—I need more detail there"
- "Too long. Give me the 3-sentence version"

Adjusting tone:

- "Too formal. Make it sound like a text to a friend."
- "Too casual. More professional."
- "This sounds like a robot wrote it. Make it sound human."
- "Add more warmth—this feels cold"

Adjusting content:

- "Good structure, but add a mention of [specific thing]"
- "Keep paragraphs 1 and 3, rewrite paragraph 2 to focus on [topic]"
- "Remove the part about [X]—that's not relevant"

Requesting alternatives:

- "Give me 3 variations of that opening line"
- "I don't love any of these. Try a completely different approach."

## Power-User Prompting Techniques

### Technique 1: Give Examples of What You Like

Here's a listing description I wrote last month that got a lot of engagement and multiple showing requests:

[paste your example]

Write a description for my new listing in a similar style. The property is:

[details]

### Technique 2: Specify What to Avoid

Write a listing description. Avoid these phrases that I think are overused or meaningless:

- "must see" / "won't last long" / "priced to sell"
- "dream home" / "charming" (code for small/old)
- "motivated seller" (hurts negotiating position)

### Technique 3: Ask for Multiple Options

Give me 3 different opening lines for this email:

- One that's straightforward and direct
- One that leads with empathy
- One that leads with exciting news

I'll pick the one that fits my mood.

### Technique 4: Request Specific Structure

Structure this email as:

- Hook (1 sentence to get them reading)
- Context (2-3 sentences on the situation)
- Recommendation (what I think they should do)
- Next step (specific call to action)
- Sign-off (warm but professional)

### Technique 5: Have Claude Explain Its Choices

Draft this email, and then explain why you made the choices you did—word choice, structure, tone. I'm trying to improve my own writing.

### Technique 6: Role-Play for Practice

I have a listing appointment tomorrow with skeptical sellers who think they can sell FSBO.

Role-play as the sellers. Push back on what I say, ask tough questions about commission, and be skeptical of my value proposition. After a few exchanges, give me feedback on how I handled it.

I'll start: "Thanks for having me over. I know you've been thinking about selling on your own—tell me what's appealing about that approach."

## Part 5: Claude for Insurance — Use Cases in Depth

Now let's apply everything to common insurance scenarios. Each use case includes the situation, detailed prompts, what to expect, variations, and pro tips.

### Use Case 1: Policy Review and Needs Analysis

Every client deserves a thorough policy review, but analyzing multiple policies and creating recommendations is time-consuming. Claude can help you identify gaps, redundancies, and opportunities in minutes.

#### When to Use This

- Annual review meetings with existing clients
- New client onboarding
- Life event triggers (marriage, home purchase, business expansion)
- Competitive shopping scenarios
- Cross-selling opportunities

#### Full Prompt Template:

I need to conduct a comprehensive insurance review for a client. Help me analyze their current coverage and identify gaps and opportunities.

CLIENT PROFILE:

Name: [Client name]

Age(s): [Primary insured age, spouse if applicable]  
Occupation: [Job title, industry]  
Family: [Marital status, children ages]  
Assets: [Home value, vehicles, business ownership, other significant assets]  
Annual income: [Income range]  
Risk tolerance: [Conservative/Moderate/Aggressive]

**CURRENT COVERAGE:**

**Auto Insurance:**

- Carrier: [Carrier name]
- Vehicles: [Year/Make/Model for each]
- Liability limits: [BI/PD limits]
- UM/UIM: [Limits]
- Deductibles: [Collision/Comprehensive]
- Annual premium: \${amount}
- Coverage concerns: [Any noted issues]

**Home/Property:**

- Carrier: [Carrier name]
- Property type: [Single family/Condo/Rental property]
- Dwelling coverage: \${amount}
- Deductible: \${amount}
- Liability: \${amount}
- Special endorsements: [Jewelry, art, etc.]
- Annual premium: \${amount}
- Last appraisal: [Date if known]

**Life Insurance:**

- Policy 1: [Type], [Death benefit], [Carrier], [Premium]
- Policy 2: [Details if applicable]
- Total coverage: \${total death benefit}
- Beneficiaries: [Primary beneficiaries]

**Umbrella:**

- Current coverage: [Yes/No, if yes amount and carrier]
- Premium: \${amount if applicable}

**Business Insurance (if applicable):**

- BOP/GL limits: [Details]
- Professional liability: [Details]
- Workers comp: [Details]
- Key person: [Details]
- Annual premium: \${total}

**LIFE SITUATION:**

- Recent changes: [New home, job change, marriage, etc.]
- Upcoming changes: [Planned purchases, retirement timeline, etc.]
- Concerns: [What keeps them up at night]
- Goals: [Financial goals, family protection priorities]

Please provide:

1. COVERAGE GAP ANALYSIS
  - Identify underinsured areas
  - Note missing coverages
  - Highlight exposure areas
  - Prioritize by severity of risk
  
2. CROSS-SELLING OPPORTUNITIES
  - Products they need but don't have
  - Why each matters for their situation
  - Estimated cost ranges
  - Priority order (high/medium/low)
  
3. COMPETITIVE REVIEW AREAS
  - Where current coverage seems overpriced
  - Carriers to consider for each line
  - Estimated savings potential
  
4. REVIEW MEETING TALKING POINTS
  - Open conversation (first 3-4 key points to discuss)
  - Questions to ask them
  - How to transition to recommendations
  - Objection handling for likely pushback
  
5. FOLLOW-UP EMAIL OUTLINE
  - Summary of what we discussed
  - Recommended next steps
  - Action items for them
  - Timeline for implementation

### **Pro Tips:**

- Upload current declaration pages instead of typing—Claude can read and extract details
- Create a Project for each major client account to maintain ongoing context
- Ask Claude to flag any unusual exclusions or restrictive endorsements
- Request specific dollar amounts for recommendations, not just "consider increasing"

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## **Use Case 2: Client Email Communications**

Insurance requires regular client communication—policy changes, renewals, claims updates. Claude can help you respond faster while maintaining a professional, personal touch.

### **Prompt: Annual Renewal Discussion**

Draft an email to a longstanding client about their upcoming home and auto renewal.

**CLIENT DETAILS:**

- Name: Robert and Karen Martinez
- Client since: 2015 (8 years)
- Current situation: Generally happy, minimal claims, price-sensitive
- Last year: Renewal increased 12%, they complained but stayed
- Relationship: Warm, responsive, refer others

**RENEWAL DETAILS:**

**Auto:**

- Current premium: \$2,840/year
- Renewal premium: \$3,150/year (+10.9%)
- Reason: Loss ratio in zip code, inflation
- We shopped: Best we found was \$3,050 with Progressive

**Home:**

- Current premium: \$1,680/year
- Renewal premium: \$1,890/year (+12.5%)
- Reason: Replacement cost inflation, wildfire risk adjustments
- We shopped: Comparable coverage \$1,950–2,200 elsewhere

**STRATEGY:**

- Address increase proactively before they call upset
- Show we shopped on their behalf
- Explain market conditions (not just "rates went up")
- Emphasize we're still competitive
- Remind them of value (claims service, our availability)
- Offer review call to discuss coverage adjustments if needed
- Mention we rechecked all discounts

**TONE:** Professional but warm, transparent, trusted advisor

**LENGTH:** 200–250 words

**INCLUDE:** Clear subject line and call-to-action

## Prompt: Difficult Claims Update

Write an email updating a client on a claim that's not going how they hoped.

**CLIENT:** Michael Thompson

**RELATIONSHIP:** New client (4 months), referred by longtime client

**SITUATION:**

- Claim: Water damage from slow leak in bathroom
- Filed: 3 weeks ago
- Issue: Adjuster determined damage was gradual wear/tear, not sudden accident

- Coverage: Denied under policy exclusion
- Client expectation: Thought it would be covered
- Damage cost: ~\$8,500
- Client mood: Frustrated, feels blindsided

**WHAT I NEED TO CONVEY:**

- Empathy for the situation
- Clear explanation of why denied (gradual damage vs sudden loss)
- Affirm we advocated with adjuster
- This is policy language, not us refusing to help
- Offer to review coverage to prevent future gaps
- Maintain relationship despite bad news

**COMPLICATIONS:**

- He's new—worried he'll blame us or leave
- Referred by important client—don't want to damage that relationship
- He asked "why do I even have insurance if it doesn't cover this?"
- Valid frustration but decision is final

**TONE:** Empathetic, educational, protective of relationship

**LENGTH:** 175–200 words

**GOAL:** Deliver bad news while keeping him as client

## Prompt: Cross-Sell Opportunity

Draft an email to a homeowners client who should consider umbrella coverage.

**CLIENT:** Sarah and James Mitchell

**COVERAGE:** Home and auto only

**SITUATION THAT TRIGGERED THIS:**

- Just learned they're building a pool (\$75K project)
- Increased liability exposure
- They mentioned on Facebook they're excited about hosting
- High-income household (\$350K combined)
- Significant assets to protect
- No umbrella currently

**AUTO LIABILITY:** 250/500/100

**HOME LIABILITY:** \$300K

**NET WORTH:** Estimated \$1.2M+ (home equity, retirement accounts, business)

**WHY NOW:**

- Pool = attractive nuisance exposure
- Hosting parties = higher premises liability
- High assets = lawsuit target
- Perfect natural trigger for conversation

**WHAT I WANT:**

- Congratulate them on pool (warm opening)

- Transition naturally to increased exposure
- Explain umbrella in plain English
- Share premium estimate (\$275-350/year for \$1M)
- Request 15-min call to discuss
- No pressure but create urgency (pool completion timeline)

**TONE:** Conversational, helpful friend not salesy agent

**LENGTH:** 150-175 words

**AVOID:** Scare tactics or doom scenarios

### Email Pro Tips:

1. Create a Project for each major client so Claude remembers history and personality
2. Save successful emails as examples for future prompts
3. Always ask Claude to flag anything that might sound pushy or defensive
4. For sensitive emails: "What might I be missing that could go wrong with this message?"
5. Request subject line options that get opened

## Use Case 3: Commercial Insurance Proposals

Commercial proposals require synthesizing business info, identifying exposures, and presenting solutions clearly.

### Prompt: Restaurant Business Owner's Policy Proposal

I'm preparing a comprehensive proposal for a restaurant prospect.  
Help me create a compelling presentation.

#### PROSPECT BUSINESS:

Name: Bella Vista Italian Bistro

Owner: Maria Gonzalez (42), 15 years restaurant experience

Location: Downtown district, leased space (3,200 sq ft)

Type: Full-service Italian restaurant, bar, outdoor patio

Hours: Lunch/Dinner, 6 days (closed Mondays)

Annual revenue: \$1.2M

Employees: 18 (8 full-time, 10 part-time)

Years in business: Opening in 2 months (new venture)

Previous coverage: This is startup, no history

#### EXPOSURES IDENTIFIED:

- Liquor liability (30% revenue from alcohol)
- Outdoor patio (slip/fall, weather damage)
- Food contamination/spoilage
- Grease fire risk (commercial kitchen)
- Employee injuries (cuts, burns, slips)
- Property damage to leased improvements (\$150K buildout)

- Business interruption (what if forced to close?)
- Cyber exposure (POS system, online ordering)

QUOTE DETAILS:

BOP (Property + GL):

- Building coverage (tenant improvements): \$150K
- Business personal property: \$75K
- Business income: \$100K (90 days)
- General liability: \$1M per occurrence / \$2M aggregate
- Premium: \$4,800/year

Workers Compensation:

- Based on 18 employees, payroll \$420K
- Premium: \$8,400/year

Liquor Liability:

- \$1M per occurrence
- Premium: \$3,200/year

EPLI (recommended but she questioned need):

- \$1M limit
- Premium: \$1,850/year

Equipment Breakdown:

- Covers kitchen equipment failures
- Premium: \$950/year

Total Package: \$19,200/year

MARIA'S CONCERNS:

- "That seems high" (comparing to basic GL quote she got for \$2,500)
- Questions need for EPLI ("I trust my employees")
- Wants to know what's truly required vs nice-to-have
- Cash flow tight in first year
- Sophisticated but not insurance-savvy

Please provide:

1. PROPOSAL SUMMARY (2-3 paragraphs for presentation)
  - Why this package makes sense for her business
  - How coverages work together
  - What happens without proper coverage
2. COVERAGE EXPLANATION TABLE
  - Each coverage line
  - What it protects against
  - Real example of claim scenario
  - Required vs Recommended
  - Premium for each
3. OBJECTION HANDLING
  - "\$19K seems high compared to other quote"
  - "I don't need EPLI, I know my staff"

- "Can we cut coverage to reduce premium?"
- "I'll just get the minimum required"

#### 4. RISK SCENARIOS

- 3 specific claim examples relevant to her restaurant
- Dollar amounts without coverage
- How our package responds

#### 5. PAYMENT OPTIONS

- Best way to present premium (monthly/quarterly/annual)
- Finance options if available
- How to make it feel manageable

#### 6. NEXT STEPS SCRIPT

- How to close the conversation
- Timeline for getting coverage in place
- What she needs to provide

## Use Case 4: Claims Management and Client Communication

Managing expectations and maintaining communication during claims is critical for retention.

### Prompt: Total Loss Vehicle Claim Guidance

Help me guide a client through a total loss auto claim.

**CLIENT:** Jennifer Park

**CLAIM:** Hit by drunk driver, vehicle totaled

**VEHICLE:** 2021 Honda CR-V, 42K miles

**COVERAGE:** Collision (\$500 deductible), Rental reimbursement (\$30/day, 30 days)

**AT FAULT:** Other driver (drunk, arrested, has insurance)

#### SITUATION:

- Accident was 5 days ago
- Our carrier declared total loss yesterday
- Adjuster offered: \$28,500
- Jennifer thinks it's worth: \$32,000 ("I see them listed for \$31K online")
- She still owes: \$26,800 on loan
- Gap insurance: None
- Emotional state: Frustrated, scared about being underwater

#### COMPLICATIONS:

- Other driver's carrier hasn't accepted liability yet (investigation ongoing)

- If other carrier accepts, she might get more through subrogation
- Rental coverage maxes out in 25 days
- Needs vehicle for work commute
- Doesn't understand valuation process
- Saw similar CR-Vs listed higher online (doesn't realize those are asking prices)

WHAT I NEED:

1. EXPLANATION EMAIL

- How total loss valuation works
- Why online listings aren't comparable
- Her options for negotiating
- Timeline for what happens next
- Rental coverage timeline
- What happens with her loan
- Subrogation possibility

2. VALUATION DISPUTE GUIDANCE

- Is \$28,500 fair? (Need to check comps)
- If she wants to dispute, what's the process?
- What documentation helps (service records, recent repairs?)
- Realistic expectations for negotiation

3. NEXT STEPS CHECKLIST

- What she needs to do now
- What to send to adjuster
- When to expect payment
- How loan payoff works
- When to start car shopping

4. TOUGH CONVERSATION PREP

- How to explain gap between settlement and loan
- Why we should have discussed gap coverage
- Options for covering the shortfall
- Not losing her as client over this

5. OTHER CARRIER COORDINATION

- Should she also file with at-fault driver's carrier?
- How subrogation works
- Will she get deductible back?
- Timeline expectations

TONE: Patient educator, empathetic guide, not defensive

LENGTH: Email 250-300 words, guidance doc can be longer

# Use Case 5: Renewal Strategy and Retention

Renewals are retention opportunities. Prepare strategically for increases or coverage changes.

## Prompt: Large Commercial Renewal Increase

Prepare me for difficult renewal conversation with commercial client facing significant increase.

CLIENT: Summit Manufacturing LLC

RELATIONSHIP: 5 years, good account, minimal claims

DECISION MAKER: Tom Davidson, CFO (analytical, price-focused)

COVERAGE: BOP, WC, Auto, Umbrella

CURRENT TOTAL PREMIUM: \$47,200/year

### RENEWAL SITUATION:

BOP: \$18,500 → \$22,800 (+23%)

- Reason: Property valuations up, catastrophe load increases

WC: \$21,400 → \$23,100 (+8%)

- Reason: Mod stayed flat, rate increases

Commercial Auto: \$5,800 → \$6,400 (+10%)

- Reason: One accident (not at fault but claim paid)

Umbrella: \$1,500 → \$1,600 (+7%)

- Reason: Underlying limits increase

NEW TOTAL: \$53,900 (+14.2% overall, \$6,700 increase)

### MARKET CONDITIONS:

- Shopped 4 carriers

- Best alternative quote: \$51,200 (Acme Insurance)

\* Less coverage (lower wind/hail deductible, worse WC)

\* Carrier rated A- vs current A+

\* No relationship, service unknown

- We can't match it with current carrier

- Could move them but not excited about Acme for this account

### CLIENT SITUATION:

- CFO under pressure to cut costs

- Company had mediocre year financially

- Tom will push back hard on 14% increase

- CEO trusts Tom's decisions

- I know they're getting other quotes (competitor reached out on LinkedIn)

### MY GOALS:

- Keep the account

- Maintain adequate coverage (don't reduce limits to win on price)

- Preserve relationship and commission

- Set up for future growth

### THEIR LIKELY OBJECTIONS:

- "14% is unacceptable"
- "I can get it cheaper elsewhere"
- "We didn't have any major claims, why are we being punished?"
- "The business didn't grow 14%"

Please provide:

1. OPENING SCRIPT (First 2 minutes)
  - Acknowledge increase proactively
  - Frame conversation productively
  - Set tone for collaborative problem-solving
2. MARKET EXPLANATION
  - Why increases are industry-wide not just them
  - How to present data (not just "everyone's going up")
  - Specific factors driving their increase
3. VALUE REINFORCEMENT
  - Service we've provided (specific examples from 5 years)
  - Claims handling (even if minimal, our responsiveness matters)
  - Risk management support
  - Coverage quality vs cheaper alternatives
4. OPTIONS PRESENTATION
  - Option 1: Stay with current carrier, current coverage (\$53,900)
  - Option 2: Acme quote (\$51,200) with coverage comparison
  - Option 3: Increase deductibles to reduce premium
  - Option 4: Remove/reduce certain coverages (not recommended but show math)
    - Present pros/cons of each
    - My recommendation with rationale
5. OBJECTION RESPONSES
  - "14% is unacceptable" → ?
  - "I can get cheaper" → ?
  - "No claims, why increase?" → ?
  - "Business didn't grow 14%" → ?
  - "Let me think about it" → ?
6. NEGOTIATION STRATEGY
  - What I can ask carrier for (small deductible credit? Payment plan?)
  - Where I might compromise
  - Where I won't budge (coverage adequacy)
7. IF THEY MOVE
  - How to handle professionally
  - Keep door open
  - What to say

DELIVER: This is about partnership and protecting their business, not just price.

# Use Case 6: Social Media and Content Marketing

Consistent presence builds brand and generates leads, but creating content is time-consuming.

## Prompt: Monthly Content Calendar

Create one month of insurance-focused social media content.

### ABOUT ME:

- Independent P&C agent
- Market: Suburban Minneapolis (Eden Prairie, Minnetonka, Edina areas)
- Specialization: Homeowners and small business insurance
- Brand voice: Knowledgeable neighbor, approachable expert, not salesy
- Goal: Be seen as trusted local resource

### CONTENT MIX:

- 4 posts per week (16 total for month)
- Mix: Educational tips, local news tie-ins, client stories (anonymized), seasonal relevance
- Platforms: Facebook (primary), LinkedIn (professional), Instagram (secondary)

MONTH: January (Minnesota winter considerations)

### WEEK 1:

1. Educational: Winter pipe freeze prevention tips
2. Seasonal: What to do if your pipes actually freeze
3. Engagement: Poll - "Have you reviewed your homeowners coverage in the last 2 years?"
4. Business tip: Snow/ice liability for business owners

### WEEK 2:

5. Educational: Space heater safety and fire prevention
6. Local: Tie to recent local news (ice dam issues in area)
7. Client story: How we helped client with ice dam claim (anonymous)
8. FAQ: "Why did my home insurance go up?"

### WEEK 3:

9. Educational: January insurance checklist
10. Seasonal: Cold weather car care and coverage considerations
11. Business: Workers comp considerations for winter conditions
12. Engagement: "What insurance questions do you have?" (Q&A post)

### WEEK 4:

13. Educational: Understanding replacement cost vs actual cash value
14. Seasonal: Travel insurance for winter vacations
15. Local community: Highlighting local business we insure (with

permission)

#### 16. Tip: Document your home contents for insurance

For each post provide:

- Platform recommendation (FB/LI/IG)
- Caption (100-150 words for FB/LI, 75-100 for IG)
- Hook (first line must stop scroll)
- Call to action (if appropriate)
- 3-5 relevant hashtags
- Best day of week to post
- Visual suggestions (what type of image/graphic)

AVOID:

- Fear mongering or disaster porn
- "Call now" or pushy sales language
- Industry jargon without explanation
- Generic "insurance is important" posts

## Use Case 7: Quote Comparison and Presentation

Presenting multiple quotes clearly helps clients make informed decisions.

### Prompt: Three-Quote Comparison for Home Insurance

Help me create a clear comparison of three homeowners quotes for a client.

CLIENT: Patricia Williams

HOME: 2,800 sq ft single family, built 1998, replacement cost \$425K

LOCATION: Suburban Atlanta

CURRENT: Liberty Mutual, \$1,840/year, renewing with 18% increase to \$2,175

QUOTE 1 - LIBERTY MUTUAL (Current carrier renewal):

- Dwelling: \$425K
- Other structures: \$42,500
- Personal property: \$212,500
- Loss of use: \$85,000
- Liability: \$300,000
- Medical: \$5,000
- Deductible: \$2,500 (all perils)
- Wind/Hail: \$2,500
- Special features: Replacement cost on contents, water backup, identity theft
- Premium: \$2,175/year
- Rating: A+ (AM Best)

QUOTE 2 - STATE FARM:

- Dwelling: \$425K

- Other structures: \$42,500
- Personal property: \$212,500
- Loss of use: \$85,000
- Liability: \$300,000
- Medical: \$1,000
- Deductible: \$2,500 (all perils)
- Wind/Hail: \$5,000 (higher than others)
- Special features: Replacement cost on contents, limited water backup (\$5K vs \$10K)
- Premium: \$1,950/year
- Rating: A++ (AM Best)

**QUOTE 3 – TRAVELERS:**

- Dwelling: \$450K (agent recommended higher based on rebuild cost estimator)
- Other structures: \$45,000
- Personal property: \$225,000
- Loss of use: \$90,000
- Liability: \$500,000 (higher)
- Medical: \$5,000
- Deductible: \$1,000 (all perils) – lower!
- Wind/Hail: \$2,500
- Special features: Replacement cost on contents, better water backup (\$25K), equipment breakdown
- Premium: \$2,340/year
- Rating: A+ (AM Best)

**CLIENT SITUATION:**

- Price-sensitive but wants good coverage
- Lives near creek (water concerns)
- Finished basement with home theater (\$35K in equipment)
- No claims in 8 years
- Doesn't understand why quotes vary

Please provide:

**1. COMPARISON TABLE**

- Side-by-side coverage comparison
- Highlight key differences in coverage (not just price)
- Color code or mark superior features
- Calculate true cost difference accounting for deductible differences

**2. RECOMMENDATION WITH REASONING**

- Which quote I recommend and why
- Not just cheapest-best value for her situation
- Specific reasons based on her home/location/concerns

**3. EXPLANATION OF DIFFERENCES**

- Why does Travelers cost more but offer better deductible?
- Why State Farm cheaper but higher wind deductible?
- What does \$5K vs \$2,500 deductible mean in real terms?

**4. COVERAGE ADEQUACY CHECK**

- Is \$425K enough or should she go with Travelers \$450K?
- Should she increase liability to \$500K across the board?
- Is \$212K personal property enough for her finished basement?

**5. DECISION FRAMEWORK**

- Questions to help her decide
- "If you value X, choose Y"
- Trade-off analysis

**6. EMAIL SUMMARY**

- Send her after our call
- Recap of what we discussed
- Recommendation
- Next steps to bind coverage

**GOAL:** Empower informed decision, not just "here are three prices, pick one."

## Use Case 8: Prospecting and Lead Follow-Up

Converting leads requires timely, personalized follow-up.

### Prompt: Warm Lead Follow-Up Sequence

Create follow-up sequence for warm lead who requested quote but hasn't responded.

**LEAD SOURCE:** Website contact form

**NAME:** David Martinez

**REQUEST:** Auto and home quote

**INFO PROVIDED:**

- 2 vehicles (2022 Camry, 2019 F-150)
- Home (3BR, built 2005, \$340K estimated value)
- Current carrier: Geico
- Why shopping: "Rates went up, seeing what else is out there"
- Timeline: Didn't specify

**INITIAL CONTACT:**

- I called within 2 hours, reached him
- Friendly, said he was "looking around"
- I emailed quote same day: Save \$640/year vs Geico
- He said "I'll look it over and get back to you"
- That was 5 days ago, no response

**QUOTE DETAILS:**

- Auto: \$1,850/year (Geico charging \$2,245)
- Home: \$1,140/year (estimated, need more info for firm quote)
- Total estimated savings: \$640-700/year

- Better coverage in some areas (higher liability, added umbrella recommendation)

**COMPLICATIONS:**

- Didn't seem super engaged on call
- "Looking around" suggests comparing multiple quotes
- Geico has been his carrier for 6 years (switching inertia)
- Savings is significant but not life-changing

**CREATE:**

1. EMAIL #1 (Day 6 - Now)
  - Soft follow-up checking if questions
  - Highlight one specific benefit beyond price
  - Easy yes/no question to prompt response
  - Length: 100 words max
2. EMAIL #2 (Day 10 - if no response to #1)
  - Different angle: focus on coverage improvements not just price
  - Include specific example relevant to him (truck, home age, etc.)
  - Casual tone, not pushy
  - Length: 125 words
3. EMAIL #3 (Day 15 - final attempt)
  - "I'll stop bothering you" message
  - Leave door open
  - Share one valuable tip even if he doesn't buy
  - Make him feel okay about not responding
  - Length: 75-100 words
4. PHONE SCRIPT (if I decide to call Day 8)
  - What to say if he answers
  - What voicemail to leave if he doesn't
  - Not salesy, genuine check-in
5. TEXT MESSAGE OPTION (if appropriate)
  - Is text okay for this relationship?
  - If yes, what would be appropriate to text?
  - Timing
6. LONG-TERM NURTURE
  - If he doesn't convert now, how to stay in touch?
  - Monthly touchpoint ideas
  - When to reach out again (renewal time?)

**GOAL:** Convert if possible, but even if not, leave good impression for future.

## Use Case 9: Training and Team Development

If you have a team, Claude can help create training materials and scripts.

## Prompt: CSR Training on Handling Rate Increase Calls

Create training materials for my Customer Service Rep on handling upset clients calling about renewal increases.

### SITUATION:

Jennifer is my CSR, handles renewals and service calls  
We're in hard market, most renewals increasing 10-20%  
She's great with routine service but struggles when clients are angry  
Needs scripts and confidence for difficult calls

### COMMON SCENARIOS SHE FACES:

1. Client calls angry: "My rate went up 15% and I didn't even have a claim!"
2. Client threatens: "I'm going to shop around"
3. Client compares: "My neighbor pays way less"
4. Client demands: "I want to talk to the agent" (but I'm not always available)
5. Client questions: "What can you do about this?"

### WHAT JENNIFER NEEDS:

1. CALL FLOW FRAMEWORK
  - Opening (acknowledge emotion, don't get defensive)
  - Information gathering (understand their concern)
  - Explanation (market conditions, specific factors)
  - Solutions presentation (what options do they have?)
  - Next steps (bind renewal or explore alternatives)
  - Documentation (what to note in system)
2. SCRIPTS FOR EACH SCENARIO
  - Angry about increase
  - Threatening to leave
  - Comparing to others
  - Demanding to speak to agent
  - Asking what we can do
  - Each script: Opening line, middle (explore/explain), close
3. WHAT TO SAY / WHAT NOT TO SAY
  - Empathy phrases that work
  - Explanations that resonate
  - Things that make it worse
  - How to validate without overpromising
4. OBJECTION RESPONSES
  - "I've been with you for 10 years, this is how you treat me?"
  - "I can get it cheaper online"
  - "You're just trying to rip me off"
  - "This is ridiculous, I'm canceling"
  - "I want a discount"

#### 5. WHEN TO ESCALATE

- Clear criteria for when to get me involved
- How to transition call smoothly
- What info to have ready when transferring

#### 6. DE-ESCALATION TECHNIQUES

- Staying calm when client is yelling
- Acknowledging feelings
- Moving from emotion to problem-solving
- Building rapport even in difficult conversation

#### 7. PRACTICE SCENARIOS

- 5 role-play scenarios with expected responses
- What good looks like
- Common mistakes to avoid

JENNIFER'S STRENGTHS: Warm, empathetic, good listener, detail-oriented

JENNIFER'S WEAKNESSES: Takes criticism personally, wants to fix everything, struggles with confrontation

TONE: Empower her with tools, boost confidence, practical not theoretical

## Use Case 10: Policy Review Meeting Preparation

Annual reviews are revenue opportunities and retention tools.

### Prompt: Comprehensive Review Meeting Prep

I have an annual review meeting tomorrow with a high-value client. Help me prepare thoroughly.

CLIENT: Thompson Family (Bill & Susan, ages 54 & 52)

RELATIONSHIP: 9 years, excellent, multiple referrals

TOTAL PREMIUM: \$8,450/year (home, 3 autos, umbrella, boat)

LIFE EVENT: Daughter graduating college in 2 months

#### CURRENT COVERAGE:

- Home: \$3,200/yr (\$575K dwelling, \$2,500 deductible, \$300K liability)
- Auto 1: \$1,240/yr (2022 Lexus RX - Susan)
- Auto 2: \$1,150/yr (2021 Toyota Highlander - Bill)
- Auto 3: \$890/yr (2018 Honda Civic - Daughter while in college)
- Umbrella: \$485/yr (\$2M)
- Boat: \$1,485/yr (24ft fishing boat)
- TOTAL: \$8,450/year

#### CHANGES SINCE LAST REVIEW:

- Home value up ~\$75K (now worth \$650K)
- Remodeled kitchen (\$85K project completed 6 months ago)
- Bill changed jobs, now works from home (home office)
- Added home gym equipment (\$12K)
- Daughter graduating, moving to Chicago for job
- Susan now drives less (WFH 3 days/week)
- Considering selling boat (not using it much)

**GAPS/CONCERNS I IDENTIFIED:**

- Dwelling coverage likely low (\$575K vs \$650K value + \$85K kitchen)
- Home office exposure (business property, liability)
- Daughter's car: Will she take it? Stay on policy? New city rates?
- Low-use discount potential for Susan
- Boat: If selling, when to cancel to avoid short-rate penalty
- Jewelry: I know Susan inherited items from her mother last year
- No discussion of life insurance in 4 years (do they still have coverage?)

**OPPORTUNITIES:**

- Increase dwelling coverage (required given remodel)
- Consider scheduled property (jewelry, home office equipment)
- Review auto discounts (WFH, low mileage)
- Discuss daughter's transition (off policy or new renter's policy)
- Cyber insurance conversation (Bill's home business)
- Update beneficiaries and policy documents
- Pet insurance? (They got a dog during COVID)

**MEETING GOALS:**

- Strengthen relationship
- Update coverage to match current situation
- Cross-sell where appropriate (but not pushy)
- Get 2-3 referrals
- Ensure they feel valued and protected

Please provide:

1. MEETING AGENDA (structured 45-min conversation)
  - Opening (5 min)
  - Life changes discussion (10 min)
  - Coverage review (15 min)
  - Recommendations (10 min)
  - Next steps (5 min)
2. QUESTIONS TO ASK
  - About daughter's situation and insurance needs
  - About home office setup and revenue
  - About jewelry and valuables
  - About boat decision timeline
  - About their financial goals and concerns
  - What keeps them up at night (risks)
3. COVERAGE RECOMMENDATIONS
  - Must-do updates (inadequate dwelling)

- Should-consider additions (home office, scheduled property)
  - Nice-to-have enhancements (cyber for business)
  - Cost impact of each
  - Prioritized list
4. PREMIUM IMPACT SUMMARY
- What increases are required (dwelling)
  - What decreases are possible (daughter off auto)
  - What additions I recommend (scheduled property)
  - Net effect on annual premium
  - Present in way that feels fair
5. DAUGHTER'S TRANSITION PLAN
- Options for her auto (stay on, move off, timing)
  - Renter's insurance for Chicago apartment
  - How to help her with insurance as young adult
  - Opportunity to help her without being salesy
6. REFERRAL REQUEST STRATEGY
- When in conversation to ask (after demonstrating value)
  - How to ask naturally not awkwardly
  - Specific ask (people in similar life stage? Other business owners?)
7. FOLLOW-UP PLAN
- Email recap of meeting
  - Action items for them
  - Action items for me
  - Timeline for changes
  - Next review date

TONE: Trusted advisor conducting annual financial checkup, not salesperson.

## Use Case 11: Complex Coverage Explanation

Insurance is complicated. Claude helps you explain it clearly.

### Prompt: Explaining Uninsured Motorist Coverage

A client is questioning why they need uninsured motorist coverage.  
Help me create clear explanation.

CLIENT: Marcus Williams, 35, analytical (engineer), questions everything

SITUATION: Quoted auto policy includes UM/UIM at 100/300

OBJECTION: "Why do I need this if it's illegal to drive without insurance?"

**NEEDS:**

1. SIMPLE EXPLANATION (3-4 sentences)
  - What UM/UIM coverage actually does
  - Why it exists despite insurance requirements
  - Plain English, no jargon
2. REAL-WORLD SCENARIOS
  - 3 specific examples of when UM would respond
  - Use dollar amounts to make it real
  - Show what happens with vs without coverage
3. DATA TO SUPPORT
  - What percentage of drivers are actually uninsured?
  - What happens if hit by uninsured driver without UM?
  - Cost of UM vs risk of not having it
4. ADDRESSING HIS SPECIFIC OBJECTION
  - "But it's illegal" → Why people still drive without insurance
  - "Wouldn't their insurance pay?" → What if they have none or too little?
  - "Can't I just sue them?" → Reality of collecting from uninsured person
5. COST VS BENEFIT
  - Premium for UM coverage: ~\$180/year for 100/300
  - Potential out-of-pocket without it: Medical bills, lost wages, pain/suffering
  - Risk/reward math
6. RECOMMENDATION
  - What I recommend for his situation
  - Why this limit makes sense
  - What happens if he declines (sign waiver, understand risk)

GOAL: He understands it's smart protection, not insurance company scam.

## Use Case 12: Referral Generation and Networking

Generating referrals requires systematic approach.

### Prompt: Referral Program Design

Help me create a systematic referral generation program.

**CURRENT SITUATION:**

- Get referrals occasionally but not consistently
- No formal system or process
- Don't ask often enough (feel awkward)

- When I do get referrals, don't track or thank properly

**CLIENT BASE:**

- 240 personal lines clients
- 35 commercial clients
- ~400 sphere (friends, family, centers of influence)
- Strong relationships but untapped referral potential

**GOALS:**

- Generate 2-3 qualified referrals per month
- Create system that feels natural not salesy
- Make it easy for clients to refer
- Properly acknowledge and reward referrers

Please create:

**1. REFERRAL REQUEST SCRIPTS**

- After new policy binding (when they're happy)
- At annual review (natural touchpoint)
- After great claims experience
- General ask for best clients
- Via email vs in-person vs phone
- Each scenario: What to say, when to say it

**2. REFERRAL REWARD PROGRAM**

- What to offer (gift card? donation? premium credit?)
- Dollar amount that's meaningful but sustainable
- How to present ("I'd love to help your friends" vs "I'll pay you")
- Legal/compliance considerations
- Delivery method and timing

**3. REFERRAL TRACKING SYSTEM**

- How to track who referred whom
- Follow-up process for referrals
- Thank you process
- Reporting back to referrer

**4. MAKING IT EASY**

- Digital referral card/link they can share
- "Who should I talk to?" prompt questions
- Pre-written text they can forward
- Social media sharing templates

**5. CENTER OF INFLUENCE STRATEGY**

- Who are my COIs? (realtors, CPAs, attorneys, mortgage brokers)
- How to add value to them
- Cross-referral partnerships
- Regular touchpoint plan

**6. CONTENT FOR REFERRALS**

- Posts that encourage tagging/sharing
- "Know someone who..." campaigns

- Testimonial requests that generate awareness
  - Community involvement that attracts referrals
7. FOLLOW-UP SEQUENCES
- When someone refers: immediate thank you
  - When referral converts: extra acknowledgment
  - Monthly top referrer recognition
  - Annual review of who sent referrals

**MAKE IT:** Systematic but genuine, generous but sustainable, professional but personal.

## Part 6: Building Your Prompt Library

As you use Claude more, you'll develop prompts that work well for your style and needs. Building a personal prompt library saves time and improves consistency.

### Why Build a Library?

- **Save time:** Don't reinvent the wheel for common tasks
- **Ensure consistency:** Get reliable quality every time
- **Enable delegation:** CSRs can use your prompts
- **Improve over time:** Refine prompts as you learn what works

### What to Save

Save prompts for tasks you do regularly:

- Policy review presentations (with your preferred structure)
- Client emails for different scenarios (renewals, claims, cross-sells)
- Quote comparison formats
- Social media posts for recurring situations
- Proposal templates
- Client communication for common situations

### How to Organize

Create a simple document or folder structure:

```
My Prompt Library/
  └── Policy Reviews/
    ├── Personal lines comprehensive review
    ├── Commercial annual review
    └── Life insurance needs analysis
```

```

    └── Gap identification template
    └── Client Communication/
        ├── Renewal increase explanation
        ├── Claims update (good news)
        ├── Claims update (bad news)
        ├── Cross-sell opportunity
        └── Thank you for referral
    └── Proposals/
        ├── BOP proposal (restaurant)
        ├── BOP proposal (retail)
        ├── Contractor package
        └── High-net-worth personal lines
    └── Social Media/
        ├── Educational tip post
        ├── Claim story (anonymized)
        ├── Market update
        └── Personal/community content
    └── Prospecting/
        ├── Lead follow-up sequence
        ├── Cold outreach (business)
        ├── Warm introduction request
        └── Referral request scripts
    └── Quote Presentations/
        ├── Multi-quote comparison
        ├── Coverage explanation
        └── Premium justification

```

## Template Format

For each saved prompt, include:

```

# PROMPT NAME
Category: [Reviews/Communication/etc.]
When to use: [Describe the situation]
Time saved: [Estimate]
Last updated: [Date]

## The Prompt
[Your full prompt template with [PLACEHOLDERS] for variable
information]

## Variables to Customize
- [PLACEHOLDER 1]: What to put here
- [PLACEHOLDER 2]: What to put here
- etc.

## Example Output
[A sample of what good output looks like]

## Notes

```

- [Any tips for using this prompt]
- [What to watch for in the output]
- [How to iterate if needed]

## Starting Your Library

Here are prompts to save immediately based on this guide:

- 1. Comprehensive policy review** (Part 5, Use Case 1)
- 2. Annual renewal increase email** (Part 5, Use Case 2)
- 3. Commercial BOP proposal** (Part 5, Use Case 3)
- 4. Total loss claim guidance** (Part 5, Use Case 4)
- 5. Large commercial renewal strategy** (Part 5, Use Case 5)
- 6. Monthly content calendar** (Part 5, Use Case 6)
- 7. Quote comparison presentation** (Part 5, Use Case 7)
- 8. Lead follow-up sequence** (Part 5, Use Case 8)
- 9. CSR training materials** (Part 5, Use Case 9)
- 10. Review meeting preparation** (Part 5, Use Case 10)
- 11. Coverage explanation template** (Part 5, Use Case 11)
- 12. Referral generation system** (Part 5, Use Case 12)

## Part 7: Time-Saving Workflows

Let's put it all together into workflows that save real time every week.

### Workflow 1: New Client Onboarding (120 minutes → 45 minutes)

**Traditional process:**

1. Gather client information via phone/forms (20 min)
2. Request and review current policies (15 min)
3. Research carriers and get quotes (30 min)
4. Create coverage comparison (20 min)
5. Draft proposal email (15 min)
6. Prepare for presentation call (10 min)
7. Follow up documentation (10 min)

**Claude-assisted process:**

1. Gather information (20 min) — same, but more thorough
2. Upload current policies, Claude extracts details (5 min)
3. Get carrier quotes (30 min) — same
4. Single prompt for comparison, analysis, and recommendations (5 min to prompt, 2 min to generate)
5. Review and refine (8 min)

#### **The workflow:**

**Step 1:** Create a Project for the client, upload their current declarations pages

**Step 2:** Use your saved "comprehensive policy review" prompt with client details

**Step 3:** Review output, request refinements:

- "Add more detail on the BOP comparison"
- "Strengthen the liability coverage recommendation"
- "Include a claim scenario specific to their restaurant"

**Step 4:** Generate proposal email and presentation deck

**Time savings:** 75 minutes per new client × 3 new clients per month = 3.75 hours/month saved

## **Workflow 2: Renewal Review and Communication (45 minutes → 15 minutes per client)**

#### **Traditional process:**

1. Review renewal documents (10 min)
2. Compare to current coverage (5 min)
3. Research market if increase is significant (15 min)
4. Draft renewal email (10 min)
5. Prepare for potential pushback (5 min)

#### **Claude-assisted process:**

1. Upload renewal documents to client Project (3 min)
2. Prompt Claude with renewal details and market context (2 min)
3. Review and send communication (10 min)

**Time savings:** 30 minutes per renewal × 20 renewals per month = 10 hours/month saved

## **Workflow 3: Claims Management and Updates (30 minutes → 10 minutes per update)**

### **Traditional process:**

1. Review claim file and adjuster notes (5 min)
2. Determine what client needs to know (3 min)
3. Draft update email (12 min)
4. Review for tone and accuracy (5 min)
5. Document in system (5 min)

### **Claude-assisted process:**

1. Review claim details (5 min) — same
2. Prompt Claude with claim status and client context (2 min)
3. Review, personalize, and send (3 min)

**Time savings: 20 minutes per claim update × 8 updates per week = 2.5 hours/week saved**

## **Workflow 4: Social Media and Marketing Content (3 hours → 45 minutes per week)**

### **Traditional process:**

- Daily struggle to think of posts (15-20 min/day × 4 days = 60-80 min)
- Each post requires writing, finding image, hashtags (20 min each × 4 = 80 min)
- Monthly newsletter writing and design (60 min)
- Total: 3+ hours per week

### **Claude-assisted process:**

1. Once per week: Generate all social posts for the week (20 min)
2. Light editing and personalization (15 min)
3. Monthly newsletter content generation (10 min)
4. Schedule everything (10 min)

**Time savings: 2+ hours per week**

## **Workflow 5: Quote Presentations and Comparisons (40 minutes → 15 minutes)**

### **Traditional process:**

1. Gather all quotes and details (5 min)
2. Create comparison spreadsheet (15 min)
3. Write analysis and recommendations (15 min)
4. Format for client presentation (5 min)

#### **Claude-assisted process:**

1. Input quote details into standard template (5 min)
2. Generate comparison, analysis, and recommendations (2 min)
3. Review and refine (8 min)

**Time savings: 25 minutes per quote × 12 quotes per month = 5 hours/month saved**

## **Weekly Time Savings Summary**

<b>Workflow</b>	<b>Time Saved</b>
New client onboarding (3/month)	3.75 hours/month
Renewal communications (20/month)	10 hours/month
Claims updates (8/week)	2.5 hours/week
Social media and marketing	2 hours/week
Quote presentations (12/month)	5 hours/month
Client emails (misc)	1.5 hours/week
<b>Total</b>	<b>~7-8 hours/week</b>

That's **350+ hours per year**—nearly nine 40-hour work weeks—reclaimed for revenue-generating activities like prospecting, relationship building, and closing new business.

## **Workflow Example: Complete New Business Cycle**

Here's how the workflows chain together for a single new commercial client:

#### **Monday: Lead comes in (Website inquiry for restaurant BOP)**

- Use Workflow: Lead follow-up (5 min to draft initial response)
- Result: Professional, personalized email sent within 1 hour

#### **Tuesday: Discovery call and quote request**

- Use Workflow: New client onboarding (45 min total vs 120 min traditional)
- Result: Comprehensive quote package ready same day

### **Wednesday: Present quote**

- Use Workflow: Quote presentation (15 min to prepare comparison)
- Result: Client impressed with thorough analysis, asks to think it over

### **Thursday: Follow-up**

- Use Workflow: Prospect follow-up (8 min to draft compelling follow-up)
- Result: Client binds coverage

### **Friday: Thank you and referral request**

- Use Workflow: Client communication (5 min to draft thank you + referral ask)
- Result: Happy client, sets stage for future referrals

**Total time investment:** ~80 minutes using Claude vs ~3+ hours traditional

## **Making Workflows Stick**

**Create Checklists:** For each workflow, maintain a simple checklist of steps

**Use Projects:** Set up Projects for major clients and workflow types to maintain context

**Batch Similar Tasks:** Do all renewal emails Monday morning, all social posts Friday afternoon

**Measure Results:** Track time saved monthly, adjust workflows as needed

**Train Your Team:** Share prompts with CSRs and team members for consistency

**Continuous Improvement:** Refine prompts monthly based on what works

## **Part 8: Common Mistakes and How to Avoid Them**

### **Mistake 1: Vague Prompts Expecting Specific Results**

**Problem:** "Write me a listing description"

**Why it fails:** Claude doesn't know the property, the target buyer, your style, or the platform requirements.

**Solution:** Include all relevant details. If it feels like you're over-explaining, you're probably doing it right.

## Mistake 2: Not Providing Enough Context About People

**Problem:** "Write a follow-up email to my buyers"

**Why it fails:** Claude doesn't know if they're first-time buyers or seasoned investors, anxious or confident, emotional decision-makers or analytical ones.

**Solution:** Include personality notes, communication preferences, and emotional state. The email for nervous first-time buyers is very different from one for experienced investors.

## Mistake 3: Using First Drafts Without Review

**Problem:** Copy and paste directly into your CRM or email client.

**Why it fails:** AI can miss nuance, include slightly awkward phrasing, or get facts wrong. It might also sound like AI wrote it.

**Solution:** Always review, fact-check, and personalize. Add your voice. Remove anything that sounds robotic.

## Mistake 4: Forgetting Fair Housing

**Problem:** "Write a listing description that would appeal to young families"

**Why this can fail:** You can describe features (bedrooms, yard, proximity to schools) but not target or exclude protected classes. Familial status is protected.

**Solution:** Focus on features, not people. "Near top-rated schools with a large backyard" is fine. "Perfect for young families!" can be problematic. Always review marketing content with Fair Housing guidelines in mind.

## Mistake 5: Starting New Conversations Constantly

**Problem:** Every question starts a new chat, losing all previous context.

**Why it fails:** You re-explain the same client situation over and over. Claude can't learn your preferences across unconnected conversations.

**Solution:** Use Projects for ongoing work. Continue conversations when working on the same topic. Enable Memory for personal preferences.

## Mistake 6: Not Iterating

**Problem:** Accepting mediocre output because the first response was "pretty good."

**Why it fails:** Claude's first attempt is a draft, not final work. You'd give feedback to a human assistant; do the same here.

**Solution:** Iterate. "Make it shorter." "Different tone." "Try again." The second or third version is usually much better.

## Mistake 7: Over-Sharing Sensitive Information

**Problem:** Uploading client tax returns, loan applications with SSNs, or other highly sensitive documents.

**Why it fails:** While Claude doesn't store data, it's good practice to share only what's needed.

**Solution:** Share property info, general situations, and communication context freely. Redact SSNs, bank account numbers, and truly personal financial details. Ask yourself: "Does Claude need this specific piece of information to help me?"

## Mistake 8: Treating Claude as Infallible

**Problem:** Assuming everything Claude produces is accurate and final.

**Why it fails:** Claude can make mistakes, misunderstand context, or confidently state things that are wrong. It doesn't have access to MLS data, current listings, or real-time market information.

**Solution:** Verify facts. Trust your expertise for market opinions. Use Claude for drafting and brainstorming, yourself for final decisions.

## Mistake 9: Never Saving What Works

**Problem:** Writing a great prompt, getting great output, and then never finding it again.

**Why it fails:** You waste time recreating prompts that worked before.

**Solution:** Build your prompt library. When something works well, save it as a template.

## Mistake 10: Using AI as a Crutch Instead of a Tool

**Problem:** Becoming dependent on Claude for everything, losing your own voice and expertise.

**Why it fails:** Your clients hire you for your expertise, market knowledge, and personal touch—not for your ability to use AI.

**Solution:** Use Claude to amplify your abilities, not replace them. Your market insights, relationship skills, and professional judgment remain irreplaceable. Claude handles the

busy work; you provide the expertise.

## Part 9: Advanced Techniques

For users who want to push Claude further.

### Technique 1: Chain Prompting for Complex Tasks

Instead of one massive prompt, break complex tasks into steps:

Step 1: "I'm preparing for a difficult listing presentation. First, let me give you all the context about the property, sellers, and competitive situation..." [share everything]

Step 2: "Now, based on that context, what are the 3 most important things I need to accomplish in this meeting?"

Step 3: "Great. For the first objective [getting realistic about price], give me the opening I should use and the data points I should emphasize."

Step 4: "Now address how I should handle the inevitable objection about their neighbor's sale price."

Step 5: "Finally, give me a strong close that asks for the business."

This produces better results than trying to get everything in one prompt.

### Technique 2: Role-Playing for Practice

Use Claude to practice difficult conversations:

"Act as a seller who is resistant to a price reduction. You listed 6 weeks ago at \$525K on my recommendation of \$499K. You've had 8 showings and no offers. I'm calling to discuss a price reduction.

Push back on everything I say. Be emotional about the price. Mention that your neighbor sold for more. Say you'll 'wait for spring' and 'the right buyer will come along.' After 5-6 exchanges, break character and give me feedback on how I handled the conversation.

I'll start: 'Hi John, thanks for taking my call. I wanted to discuss the market activity over the past few weeks and talk about strategy.'

## Technique 3: Creating Custom Templates

Ask Claude to help you create reusable templates:

"I want to create a template for buyer consultation follow-up emails that I can use repeatedly.

The template should have placeholders for:

- [CLIENT\_NAMES]
- [MAIN\_TAKEAWAY] from our meeting
- [NEXT\_STEP] we discussed
- [TIMELINE\_NOTE] about their timing
- [PERSONAL\_TOUCH] something specific I noticed

Create the template with these placeholders and instructions on what type of information should go in each one. Then show me an example of the template filled out for a fictional client."

## Technique 4: Getting Feedback on Your Work

Use Claude to improve your own writing:

"Here's an email I drafted to a past client asking for referrals.

Review it and give me:

1. What works well about it
2. What could be stronger
3. A revised version incorporating your suggestions
4. Alternative approaches I might consider

[paste your draft]"

## Technique 5: Market Research and Talking Points

Use Claude's knowledge (supplemented with search if needed) for market conversations:

"I have a listing appointment with sellers who are worried about interest rates and market timing. Help me prepare talking points that:

1. Acknowledge their concerns (don't dismiss them)
2. Provide context (historical perspective)
3. Explain why waiting might or might not make sense
4. Address 'but rates might come down' objection
5. Pivot to what they CAN control (presentation, pricing, timing in the seasonal market)

Give me conversational language, not bullet points."

## Technique 6: Building Systems

Use Claude to design your business systems:

"Help me design a lead follow-up system for buyer leads from Zillow.

I want a system that includes:

- Initial response (within 5 minutes)
- Qualification conversation
- What happens if they're ready to look
- What happens if they're just starting research
- Long-term nurture for leads that go cold
- Tracking and metrics

For each step, tell me: what to do, what to say (scripts/templates), when to move to the next step, and what tools I'd need."

## Part 10: Claude Skills for Real Estate

Skills are pre-built instruction sets that extend Claude's capabilities for specific tasks. Think of them as plugins that make Claude better at particular things.

### How Skills Work

Skills are special instruction files (usually markdown files) that you download and add to Claude via Projects. When a Skill is active in a Project, Claude gains new abilities or follows specific workflows automatically.

### Finding Skills

Anthropic maintains a collection of official Skills at [skills.claude.ai](https://skills.claude.ai). The library is growing, so check back periodically.

For real estate professionals, useful Skill categories include:

- **Document creation** — Skills that help Claude generate formatted Word docs, PDFs, or presentations
- **Spreadsheet analysis** — Skills for reading and summarizing data exports
- **Writing enhancement** — Skills for specific writing styles or formats

# Installing a Skill

1. Find a Skill you want to use
2. Download the Skill file (usually a `.md` file)
3. Open the Project where you want to use it
4. Add the Skill file to the Project's knowledge base
5. Start a new conversation in that Project—the Skill is now active

# Creating Your Own Skills

You can create custom Skills for your specific workflows. A Skill is just a text file with detailed instructions.

## Example: Listing Description Skill

```
# Listing Description Skill

When asked to write a listing description, always follow this
structure:

## Structure
1. Opening hook (1 sentence that captures attention and stops
scrolling)
2. Property overview (beds, baths, sqft, lot, year—get the specs out
of the way)
3. Interior highlights (3-4 features, most impressive first)
4. Kitchen and baths (buyers care about these—always address)
5. Exterior and lot (yard, garage, outdoor living)
6. Location and lifestyle (neighborhood, schools, commute, amenities)
7. Call to action (soft, not pushy)

## Style Guidelines
- Use active voice
- Be specific ("quartz counters and 6-burner gas range" not "nice
kitchen")
- Mention year of updates when available ("renovated 2023")
- Include school district if known
- Lead with the strongest feature
- End with lifestyle, not features

## Avoid
- "Must see" / "won't last" / "priced to sell"
- "Dream home" / "motivated seller" / "turn-key"
- "Charming" (code for small) / "cozy" (code for tiny)
- Exclamation points (one per description maximum)
- Sentences starting with "This home features...""

## Always Ask For (if not provided)
- Target buyer profile
```

- What makes this property special vs. competition
- Anything to downplay or avoid mentioning

```
## Output Format
Provide versions for:
1. MLS (250 words max)
2. Online portals (150 words)
3. Social media (50 words)
Unless specified otherwise.
```

Add this to any listing-related Project, and Claude will follow this structure automatically.

## Example: Communication Style Skill

```
# My Communication Style Skill

## Email Guidelines
- Tone: Warm, professional, never corporate
- Length: As short as possible while being complete
- Structure: Hook, context, ask, sign-off
- Always personalize—reference something specific about the recipient
- Avoid: "I hope this email finds you well" and other filler phrases
- Sign off: "Best, [name]" or "Thanks, [name]" (no need to be more formal)

## When Drafting for Clients
- First-time buyers: Reassuring, educational, patient
- Experienced buyers/sellers: Efficient, data-focused, respect their time
- Luxury clients: Sophisticated but not pretentious
- Investors: Numbers, ROI, efficiency

## My Voice
- Slightly informal, like a knowledgeable friend
- Use contractions (it's, you'll, we're)
- Occasionally witty but never sarcastic
- Confident but not arrogant
- Honest even when the news isn't great

## Never
- Use emojis in professional emails (okay in texts)
- Write more than 3 paragraphs in most emails
- Start with "I"—lead with the recipient
- Sound like a robot or an AI wrote it
```

# Part 11: Troubleshooting and FAQ

## General Issues

### "Claude doesn't remember what I told it earlier"

Are you in the same conversation? Each conversation has its own context. For persistent memory:

- Stay in the same conversation for ongoing work
- Use Projects to maintain context across conversations
- Enable Memory in settings for basic personal details

### "Claude's responses are too generic"

Add more context. Include:

- Specific details about the situation
- Who the audience is
- What tone you want
- What you want to avoid
- Examples of what "good" looks like

### "The output is too long/short"

Be explicit: "Keep this under 100 words" or "I need about 300 words." You can also say "That's too long—cut it in half while keeping the key points."

### "Claude refuses to help with something it should be able to do"

Rephrase your request with more context about why you need it. Explain the legitimate business purpose. If it's content that could be misused, explaining your role as a real estate professional usually helps.

### "My uploaded file didn't work"

- Check file size (very large files may need to be split)
- For scanned PDFs, the text might not be readable—try taking photos instead
- Make sure the file fully uploaded before sending your message
- Try a different file format if possible

## Real Estate-Specific Questions

### "Can Claude access my MLS?"

No. Claude can't log into external systems. However, you can:

- Export MLS data as PDF and upload it
- Copy/paste listing details into your prompt
- Upload screenshots of MLS sheets

### **"Can Claude write contracts?"**

Claude can help draft language and explain terms, but always use your state/association-approved forms. Claude doesn't know your state's specific legal requirements. Have your broker review anything unusual.

### **"Will clients know I'm using AI?"**

Only if you tell them. The output is yours to use. That said, always review and personalize—purely AI-generated content can feel impersonal without your touch.

### **"What about confidentiality?"**

Be thoughtful about what you share:

- Avoid uploading documents with SSNs, full financial details, or other sensitive personal information
- Property information and general client situations are fine
- When in doubt, redact sensitive details before uploading
- Review Anthropic's current privacy policy for details

### **"Can Claude help with transactions in progress?"**

Yes—create a Project for each active transaction and upload relevant documents as you go. Claude can help you:

- Track timeline and deadlines
- Summarize inspection reports
- Draft communication to all parties
- Prepare for negotiations

### **"Is the output copyrighted?"**

The content Claude helps you create is yours to use. Original content generated for your business is fine. Don't ask Claude to reproduce copyrighted material.

### **"What if Claude gives me bad advice about a legal or compliance matter?"**

Claude is not a lawyer or compliance expert. For legal questions, contract interpretation, fair housing compliance, or regulatory matters, always consult your broker, your state's real estate commission, or a qualified attorney. Claude can help you understand and explain, but it's not a substitute for professional legal guidance.

# Part 10: Going Deeper

## Official Resources

- **Claude Documentation:** [docs.anthropic.com](https://docs.anthropic.com) — Technical documentation and guides
- **Anthropic Blog:** [anthropic.com/blog](https://anthropic.com/blog) — Updates and new features
- **Prompt Library:** [docs.anthropic.com/en/prompt-library](https://docs.anthropic.com/en/prompt-library) (<https://docs.anthropic.com/en/prompt-library>) — Example prompts for various use cases

## Industry Resources

- **Insurance Journal:** [insurancejournal.com](https://www.insurancejournal.com) — Industry news including technology coverage
- **Rough Notes:** [roughnotes.com](https://www.roughnotes.com) — Independent agent resources and trends
- **IIABA (Big I):** [independentagent.com](https://www.independentagent.com) — Professional development and industry updates
- **Insurance Nerds:** [insurancenerds.com](https://www.insurancenerds.com) — Community and resources for modern agents
- **Agency Nation:** [agencynation.com](https://www.agencynation.com) — Marketing and technology for insurance agencies

## Practice Exercises

If you want to build your skills, try these exercises:

1. **Conduct 3 policy reviews** using Claude for clients you've been meaning to review. Compare the thoroughness to your typical process.
2. **Draft renewal communications** for your next 5 renewals with increases. Test different approaches and track response rates.
3. **Create a quote comparison** for a recent prospect. Present it more professionally than your usual approach and note the difference.
4. **Build your complete prompt library** using the framework in Part 6.
5. **Design your referral generation system** using the prompts in Part 5, Use Case 12.

## What to Do This Week

1. **Today:** Create your first Project for a major client account
  2. **Tomorrow:** Try 3 prompts from this guide with real work
  3. **This week:** Save 5 prompts that work well to start your library
  4. **This month:** Establish one complete workflow (renewal communication, quote presentation, or social media)
- 

## Final Thoughts

Claude Desktop is a powerful tool, but it's still just a tool. It works best when you bring clear thinking about what you need and why.

The agents who will thrive in the coming years won't be the ones who ignore AI or the ones who blindly trust it. They'll be the ones who learn to collaborate with it—staying in control while letting AI handle the busy work.

### What can't be automated:

- Your insurance expertise and carrier knowledge
- Your relationship-building skills
- Your risk assessment judgment
- Your ability to read clients and situations
- Your negotiation skills with carriers and clients
- The trust you've built with your book of business
- Your understanding of local markets and risks

### What can be automated:

- First drafts of everything
- Routine client communication
- Policy comparison and analysis
- Content creation for marketing
- Information synthesis from documents
- Brainstorming and preparation
- Coverage gap identification

Reclaim 5-10 hours every week. Invest that time where it matters: building relationships, prospecting for new business, serving your clients better, learning new products, or just living your life.

Start small. Pick one workflow from this guide and implement it this week. Then add another. Within a month, you'll wonder how you ever worked without it.

Good luck, and happy prompting.

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*Claude Desktop for Insurance Agents — January 2026 Edition*