



Insurance, Decoded.

*Understand, compare and defend your rights
as a policyholder, with the help of AI.*

10 prompts to understand, compare, adjust,
file a claim and defend your rights.

Free for the SYSTINFO community



GOOD TO KNOW

A guide, not your insurer.

An insurance policy is pages of jargon and clauses in fine print. In 2026, assistants like ChatGPT, Gemini or Le Chat can decode a contract, compare quotes and prepare a claim, without replacing your insurer or a licensed advisor. Three reflexes first.

- **AI explains, it does not advise you**

It clarifies and drafts, but it does not know your exact policy. Every decision must be confirmed with your insurer.

- **Never paste sensitive data**

Policy number, bank details, health data: replace them with brackets before pasting any text.

- **The contract has the final word**

Cover and deadlines differ from one policy to another. Always check your terms and the official body.

The right reflex: AI prepares, you confirm figures and cover with your own insurer.
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THE METHOD

Five moves, ten prompts.

Handling your insurance comes down to five moves: understand your policy, compare offers, adjust what you pay, file a claim the right way, and defend your rights if a claim is denied. Ten prompts for each step.

*Every prompt follows the same recipe: Role, Context, Task, Format.
Copy the structure, change the brackets.*

01 Understand

· 2 prompts

02 Compare

· 2 prompts

03 Adjust

· 2 prompts

04 File

· 2 prompts

05 Defend

· 2 prompts



Your Policy Decoded

PROMPT TO COPY

Role: you are a clear, patient insurance guide.

Context: I struggle to understand my policy

[car, home, health]: [paste the passage].

Task: explain it to me in plain words.

Format: what is covered, what is not, the jargon translated, and a reminder that you simplify without knowing the exact clauses of my policy.

What you get

An obscure contract turns clear. Understanding what you signed is the first step to stop paying for cover you never knew you had.



The Exclusions Spotted

PROMPT TO COPY

Role: you are an expert who reads the fine print.

Context: here are my insurance terms [type]:

[paste the text or the clauses].

Task: spot what is NOT covered.

Format: the list of exclusions and caps, the common traps, the questions to ask my insurer, all to be confirmed with them before I sign.

What you get

The nasty surprises spotted in advance. Knowing what is not covered spares you the gap in your cover on the very day of a loss.



The Right Cover

PROMPT TO COPY

Role: you are a broker acting in my interest.

Context: I need to insure [the item or risk],

my situation: [details, budget, needs].

Task: help me set the right level of cover.

Format: the cover truly useful for me, the extras to skip, the questions to decide, and a reminder to check the real offers on the market.

What you get

Not too much, not too little. Targeting the right level of cover means paying for your real risks, not for the seller's fear.



The Quotes Compared

PROMPT TO COPY

Role: you are a neutral comparison analyst.

Context: I received several insurance quotes

[type]: [paste or summarize each offer].

Task: compare them for me objectively.

Format: a table of price, cover, deductibles and exclusions, the best value for my need, and the points to negotiate before I choose.

What you get

The offers lined up side by side. A clear table replaces the vague feeling and makes the truly best deal stand out.



The Overlaps Cut

PROMPT TO COPY

Role: you are an adviser who hunts down overlaps.

Context: I pay for [list of my policies and cards]
and I fear paying twice for the same thing.

Task: spot my duplicate cover.

Format: the overlapping cover (bank card, employer,
policies), what I can trim, and what to check before
I cancel anything.

What you get

Money recovered with nothing lost. Many people pay twice
for the same cover: spotting it is immediate savings.



The Switch Made Simple

PROMPT TO COPY

Role: you are an insurance paperwork assistant.

Context: I want to cancel or switch [my policy] held with [insurer], since [date].

Task: explain how to do it simply.

Format: the cancellation rules to check, the steps to follow, a ready letter template to adapt, and a reminder to confirm deadlines with the insurer.

What you get

Switching made easy. A ready letter and the right rules are enough to move to a better offer without the stress.



The Claim Filed

PROMPT TO COPY

Role: you are a calm claims companion.

Context: [describe what happened] and I am insured with [insurer].

Task: help me file this claim.

Format: the steps in order, the deadlines not to miss, the information to gather, and what I must be sure to report.

What you get

A claim filed without a misstep. Following the order and the deadlines puts every chance of a fair payout on your side.



The Full File

PROMPT TO COPY

Role: you are a methodical claims handler.

Context: I am filing a [type] claim and must build my file: [what I already have].

Task: help me gather the right documents.

Format: the list of useful proof, how to describe the facts clearly, a cover letter template, and the order in which to send it all.

What you get

A solid file the first time. Complete proof and clear facts avoid the back-and-forth that delays the payout.



The Denial Challenged

PROMPT TO COPY

Role: you are a patient advocate for policyholders.

Context: my insurer denies [my claim or refund]
citing [the reason: paste it].

Task: help me challenge this denial.

Format: break down the reason, my possible arguments,
a firm yet polite appeal letter template, and a
reminder to check my policy point by point.

What you get

A denial that is no longer the last word. Many denials fall before a reasoned challenge and a policy read line by line.



The Appeal Raised

PROMPT TO COPY

Role: you are a guide to the routes of appeal.

Context: after a denial, my dispute with [insurer] is still unresolved: [sum up where I stand].

Task: explain the appeal routes open to me.

Format: the steps beyond the insurer (insurance ombudsman, associations, official channels), what to prepare, and a reminder to check the facts at source.

What you get

The next move when talks stall. Knowing the ombudsman and the official routes keeps your options open when the insurer says no.



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