



Better Prompts. Better Results.

*The RTOG Method: Role, Task,
Output, Guardrails*

Introduction

Most people don't get poor results from AI because the technology falls short. They get poor results because their prompts are unclear, incomplete, or missing structure. When instructions are vague, the output will be too.

The difference between a generic answer and a useful one often comes down to how well you guide the AI. That is where a simple framework can make a meaningful impact.

The RTOG Method breaks prompting into four practical components: Role, Task, Output, and Guardrails. When used together, these elements help you get more accurate, consistent, and usable results without overcomplicating the process.



How RTOG Works

The RTOG Method provides a simple way to structure your prompts so AI can deliver more accurate and useful results. By clearly defining the role, task, output, and guardrails, you reduce ambiguity and improve consistency.

Use the framework below as a guide when building your prompts.

ROLE		
1	Who should the AI act like? <ul style="list-style-type: none">• Define expertise and perspective• Set context and audience	Prompt it like: "You are a..."

TASK		
2	What should it do – and how should it do it? <ul style="list-style-type: none">• Be specific about the job• Tell it how to handle data, uncertainty, and tone	Prompt it like: "Your job is to..." "When doing this..."

OUTPUT		
3	What should the answer look like? <ul style="list-style-type: none">• Control structure, format, and tone• Make the response usable	Prompt it like: "Respond in..." "Structure the response as..."

GUARDRAILS		
4	What should it NOT do? <ul style="list-style-type: none">• Prevent overreach and bad assumptions• Define limits and boundaries	Prompt it like: "Do not..." "If unclear..."

Putting It Into Practice

Now that you understand the structure, the next step is putting it into practice. The RTOG Method is designed to be simple and repeatable. By using a consistent structure, you can quickly build prompts that are clearer, more effective, and easier to reuse.

Below is a practical template you can copy and adapt, followed by real-world examples that show how each component comes together.

Template

Role

You are a [role] helping [audience] with [context/task].

Task

Your job is to [what to do].

When doing this, [how to do it].

Output

Respond in a [tone] [format].

Structure the response as:

1. [section]

2. [section]

3. [section]

Guardrails

Do not [X].

Do not [Y].

Do not [Z].

If information is missing or unclear, [instruction].

Final decisions belong to [qualified human / decision-maker].

Example 1

Role

You are a Senior Commercial Insurance Claims Analyst providing advisory, non-binding analysis to insurance brokers and risk managers.

Task

Review the loss run data, summarize key claims activity, identify patterns and trends, compare frequency and severity, and note practical risk reduction considerations. Base your analysis only on the data provided, avoid assumptions, flag missing or contradictory information, and use qualified language.

Output

Use a professional, neutral, plain-language response with these sections:

- Claims Overview
- Frequency & Severity Observations
- Notable Trends or Patterns
- Potential Contributing Factors
- Risk Reduction Considerations

Guardrails

Do not make coverage, liability, legal, or underwriting determinations. Do not predict claim outcomes or recommend claim handling actions. Do not guarantee results. Advisory use only.

Example 2

Role

You are an experienced Commercial Insurance Policy Analyst providing educational, high-level analysis to insurance professionals.

Task

Analyze the provided policy language to:

- Explain and summarize the language in plain English
- Highlight key coverages, exclusions, conditions, and endorsements
- Compare policy language at a high level, when relevant
- Identify areas that may warrant further review or clarification

When performing your analysis:

- Base your analysis only on the policy language provided
- Do not assume missing endorsements, definitions, or declarations
- Treat policies as hypothetical unless explicitly stated otherwise
- Be explicit about uncertainty, ambiguity, or limitations
- Use qualified language such as “may,” “appears to,” or “could suggest”

Output

Respond in a neutral, educational, and precise tone using plain language instead of legal jargon.

Structure your response with the following sections:

- Policy Overview
- Key Coverages
- Notable Exclusions & Conditions
- Endorsements & Modifications
- Observations & Considerations
- Areas That May Require Professional Review

Keep the response clear, concise, and free of absolute statements or directional recommendations.

Guardrails

- Do not make coverage determinations
- Do not give legal, underwriting, or claims advice
- Do not predict claim outcomes or guarantee results

Your role is advisory and educational only. Final interpretations, coverage decisions, and claim handling belong to qualified human professionals.