Local SEO Checklist for Insurance Agencies

Ordered by what our study of 36 local insurance searches, 385 agency and broker websites (337 crawled) and 390 Google Business Profiles shows: what held up after the statistical correction first, then leans that fail it, then items with no clear difference, basic hygiene, a separate block of rules to check (information, not legal advice), setup and a monthly routine. Collected November 2026.

Priority 1: what held up

	Item	Owner	Date done
☐	**Review request (Google link or QR code) to every client after a new policy, a renewal review and a settled claim; nothing of value in exchange** New reviews in 90 days: median 6 vs 2, top-3 profiles vs the rest (strong; holds in large, mid and small metros and without chains). 11 of 66 top-3 profiles had none in 90 days vs 101 of 324. Google bans incentives for reviews; state rebating laws can also limit gifts to clients.		
☐	**A steady pace of new reviews every month, not a once-a-year push** New reviews in 30 days: median 2 vs 0, top-3 profiles vs the rest (strong).		
☐	**A reply to every review under five stars, and a fix for its cause** Under 4.5 stars: 1 of 108 map-pack listings vs 18 of 143 at positions 4-7 (strong). Median rating 4.9 in both: the difference is the low tail.		

Priority 2: leans that fail the correction

	Item	Owner	Date done
☐	**Total review count compared with the agencies in your map pack** Median 260 vs 132.5, positions 1-3 vs 4-7; profile record 171.5 vs 84. Leans, but fails the correction. Not a target.		
☐	**A reply to every review, good and bad** Median reply rate 90% vs 50% of the newest 20 reviews, top 3 vs the rest: leans, fails the correction. 24% of profiles reply to none.		
☐	**Photos of your office, team and community work on the profile** Median 15 vs 10 photos, top 3 vs the rest: leans, fails the correction. See the Google Business Profile checklist.		
☐	**Secondary categories only for lines you really write** Top-3 profiles list a median 5 vs 3 categories: weak, fails the correction. Google: use as few categories as possible to describe your core business.		
☐	**LocalBusiness schema (InsuranceAgency type) on the homepage** 34% vs 17%, map pack vs not; organic 42% vs 18%: both weak, the closest any website feature came. 21% of agency sites have it.		

Priority 3: profile basics

	Item	Owner	Date done
☐	**Profile claimed and verified under your real business name** 375 of 390 profiles claimed. No unnecessary information in the name (Google guidelines).		
☐	**A primary category that matches your main business** Map pack: Insurance agency 42, Auto insurance agency 12, Insurance broker 7 of 66 top-3 profiles; about the same shares among the rest.		
☐	**Website link, description and hours filled in** Every one of the 108 map-pack listings showed a website link. Description 91% vs 83%: no clear difference.		
☐	**Phone number and office address that match your website** Best practice (not study data).		
☐	**Google posts only if someone will keep them up** Posted in 30 days: 30% vs 21%, top 3 vs the rest: no clear difference. 35% of profiles have no posts.		

Priority 4: website features, no clear difference

	Item	Owner	Date done
☐	**Contact form on the homepage itself** 38% of agency sites. Map pack 28 of 59 vs 89 of 236; organic 33% vs 42%: no clear difference.		
☐	**Online quote form or rater link** 77% of homepages. Map pack 50 of 59 vs 179 of 236; organic 67% vs 80%: no clear difference.		
☐	**Click-to-call phone link in the header on every page** 79% of sites. Map pack 51 of 59 vs 179 of 236; organic 79% vs 82%: no clear difference.		
☐	**Metro name in the homepage title** 51% of sites. Map pack 30 of 59 vs 118 of 236; organic 42% vs 60%: no clear difference.		
☐	**A page for each line you write (auto, home, business, life, benefits)** 78% of sites have service pages, median 16. Map pack 46 of 59 vs 181 of 236; organic 88% vs 89%: no clear difference.		
☐	**A page for each town with an office or real clients; never city-swapped copies** 43% of sites have location or city pages. Map pack 44% vs 39%; organic 58% vs 60%: no clear difference. Google's doorway-abuse policy applies.		
☐	**A blog only if someone will post to it** 50% have a blog; 10% posted in the last 12 months. Map pack 32 of 59 vs 111 of 236; organic 54% vs 62%: no clear difference.		
☐	**Real client reviews shown on the site, with permission** Review widget on 12%. Map pack 10 of 59 vs 27 of 236; organic 8% vs 16%: no clear difference.		

- [ ] **Say you're independent, if you are**
  65% of independent-agency homepages say so. Map pack 36 of 59 vs 147 of 236; organic 67% vs 71%: no clear difference.

- [ ] **A homepage that loads fast on a phone**
  Median mobile score 61; median LCP 7.3 s; 12% within 2.5 s; 18% of homepages over 5 MB. Map pack 61 vs 61, organic 61.5 vs 58.5: no clear difference.

- [ ] **Local links: chamber, associations, sponsorships, local press**
  Map pack median 112 vs 102 referring domains: no difference. Organic top 3 357 vs 112: small groups, not a clear difference.

Priority 5: hygiene

Item	Owner	Date done
HTTPS on every page All 337 crawled agency sites.		
A meta description on every page 32% lack one on a quarter or more of their pages.		
One H1 on every page 22% lack an H1 on a quarter or more of their pages.		
A unique title on every page 6% repeat titles on a quarter or more of their pages.		

Rules: not ranking factors, check with your state and carriers

Item	Owner	Date done
License number shown where your state's rules call for it Not a ranking factor (7 of 59 vs 23 of 236, no clear difference). 7% of independent-agency homepages show one; Los Angeles 37% vs 4% elsewhere. California Bulletin 96-08: business cards, premium quotes, print ads; does not mention websites. Check with your state insurance department.		
If you sell Medicare plans for more than one organization as a TPMO, the CMS disclaimer on the site 7 of 28 Medicare-selling independent-agency homepages show it. 42 CFR 422.2260 names independent agents and brokers as TPMOs; 422.2267(e)(41)(iv): prominently displayed on TPMO websites. Not legal advice.		
Savings and price wording checked against your state's advertising rules 40% of independent-agency homepages make a savings or price claim. NAIC Model 880 (law only where adopted) bars untrue, deceptive or misleading insurance advertising.		
Quote forms: calling and texting consent wording reviewed Not measured in the study. 47 CFR 64.1200(f)(9) defines prior express written consent. Check with your compliance contact.		

	Item	Owner	Date done
☐	**Carrier names and logos used only as your carrier agreements and state rules allow** 37% of independent-agency homepages name their carriers. New York Insurance Law 2122: ads that refer to an insurer give its full name and principal-office city.		

Setup: best practice

	Item	Owner	Date done
☐	**Name, address and phone the same on your site, profile, directories and carrier find-an-agent listings** Best practice (not study data). Yelp appeared 36 times on page one, on 26 of 36 local insurance searches. See the insurance directories page.		
☐	**Search Console and Google Analytics set up and verified** Best practice (not study data).		

Monthly tasks

	Item	Owner	Date done
☐	**Check the map pack from a phone inside your market, and count new reviews in the last 90 days against the agencies in it** Google: local results are mainly based on relevance, distance and popularity. Map-pack median 6 vs 2 new reviews in 90 days.		
☐	**Answer any unreplied review, add new photos and note the links you earned** Best practice (not study data).		

Source: The Fractional SEO Insurance Study, November 2026. Study figures are correlations, not proof of cause. Full guide: thefractionalseo.com/industries/insurance/resources/insurance-agency-local-seo-checklist/