

● CLIKITI RESEARCH

# Clients shop for an agent *before* the storm

We read the websites of 170 independent insurance agencies in the US for nine questions clients ask before they call, among them which companies the agency quotes, who their agent would be, whether the agency is licensed in their state and how to file a claim.

STUDIED  
170 websites

KINDS  
Four kinds of agency

MEASURED  
Thirteen checks

# Fewer than one in four independent agency websites answer the client's question "Are you licensed where I live?"

Only 22% of the 170 independent insurance agency websites Clikiti scanned in Q4 2026 answer "Are you licensed where I live?" Margin of error ±7.5 points at 95% confidence.



The declarations page. The page beside it is drawn like one; its limit box holds the share of sites that answer this edition's headline question.

DECLARATIONS

Edition 2026-Q4

|               |                          |
|---------------|--------------------------|
| NAMED INSURED | 170 independent agencies |
| POLICY PERIOD | Q4 2026                  |
| ISSUED BY     | Clikiti Research         |

ITEM 7 · LIMIT

Sites that answer "Are you licensed where I live?"

22%

Margin of error ±7.5 points at 95% confidence

|    |                         |    |                        |    |                     |    |                                      |
|----|-------------------------|----|------------------------|----|---------------------|----|--------------------------------------|
| 00 | Summary of findings     | 01 | What clients ask       | 02 | The claims question | 03 | How the four kinds of agency compare |
| 04 | Four agencies, up close | 05 | The clients left out   | 06 | Method in brief     | 07 | What this means for agencies         |
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## 00

SUMMARY OF FINDINGS

Clients ask nine things. The median agency answers *five*.

Across 170 independent agency websites, the median site answers five of the nine client questions this edition tests. 40% name the insurance companies they represent; 39% say how to file a claim.<sup>1</sup>

|                                               |                                                        |                                                           |                                                 |
|-----------------------------------------------|--------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------|
| 77 /100                                       | 5 /9                                                   | 93 %                                                      | 79 %                                            |
| Median website score across all 170 agencies. | client questions answered by the median agency's site. | answer the most-answered question: "What can you insure?" | have text that fails the WCAG contrast minimum. |

By kind of agency, the personal lines group has the highest median score (78) and the life, health and Medicare group the lowest (75), against 77 for all 170.

The least-answered question is “Are you licensed where I live?” (22% of agencies).

The most-answered is “What can you insure?” (93%).

2 of 170 agencies answer all nine questions.

The most common technical failure is loads in under 2.5 s on a phone, failed by 94% of agencies (Core Web Vitals · LCP).

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#### READING NOTE

Figures come from automated scans of 170 independent insurance agency websites in the US. Results are anonymous except one best-in-class agency. Margin of error:  $\pm 7.5$  points at 95% confidence for a share of all 170 sites (Personal lines  $\pm 13$ , Commercial and business  $\pm 14.9$ , Life, health and Medicare  $\pm 15.3$ , Specialty: farm, marine and flood  $\pm 18.2$ ). Notes are at the end.

# 01

WHAT CLIENTS ASK · 170  
AGENCIES

## What a client can find out *before calling*

We turned nine questions people ask before they call an agency, or after a loss, into nine checks, then read each site for an answer a visitor could find on a phone.

Schedule of questions · share of all 170 websites answering · orange = fewer than a quarter · tick = half

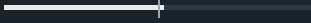
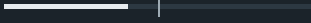
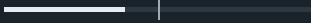
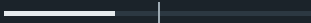
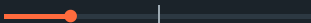
| ITEM | THE CLIENT ASKS                                                                         | ANSWERED                                                                              | SITES |
|------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-------|
| 1    | What can you insure?<br>Three or more lines of cover named                              |    | 93%   |
| 2    | Can I start a quote online?<br>A quote can be started online                            |    | 78%   |
| 3    | Who would my agent be?<br>An agent named with their role                                |    | 56%   |
| 4    | How do I reach you, and when are you open?<br>Tappable phone plus office hours          |    | 53%   |
| 5    | Can I pay or change my policy without calling?<br>Pay a bill or request a change online |    | 52%   |
| 6    | Which companies do you quote?<br>Three or more insurance companies named in text        |  | 40%   |
| 7    | What do I do when I need to claim?<br>How to file a claim, with a number or link        |  | 39%   |
| 8    | Do other clients vouch for you?<br>Reviews marked up, in a widget or quoted             |  | 36%   |
| 9    | Are you licensed where I live?<br>Licence number, NPN or licensed states shown          |  | 22%   |

**Figure 1.** Share of sites that answer each question on the home page or a page it links to, read from the served HTML. Sorted from least to most answered.



**Reaching the office.** 53% of the 170 sites pair a tappable phone number with office hours.



**Business clients.** 37% of the 43 commercial agency sites name three or more insurance companies they quote.

## *“Are you licensed where I live?”*

The client question agencies answer least: 22% of 170 sites



# 02

THE MORNING AFTER

## The claims question

# 39%

of the 170 agency sites say how to file a claim, with a number or a link to do it.

By kind of agency: Personal 56% · Commercial 40% · Life & health 10% · Specialty 45%.

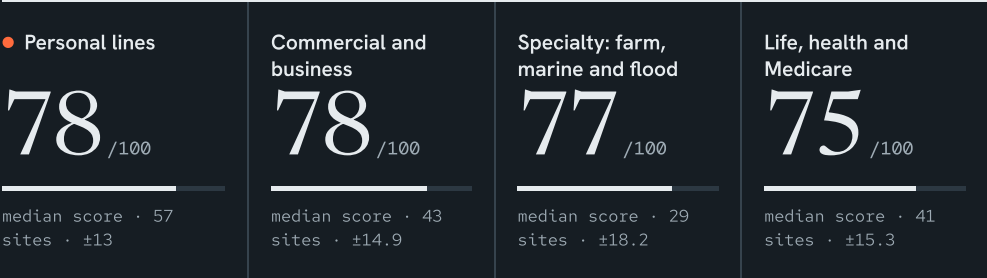


# 03

KINDS OF AGENCY

## Four kinds of agency, side by side

Personal lines (57): median score 78, carriers named on 53%, claims instructions on 56%. Commercial and business (43): median score 78, carriers named on 37%, claims instructions on 40%. Life, health and Medicare (41): median score 75, carriers named on 24%, claims instructions on 10%. Specialty: farm, marine and flood (29): median score 77, carriers named on 41%, claims instructions on 45%.



± is the margin of error on a yes/no share for that group at 95% confidence. Groups under 100 show direction only. 57 + 43 + 29 + 41 = 170.

### Where each website scores

Overall website score out of 100, one dot per site; the orange rule is each group's median



**Figure 2.** Overall website score out of 100, one dot per site. The orange rule marks each group's median.

#### ON SCORING

The score is Clikiti's overall website score (rubric v2): usability 30%, speed 25%, accessibility 25%, SEO 10%, trust 10%. It measures the website, not the agency. The client-question checks are reported separately and do not feed it.<sup>2</sup>

# 04

UP CLOSE

## Four agencies, up close

Four real sites from this edition, one strong, two in the middle and one weak. The photographs are illustrations; the agencies themselves stay anonymous. The number is the overall website score; each dot is one check, filled when the site passes it.

### 01



SCHEDULE ITEM 01

#### An independent personal-lines agency in the South

85 / 100

REACH AND QUOTE

● ●

COVER AND CARRIERS

● ●

AFTER THE SALE

○ ●

TRUST

● ● ●

ACCESSIBILITY

● ●

SPEED

○

Answers 8 of 9 client questions. Falls short on how to file a claim and phone load time.

### 02



SCHEDULE ITEM 02

#### An independent commercial agency in the Northeast

69 / 100

REACH AND QUOTE

● ●

COVER AND CARRIERS

● ○

AFTER THE SALE

● ●

TRUST

● ○ ○

ACCESSIBILITY

○ ●

SPEED

○

Answers 6 of 9 client questions. Falls short on the companies it represents, licence details, reviews and 3 more.

03



SCHEDULE ITEM 03

## An independent personal-lines agency in the Northeast

93 / 100

REACH AND QUOTE



COVER AND CARRIERS



AFTER THE SALE



TRUST



ACCESSIBILITY



SPEED



Answers 3 of 9 client questions. Falls short on phone and office hours, how to file a claim, a named agent and 5 more.

04



SCHEDULE ITEM 04

## An independent life, health and Medicare agency in the South

76 / 100

REACH AND QUOTE



COVER AND CARRIERS



AFTER THE SALE



TRUST



ACCESSIBILITY



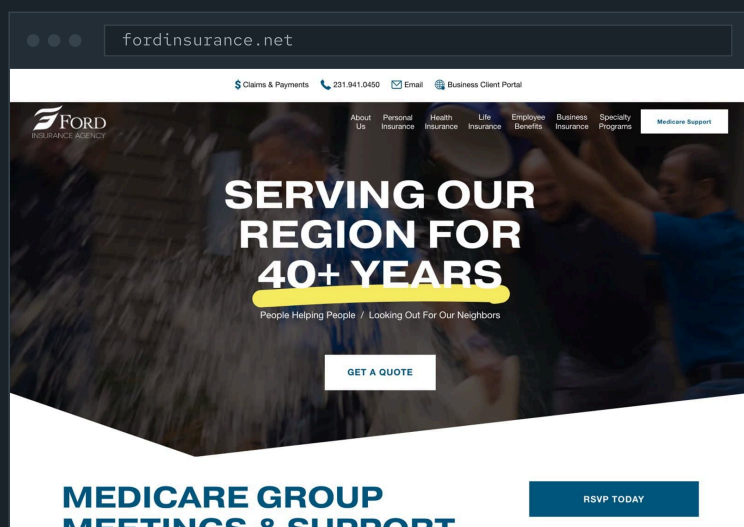
SPEED



Answers 0 of 9 client questions. Falls short on phone and office hours, what it can insure, the companies it represents and 10 more.

# Ford Insurance Agency

Personal line, Traverse City, MI. It answers 8 of the 9 client questions this edition tests, passes every speed and accessibility check. Its overall website score is 82/100. Named as a positive example; every other site in this report is anonymous.



The home page as published, captured 2026-10-15 with pop-ups closed. Visit [fordinsurance.net](https://fordinsurance.net)

## WHAT IT DOES WELL

Tappable phone plus office hours

Three or more lines of cover named

Three or more insurance companies named in text

A quote can be started online

How to file a claim, with a number or link

An agent named with their role

Pay a bill or request a change online

Reviews marked up, in a widget or quoted

Real phone visitors see the main content in 1.8 s (Chrome UX Report, 75th percentile; good is 2.5 s or less)

No text fails the WCAG 1.4.3 contrast minimum

Every image has a text description (WCAG 1.1.1)

Clikiti pillar scores of 90 or more: accessibility 96, SEO 90, trust 94

## WHERE IT COULD STILL IMPROVE

Not found on the home page or the pages it links to: licence number, NPN or licensed states shown

# 05

ACCESSIBILITY AND SPEED

## The clients *left out*

These checks measure whether a client using a screen reader, a keyboard or a slow phone connection can use the site at all.<sup>3</sup>

| CHECK                           | STANDARD                     | FAIL |
|---------------------------------|------------------------------|------|
| Loads in under 2.5 s on a phone | Core Web Vitals · LCP        | 94%  |
| Text contrast passes 4.5:1      | WCAG 1.4.3                   | 79%  |
| InsuranceAgency structured data | Schema.org · InsuranceAgency | 69%  |
| Images have text descriptions   | WCAG 1.1.1                   | 19%  |

Table 1. Technical checks, share of the 170 sites that fail each one.

# 06

METHOD IN BRIEF

## How the sites were read

STEP 1 · ALL 170 SITES

### Read

The home page and up to nine pages it links to (products, carriers, quote, claims, team, about, client service, reviews, contact), read as a server delivers them. The client questions are answered here, by fixed published rules (Appendix A4).

STEP 2 · ALL 170

SITES

### Measure

Google Lighthouse (PageSpeed Insights) in a phone and a desktop render, with Chrome UX Report field data where it exists: load time, contrast and image descriptions. Repeatable.

STEP 3 · ALL 170

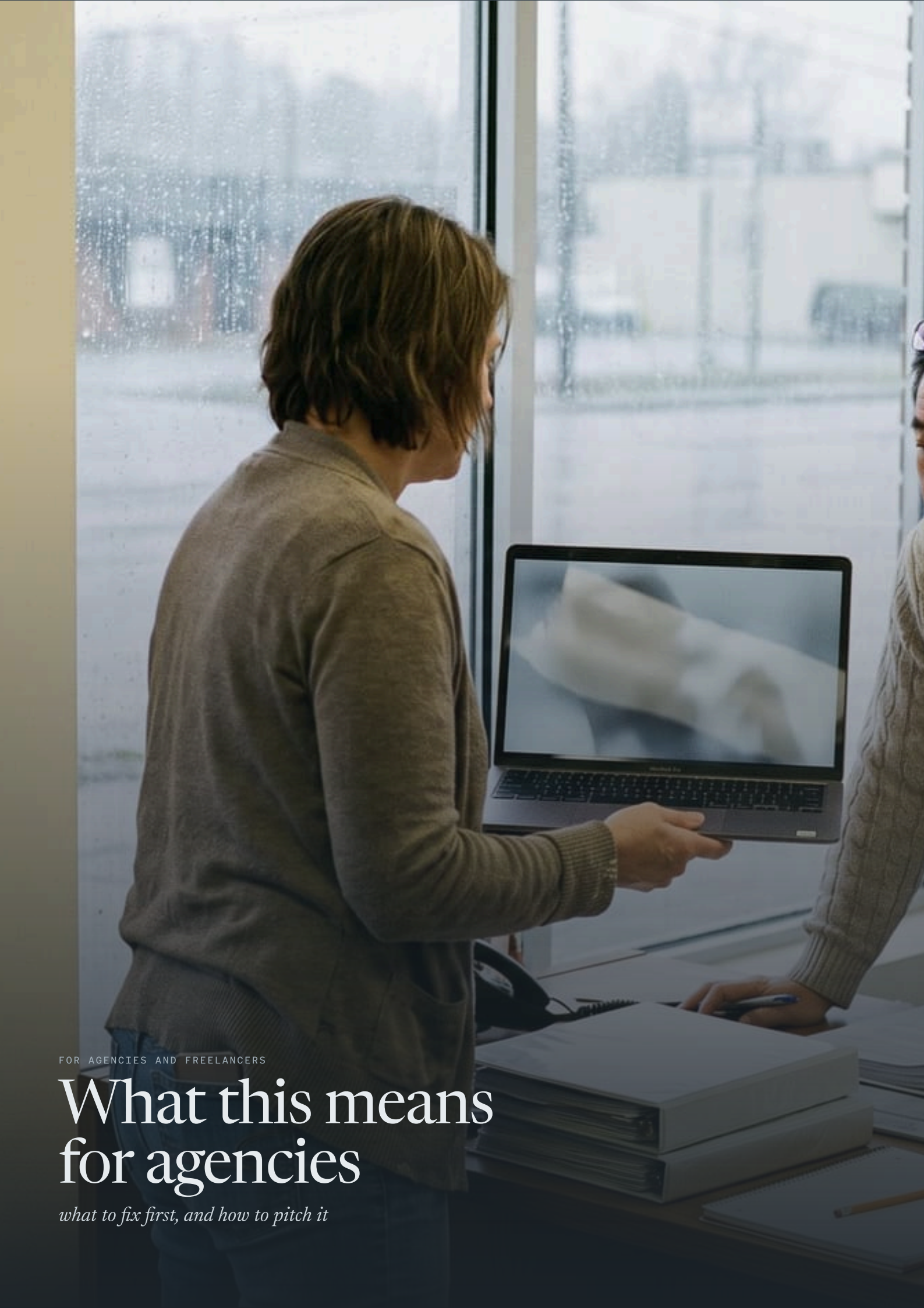
SITES, SCORE ONLY

### Review

An expert usability review of each home page against Nielsen's heuristics, used only in the usability part of the score. Every issue must name the heuristic, a severity and the element, or it is dropped.

### SCOPE

This study examines how independent agencies present themselves on the web, not the quality of their advice, the cover they place or the premiums they quote.



FOR AGENCIES AND FREELANCERS

# What this means for agencies

*what to fix first, and how to pitch it*

For small agencies and freelancers who sell websites to independent insurance agencies. We scanned 170 of their websites: 1% score under 60 out of 100, and 79% leave at least three of the questions clients ask unanswered. Here is where the winnable work is, which problems to lead a pitch with, and how to show them without days of spec design.

## Who is realistic to win

Life, health and Medicare are the most winnable: the lowest median score in this report (75 out of 100), and 0% of them score under 60. Their problems are visible, specific and fixable by a small team.

| TYPE                              | SITES | MEDIAN | UNDER 60 |
|-----------------------------------|-------|--------|----------|
| Personal lines                    | 57    | 78     | 0%       |
| Commercial and business           | 43    | 78     | 2%       |
| Life, health and Medicare         | 41    | 75     | 0%       |
| Specialty: farm, marine and flood | 29    | 77     | 0%       |

Score out of 100. "Under 60" is the share of sites that miss most of what a client looks for.

## 5 problems to lead a pitch with

- 94%

Loads in under 2.5 s on a phone

BUILD

Resize and compress the hero image, defer chat and quote scripts, aim for under 2.5 s on a phone.  
*"Your home page takes several seconds to appear on a phone."*
- 79%

Text contrast passes 4.5:1

QUICK FIX

Raise text contrast to at least 4.5:1 in the theme, including text over photos.  
*"Parts of the site are hard to read, and it is a WCAG failure."*
- 78%

Are you licensed where I live?

QUICK FIX

Put the agency licence number or NPN and the states it is licensed in on the footer and the about page.  
*"A client cannot see from your site whether you are licensed in their state."*
- 69%

InsuranceAgency structured data

QUICK FIX

Add InsuranceAgency structured data with the address, phone, hours and areas served.  
*"Search engines and assistants have to guess what you are, where you are and when you are open."*
- 64%

Do other clients vouch for you?

QUICK FIX

Show real client reviews through a review widget, marked up for search engines.  
*"Your clients vouch for you elsewhere, and your site never shows it."*

Share of sites with the problem. WCAG items are accessibility failures. Every check cites a standard in the method section.

## How to show a prospect their problems, and a redesign

①

### Lead with their problem, not your services

Open with one question the site fails, for example loads in under 2.5 s on a phone (94% of sites in this report miss it), and show the exact page where the answer should be.

②

### Put a number on it

Compare their site with the sector: across 170 independent insurance agencies sites, the median scores 77 out of 100 and answers 5 of the 9 questions clients ask. A number travels further inside the client than an opinion.

③

### Show the fix without days of spec work

A rough redesign that answers those questions persuades better than a proposal, but it usually costs a designer a day or two per prospect. You can sketch it by hand, or use Clikiti: the scan is free and shows any site's problems in about a minute, and paid plans draft a redesign of the home page from the prospect's own brand, from about \$2.33 per pitch.

FOR AGENCIES

## Show every agency *what its clients see*

Clikiti reads an agency's site the way a client does, states what it found, and generates the redesign you present before the first call.

SEE YOUR MARKET ON CLIKITI

# Methodology

How this study was designed, who was included, what was measured and how far the results can be relied on. It is written so that an agency can share it with a agency principal who wants to check the evidence behind a pitch.

|                         |                            |              |                                           |                                        |
|-------------------------|----------------------------|--------------|-------------------------------------------|----------------------------------------|
| 170<br>websites studied | 4<br>types of organisation | 48<br>states | ±7.5<br>points, margin of error<br>at 95% | 2026-10-15<br>date the sites were read |
|-------------------------|----------------------------|--------------|-------------------------------------------|----------------------------------------|

## A1. The research question

When someone shopping for cover, or a policyholder after a loss, looks an independent insurance agency up online, usually on a phone, can they find out how to reach it and when it is open, what it can insure, which insurance companies it represents, whether they can start a quote online, how to file a claim, who their agent would be and whether that agent is licensed, whether they can pay a bill or change a policy without calling, and whether other clients vouch for it?

**Population.** Independently owned US insurance agencies with one to three offices and their own website, representing more than one insurance company, in four groups: personal lines (home and auto), commercial and business, life, health and Medicare, and specialty (farm and crop, marine, flood and coastal). These are the insurance businesses a small or mid-size web agency can realistically win as clients.

## A2. Who was studied

The sample was built from local search listings, city by city, then screened so that every site in it is one an independent agency could realistically win.

| SOURCE                                  | WHAT IT CONTRIBUTES                                                                                                                                                                                                                    | SITES |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Local search, personal lines            | Independent agencies selling home, auto, renters and umbrella cover, found through web search town by town and the city pages of a carrier's public agent locator (Progressive), which list independent agents with their own websites | 31    |
| Local search, commercial                | Independent agencies selling business, contractor, workers' compensation and commercial auto cover, found through web search town by town and the same agent locator                                                                   | 22    |
| Local search, life, health and Medicare | Independent life, health and Medicare brokers and agencies found through web search and a local-business directory's health insurance city pages (Expertise.com)                                                                       | 44    |
| Local search, specialty                 | Independent agencies specialising in farm, ranch and crop, boat and marine, aviation, trucking, equine, or coastal wind and flood cover, found through web search and the same agent locator                                           | 18    |

INCLUDED

- An independently owned agency with one to three offices and its own website (not a directory, marketplace or social profile)

EXCLUDED

- Captive agents of a single carrier, whose pages the carrier hosts or controls (for example State Farm, Allstate, Farmers,

- Represents more than one insurance company
  - Based in the United States
  - Home page responds and shows the agency it claims to be (each home page title was checked before scanning)
- Nationwide, American Family, Country Financial and Farm Bureau agent pages)
  - Insurance companies themselves
  - National brokers and agencies owned by a broker roll-up (for example Marsh, Aon, Gallagher, Brown & Brown, HUB, Acrisure, Alera, AssuredPartners, World and Patriot Growth), identified from the site's own ownership statement; membership of an independent network such as SIAA or Iroquois does not exclude an agency
  - Franchises (for example Goosehead, Brightway, Fiesta, Estrella) and any agency with four or more offices
  - Quote comparison, lead-generation and directory sites
  - Parked, placeholder, password-protected, hijacked or unreachable sites, and duplicates

| FROM LIST TO SAMPLE                                                                                                                                                                      |                |                         |                           |                                   | SITE S |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|-------------------------|---------------------------|-----------------------------------|--------|
| Candidates listed                                                                                                                                                                        |                |                         |                           |                                   | 178    |
| Removed at screening: no response, refused automated visitors, or parked (0; candidates were checked against the research crawler while the list was built)                              |                |                         |                           |                                   | 0      |
| Removed at editorial review: an agency with an outside platform investor, an agency with four offices, a national aviation broker, and a domain that did not match the listed agency (4) |                |                         |                           |                                   | -4     |
| Cohort                                                                                                                                                                                   |                |                         |                           |                                   | 174    |
| REGION (US CENSUS)                                                                                                                                                                       | PERSONAL LINES | COMMERCIAL AND BUSINESS | LIFE, HEALTH AND MEDICARE | SPECIALTY: FARM, MARINE AND FLOOD | ALL    |
| Northeast                                                                                                                                                                                | 14             | 10                      | 10                        | 8                                 | 42     |
| Midwest                                                                                                                                                                                  | 14             | 10                      | 10                        | 6                                 | 40     |
| South                                                                                                                                                                                    | 14             | 11                      | 11                        | 9                                 | 45     |
| West                                                                                                                                                                                     | 15             | 12                      | 10                        | 6                                 | 43     |
| All regions                                                                                                                                                                              | 57             | 43                      | 41                        | 29                                | 170    |

### A3. How the sites were read

**Pages.** The home page, then for each of nine topics (products, carriers, quote, claims, team, about, client service, reviews, contact) the best-matching link on the home page.

**Speed and accessibility.** Google PageSpeed Insights (Lighthouse) on a mid-range phone profile and on desktop, plus Chrome UX Report data from real visitors over the previous 28 days where Google publishes it for the site.

**Crawler conduct.** One request at a time to each site, at least 400 ms apart, at most ten pages per site; robots.txt is read and obeyed for every page requested; a site that refuses is left out and never retried. The crawler identifies itself as Mozilla/5.0 (compatible; ClikitiResearch/1.0; +https://clikiti.com) .

## A4. What was measured

9 questions people shopping for cover, and policyholders after a loss, ask before they call, answered from what each site publishes, and 4 technical checks against published standards. A check passes only when the rule below is met; anything the crawler cannot confirm counts as not answered.

| QUESTION                                                                                | COUNTS AS ANSWERED WHEN                                                                                                                                                                                           | STANDARD                       |
|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
| How do I reach you, and when are you open?<br>Tappable phone plus office hours          | The home page has a tappable phone link, and the home, contact or about page states office hours (a day and a time range).                                                                                        | Clikiti client question 1 of 9 |
| What can you insure?<br>Three or more lines of cover named                              | Three or more lines of cover are named on the home, products or about page (for example home, auto, umbrella, business, workers' compensation, life, Medicare Supplement, Medicare Advantage, flood, boat, farm). | Clikiti client question 2 of 9 |
| Which companies do you quote?<br>Three or more insurance companies named in text        | Three or more insurance companies the agency represents are named in the page text. Names that appear only inside logo images or their alt text do not count.                                                     | Clikiti client question 3 of 9 |
| Can I start a quote online?<br>A quote can be started online                            | A link, button, form or embedded rater lets the visitor start a quote, request a quote or compare plans online.                                                                                                   | Clikiti client question 4 of 9 |
| What do I do when I need to claim?<br>How to file a claim, with a number or link        | The site says how to file or report a claim and gives a way to do it: a phone number beside the instruction, a link to a carrier's claims page, or a claims page that lists numbers.                              | Clikiti client question 5 of 9 |
| Who would my agent be?<br>An agent named with their role                                | At least one person at the agency is named with an insurance role (agent, producer, account manager, principal or a professional designation such as CIC or CISR).                                                | Clikiti client question 6 of 9 |
| Are you licensed where I live?<br>Licence number, NPN or licensed states shown          | The site shows an insurance licence number, a National Producer Number, or the states in which the agency is licensed.                                                                                            | Clikiti client question 7 of 9 |
| Can I pay or change my policy without calling?<br>Pay a bill or request a change online | A client can pay a bill, request a policy change, ID cards or a certificate of insurance online, through the agency's own client portal or links to the carriers' service pages.                                  | Clikiti client question 8 of 9 |
| Do other clients vouch for you?<br>Reviews marked up, in a widget or quoted             | Client reviews are marked up for search engines (Review or AggregateRating structured data), shown through a review widget, or at least two client testimonials are quoted.                                       | Clikiti client question 9 of 9 |
| TECHNICAL CHECKS                                                                        |                                                                                                                                                                                                                   |                                |
| Loads in under 2.5 s on a phone<br>Loads in under 2.5 s on a phone                      | Real visitors on phones see the main content within 2.5 seconds (Chrome UX Report, 75th percentile). Where Google publishes no visitor data, the phone lab test is used.                                          | Core Web Vitals · LCP          |
| Text contrast passes 4.5:1<br>Text contrast passes 4.5:1                                | No text on the home page fails the WCAG 1.4.3 minimum contrast of 4.5:1, in either the phone or desktop test.                                                                                                     | WCAG 1.4.3                     |
| Images have text descriptions<br>Images have text descriptions                          | Every meaningful image on the home page has a text description (WCAG 1.1.1).                                                                                                                                      | WCAG 1.1.1                     |
| InsuranceAgency structured data<br>InsuranceAgency structured data                      | The site describes the agency to search engines with InsuranceAgency structured data.                                                                                                                             | Schema.org · InsuranceAgency   |

## A5. The website score

Each site's overall score (0 to 100) is Clikiti's website score, rubric 2.0.0. It measures the website, not the agency, and the client questions above do not feed it. It is a weighted mean of five pillars:

| PILLAR        | WEIGHT | BASED ON                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Usability     | 30%    | Checks of the home page for broken links and images, and an expert review of the page as rendered on a phone and on a desktop screen, against Jakob Nielsen's ten usability heuristics. Each issue must name the heuristic, a severity on the Nielsen Norman Group scale and the exact element or wording; issues without all three are discarded, and two independent passes must agree. |
| Speed         | 25%    | Google Lighthouse on a mid-range phone (60%) and on desktop (20%), and real-visitor Core Web Vitals from the Chrome UX Report (20%) where available.                                                                                                                                                                                                                                      |
| Accessibility | 25%    | Google Lighthouse accessibility audits (70%) and Clikiti's own WCAG checks of the served page (30%).                                                                                                                                                                                                                                                                                      |
| Search        | 10%    | Google Lighthouse SEO audits (60%) and Clikiti's own search checks of the served page (40%).                                                                                                                                                                                                                                                                                              |
| Trust         | 10%    | Google Lighthouse best-practice audits (40%) and security header checks (60%).                                                                                                                                                                                                                                                                                                            |

Within a pillar, each issue costs points by severity (critical, high, medium, low) and by how many times it occurs; issues based on judgement count at 70% of measured ones, and duplicates of the same root cause count once. On the four agency profiles, the number out of 100 is this overall score, and each dot is one check in its group: filled when the site passes it, hollow when it does not.

## A6. Precision

With 170 sites, a share reported for the whole sample is precise to within  $\pm 7.5$  percentage points at 95% confidence (worst case, a 50% share;  $1.96 \times \sqrt{(0.25/n)}$ ). By type: personal lines  $\pm 13$  (n = 57); commercial and business  $\pm 14.9$  (n = 43); life, health and medicare  $\pm 15.3$  (n = 41); specialty: farm, marine and flood  $\pm 18.2$  (n = 29). Differences between types smaller than these margins should be read as similar. Percentages are rounded to whole numbers; medians are the middle value of the sites in a group.

## A7. Quality control

- Every home page in the cohort was fetched and its title checked against the listed agency before scanning, and every home page was checked for unrelated spam content (gambling, pharmacy, adult, crypto)
- Ownership statements in site footers were checked for broker roll-ups before scanning
- Detection rules were checked against the evidence they record for a sample of agencies in every group, and revised before the final run
- The agency-website vendor behind each site, where its markup names one, is recorded so that template boilerplate can be told apart from an agency's own answers
- Every published figure is recomputed from the data at build time, and a statement in the text that the data does not support stops the build
- Results are published only after automated checks for missing data, anonymity, accessibility of the report itself and the margin of error statement pass

## A8. Limitations

- A point-in-time snapshot: sites change, and a site may have improved or declined since it was read.
- Only public pages were read: the home page and pages it links to. Quote forms were not submitted, client portals were not logged into and comparative raters were not run.

- Answers are read from the page as a server delivers it. Content that only appears after scripts run in the browser (some quote widgets, review widgets and carrier lists) is not seen, which the study counts as a gap a search engine or a slow phone would also meet.
- Many agency sites are built on a small number of agency-website platforms that supply standard pages; an answer that comes from such a template counts the same as one the agency wrote.
- The study reports what a website shows. It does not judge any agency's advice, any policy's cover or any premium, or compliance with any state insurance licensing or advertising rule.
- Automated accessibility tests find only part of what WCAG covers; keyboard and screen-reader use need a manual audit.
- The sample is a structured list of real, independent agencies, not a random draw. Margins of error are given as a guide to precision, not as a guarantee that the results hold for every agency in the country.

## A9. Data, licence and corrections

The aggregate results are published as CSV and JSON beside this report under the Creative Commons Attribution 4.0 licence: you may reuse, adapt and share them, including in client proposals, with a credit to Clikiti and a link. No per-site results are published. Corrections and removal requests are reviewed and answered personally; see the end of this report.

# Agencies in this study

The 170 websites in this edition, by type. This list says who was scanned and nothing more: results in this report are shown only in aggregate or anonymously.

## Personal lines (57)

**A&P Insurance Agency**  
Worcester, MA

**Affiliated Brokers Insurance**  
Kearney, NE

**Alliance Insurance Agency**  
Mankato, MN

**Aloha Insurance Services**  
Kailua-Kona, HI

**Amsink Insurance Agency**  
Holland, MI

**Bagnall Shaw Insurance**  
Lancaster, PA

**Bailey Place Insurance**  
Ithaca, NY

**Benson Thomson Agency**  
Dover, NJ

**Bilodeau Insurance Agency**  
Lewiston, ME

**Blake Insurance Agency**  
Brainerd, MN

**Brooker Insurance Agency**  
Valdosta, GA

**Byers Insurance Group**  
Bowling Green, KY

**Cache Valley Insurance**  
Logan, UT

**Central Insurance Associates**  
Ossipee, NH

**Chadwick Insurance**  
Wilmington, NC

**DJ Kauffman Agency**  
Hutchinson, KS

**Donovan Insurance Agency**  
Minot, ND

**Fallon Agency**  
Westerly, RI

**Ford Insurance Agency**  
Traverse City, MI

**Fortner Insurance Agency**  
Peoria, IL

**Gary Maxwell Insurance Agency**  
Cookeville, TN

**Gibb Agency**  
Tyler, TX

**Gordon Wood Insurance**  
Roseburg, OR

**Grimes Insurance Agency**  
Lubbock, TX

**Hassett Insurance**  
Phoenix, AZ

**Haymond Insurance**  
Searcy, AR

**Hibbs Insurance Agency**  
Paducah, KY

**Holder Insurance Agency**  
Ocala, FL

**Hosler-Corbin Insurance Agency**  
Findlay, OH

**Insurance Solutions by Laramie Investment Company**  
Laramie, WY

**Insure It All**  
Idaho Falls, ID

**Juul Insurance Agency**  
North Bend, OR

**Kinghorn Insurance of Beaufort**  
Beaufort, SC

**Martin-Trudeau Insurance**  
Mitchell, SD

**North Town Insurance**  
Spokane, WA

**Oaks Independent Insurance Solutions**  
Paso Robles, CA

**Oliver Insurance Agency**  
Eau Claire, WI

**Palmer & Associates**  
Glastonbury, CT

**PF Northeast Brokerage**  
Hopewell Junction, NY

**Robert E. Maloney Insurance Agency**  
Norwood, MA

**Robert Lloyd Coutts & Sons**  
Morristown, NJ

**Rock Creek Insurance**  
Chattanooga, TN

**Skies West Insurance Agency**  
Fort Collins, CO

**Slingluff United Insurance**  
Dothan, AL

**Sterling Peaks Insurance**  
Grand Junction, CO

**Summit Insurance Agency**  
Missoula, MT

**Terrebonne Insurance Agency**  
Houma, LA

**The Bon Agency**  
Casper, WY

**Thousand Islands Agency**  
Clayton, NY

**Toth Insurance Agency**  
Torrington, CT

**Town & Country Insurance Agency**  
Sedalia, MO

**Traxler Insurance Agency**  
Fort Wayne, IN

**Van Engelenhoven Agency**  
Orange City, IA

**W.A. Mitchell Agency**  
Miles City, MT

**Wickline Insurance Agency**  
Beckley, WV

**Wyman Agency**  
Ascutney, VT

**Yakima Valley Insurance**  
Yakima, WA

## Commercial and business (43)

### 643 Insurance

Chandler, AZ

### Barney Insurance Agency

Canaan, NH

### Broward Hall Insurance Agency

Panama City, FL

### Business Insurance Associates

Anchorage, AK

### CCIS Bonding & Insurance Services

Fresno, CA

### Combs Insurance

Palmer, AK

### Crane Agency

Chesterfield, MO

### David Chapman Agency

Lansing, MI

### Ed Smith Insurance Agency

Florence, SC

### Fee Insurance Group

Hutchinson, KS

### First Choice Insurance Agency

Amityville, NY

### Hammond Insurance Services

Staunton, VA

### Henkes Welsh Agency

Reno, NV

### Higgins & Rutledge Insurance

Twin Falls, ID

### Homer Yost Insurance Agency

Wooster, OH

### Insurance Associates

Norfolk, NE

### Insurance Center of Harrisonburg

Harrisonburg, VA

### Insurance Specialists of Oklahoma

Stillwater, OK

### ISE Insurance Services

Tracy, CA

### Jim Wilson Insurance Agency

Jackson, TN

### JM Insurance Group

Billings, MT

### Julius A. Rose, Inc.

Bayonne, NJ

### Keetch Insurance

Corpus Christi, TX

### Lathrop Insurance

Westerly, RI

### Lewis Mohr Insurance Agency

Baton Rouge, LA

### Libke Insurance

Wenatchee, WA

### McIlrath Insurance Agency

Pittsburgh, PA

### Mel Foster Insurance

Davenport, IA

### Messer-Bowers

Enid, OK

### Newbrook Insurance Agency

Port Jefferson Station, NY

### Nicholas A. Consoles Insurance Agency

Peabody, MA

### Ochsner Insurance

Reno, NV

### Powers Insurance & Risk Management

St. Louis, MO

### Richard Squeri Insurance Agency

Branford, CT

### RME Insurance

Lafayette, IN

### Robinson & May

Valdosta, GA

### Slawsby Insurance Agency

Merrimack, NH

### Spectrum Insurance Group

Eau Claire, WI

### T.S. Peck Insurance

South Burlington, VT

### The Adams Agency

Mesa, AZ

### The Brunt Group

Lafayette, LA

### Weedin Agency

Loveland, CO

### Weis Insurance

Effingham, IL

## Life, health and Medicare (41)

### Affordable Life & Health

Tulsa, OK

### AIS Medicare and More

Colorado Springs, CO

### Aponi Insurance

Colorado Springs, CO

### Asheville Senior Benefits

Asheville, NC

### Bolte Insurance Agency

Port Clinton, OH

### Burkes Group Insurance

Jackson, MS

### Butterfield Agency

Spokane, WA

### Cornerstone Insurance Agency

Louisville, KY

### Cosmo Insurance Agency

Lakewood, NJ

### Derby Insurance Solutions

Tulsa, OK

### DeverCare Insurance Group

Akron, PA

### Fredriksen Health Insurance

Boise, ID

### Gina Ruth Insurance

Scottsdale, AZ

### Great Plains Medicare

Sioux Falls, SD

### Greenway & Associates

Pueblo, CO

### Halsi Insurance Services

Tucson, AZ

### Health Benefits of Boise

Meridian, ID

### Health Insurance Associates

North Haven, CT

### Health Insurance Solutions

Charleston, SC

### Hitcho Insurance

Allentown, PA

### ICT Health Insurance

Wichita, KS

### Karen Cooper Agency

Santa Fe, NM

### Louisiana Insurance Center

Baton Rouge, LA

### Maine Insurance Benefits Group

Windham, ME

### Medicare Insurance Options

Belleville, IL

### Midwest Division Insurance Agency

Sioux Falls, SD

### My Medicare Quotes

Doylestown, PA

**My Policy Shop Insurance Agency**  
Grand Rapids, MI

**National Care Insurance Agency**  
Knoxville, TN

**Newbury Financial**  
Evansville, IN

**Paul B Insurance**  
Greenlawn, NY

**Prairie Grove Insurance**  
Madison, WI

**Senior Services of North America**  
Uniondale, NY

**Skyview Insurance Services**  
Corpus Christi, TX

**Smiley Face Insurance**  
Newburgh, IN

**T4 Medicare Insurance**  
Spokane, WA

**Texas Health Insurance Group**  
Corpus Christi, TX

**The Medicare Help Desk**  
Tallahassee, FL

**Vermont Medicare Planning**  
St. Albans, VT

**Voyage Benefits**  
Grand Rapids, MI

**Young's Insurance Services**  
Collegeville, PA

## Specialty: farm, marine and flood (29)

**Ag Specialist Insurance Services**  
Hereford, TX

**Agri Insurance, Inc.**  
Beach, ND

**Aircraft & Marine Insurance Agency**  
Victoria, MN

**Allied Ranchers Insurance**  
Norfolk, NE

**Blue Bridle Insurance**  
Pittstown, NJ

**Casey Insurance Companies**  
Plantation, FL

**Conquest Insurance Agency**  
Blackfoot, ID

**Crop Insurance Solutions**  
Dumas, TX

**Eklund Insurance**  
Goodland, KS

**Garrison Agency**  
Guymon, OK

**Golden Plains Insurance Agency**  
Lamar, CO

**Gulf Shores Insurance Agency**  
Gulf Shores, AL

**Heritage Marine Insurance**  
Mystic, CT

**Keller-Brown Insurance Services**  
Shrewsbury, PA

**Kelly Insurance Group**  
Pittsburgh, PA

**Marvin Johnson & Associates**  
Columbus, IN

**McMahon Insurance Agency**  
Ocean City, NJ

**Mid-Montana Insurance**  
Harlowton, MT

**Midwest AgriCredit**  
Danville, IL

**NC Coastal Insurance**  
Wilmington, NC

**Robert O. Mable Agency**  
Delhi, NY

**Sonnenberg Agency**  
Sterling, CO

**Southernmost Insurance**  
Key West, FL

**Texas Coast Insurance Agency**  
Rockport, TX

**The Hess Agency**  
Mount Joy, PA

**The Insurance Center (CT Boat Insurance)**  
Bethel, CT

**United Insurance and Realty**  
Glasgow, MT

**Weatherly Insurance Agency**  
Kill Devil Hills, NC

**Wheatland Insurance Center**  
Pendleton, OR

### DISCLAIMER

# About this study

This report is based on automated scans of publicly available home pages, and pages they link to, run on 2026-10-15. Its findings are a point-in-time technical snapshot of each website. They are not a judgement of any agency's advice, any policy's cover or anyone's premiums, and automated checks may contain errors. This report is not insurance advice and not a judgement of any agency, carrier, policy or premium, and it does not assess compliance with any state insurance licensing or advertising rule. Klikiti is not affiliated with, and does not endorse, any agency listed here; trademarks belong to their owners. The report is provided “as is” under CC BY 4.0, without warranty of any kind. Every person in this report's photographs is AI-generated; none is a real person. The one agency screenshot is the featured agency's own home page, shown unaltered.

We review every request and reply when it's done; removed agencies are excluded from future editions.

NOTES

- 1. Every figure is computed from the scan data for this edition: 170 of 174 sites in the cohort, scanned 2026-10-15 to 2026-10-15. Margin of error:  $\pm 7.5$  points at 95% confidence for a share of all 170 sites (Personal lines  $\pm 13$ , Commercial and business  $\pm 14.9$ , Life, health and Medicare  $\pm 15.3$ , Specialty: farm, marine and flood  $\pm 18.2$ ). Left out: 3 (no mobile Lighthouse result), 1 (not scanned). Results are not attributed to named agencies, except the best-in-class agency; elsewhere each is shown as its kind of agency and a number. The appendix lists who was scanned.
- 2. Thirteen checks: nine client questions, plus loads in under 2.5 s on a phone; text contrast passes 4.5:1; images have text descriptions; InsuranceAgency structured data.
- 3. Standards: Loads in under 2.5 s on a phone (Core Web Vitals · LCP); Text contrast passes 4.5:1 (WCAG 1.4.3); Images have text descriptions (WCAG 1.1.1); InsuranceAgency structured data (Schema.org · InsuranceAgency).
- 4. Scanned October 2026.
- 5. Photographs are illustrations created with generative AI for this report (Google Gemini); every person shown is fictional. The one website screenshot is the best-in-class agency's own home page. The usability review in A5 is carried out by an automated vision model (Google Gemini) under the rules stated there.

# Take it, quote it, share it

**CC BY 4.0** Free to use and cite under CC BY 4.0. Credit Clikiti with a link.

Only 22% of the 170 independent insurance agency websites we scanned show a licence number, an NPN or the states the agency is licensed in. The report, the method and the aggregate numbers are open: use them in your pitches, posts and proposals.

|                  |                         |
|------------------|-------------------------|
| Download the PDF | A4                      |
| Read as Markdown | text, for people and AI |
| Aggregate data   | CSV · no site named     |
| Aggregate data   | JSON · no site named    |

CITE (APA)

Clikiti. (2026, October 15). The state of independent insurance agency websites 2026 (Q4 2026) [Report]. <https://clikiti.com/research/insurance/2026-q4>

EMBED THE CHART

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<figure style="margin:0;max-width:720px"><a href="https://clikiti.com/research/insurance"></a><figcaption style="font:13px/1.4 sans-serif">Source: <a href="https://clikiti.com/research/insurance">Clikiti, The State of Independent Insurance Agency Websites 2026</a> (Q4 2026). <a href="https://creativecommons.org/licenses/by/4.0/" rel="license">CC BY 4.0</a>.</figcaption></figure>
```

170 sites · scanned October 2026 · margin of error up to  $\pm 7.5$  percentage points at 95% confidence.

