

ACT | AGENTS COUNCIL FOR TECHNOLOGY

How AI Is Changing Search — And 5 Things Your Agency Can Do Right Now

Search has changed more in the last two years than in the prior decade. Here's what that means for how clients find you — and what to do about it.

< 1 in 3

Google searches still send a click to a website

60%

of searches end without any click at all (Bain, 2025)

7%

AI referral conversion rate — higher than Google organic

1

Claim and fully complete your Google Business Profile

YOUR MOST VISIBLE TRUST SIGNAL IN LOCAL SEARCH

Google Business Profile is the foundation of your local presence. An incomplete or unclaimed profile means AI and local search can't confirm your agency is real, current, or credible.

- Claim your profile at google.com/business if you haven't yet
- Confirm your business name, address, phone number, and hours are accurate and current
- Add your services, a description of what you do, and photos (interior, team, exterior)
- Set your primary category to "Insurance Agency" and add relevant secondary categories
- Enable messaging and post updates at least once a month to stay active

WHY IT MATTERS FOR AI

Google's AI Overview pulls from verified, structured data. A complete, active profile signals you're a legitimate local business — and makes you more likely to appear as a cited result. Agencies without recent activity may be read as closed.

2

Build a consistent, current review volume on Google

REVIEWS ARE THE TRUST SIGNAL AI ENGINES REACH FOR FIRST

Reviews do double duty: they lift local rankings and they're one of the strongest signals AI systems use when deciding who to surface. Ten reviews from five years ago won't get you cited. Recent, specific, local reviews will.

- Ask every client at renewal and after service interactions — email and text both work
- When asking, prompt clients to mention their location and type of policy — this specificity is what AI picks up on
- Use a direct link to your Google review page (generate one in your GBP dashboard)
- Respond to every review, positive and negative — it signals you're engaged and responsive
- Aim for at least 2–3 new reviews per month; volume and recency both matter

WHY IT MATTERS FOR AI

Research from Northwestern's Spiegel Research Center shows purchase likelihood peaks at 4.2–4.5 stars — not a perfect 5.0, which consumers often distrust as fake. Consistent review volume with recent dates is what signals to AI that your agency is active and trusted.

3

Sync your listings across every major directory

INCONSISTENT DATA UNDERMINES AI CITATION ELIGIBILITY

AI systems cross-reference multiple sources to verify business information. If your agency appears with different addresses, phone numbers, or hours across directories, the algorithm treats that as ambiguity — and skips you.

- Audit your current listings: Google, Bing Places, Yelp, Apple Maps, and Facebook
- Ensure NAP (name, address, phone) is identical everywhere — same abbreviations and formatting
- Add or claim Bing Places for Business — it feeds Microsoft Copilot and Bing AI results
- Check your Trusted Choice ([trustedchoice.com](https://www.trustedchoice.com)) listing and confirm it's current
- Consider a listing management tool (Yext, BrightLocal) to sync changes automatically

WHY IT MATTERS FOR AI

Consistency across directories is a key indicator of entity authority — confirmation that your agency is who you say you are. The more sources that agree on the same information, the more confident AI engines are in citing you. Nearly half of AI search users cross-check answers across platforms (Yext, 2025) — inconsistency breaks that chain.

4

Create genuinely useful local content on your website

BE THE ANSWER, NOT JUST A RESULT

The questions clients are Googling — "do I need flood insurance in [city]?" — are exactly the queries where AI Overviews now absorb the click. To be the cited source inside that answer, your site needs content that actually answers those questions with local specificity.

- Write 3–5 short articles (400–600 words) answering your most common coverage questions
- Use natural, conversational language — the same way someone would ask out loud or in a chat
- Include your city, county, or region by name where relevant — local specificity earns local citation
- Add an FAQ section to key pages using real client questions, answered clearly and concisely
- Keep content current — update seasonal or regulatory content annually

WHY IT MATTERS FOR AI

GEO (Generative Engine Optimization) rewards content that directly answers questions with authority and specificity. A consumer asking AI for an agent who specializes in professional liability will get matched to agencies whose reviews and content contain those exact terms — not just the biggest agency in town. Your local expertise is the competitive edge.

5

Get mentioned on trusted third-party sites

AUTHORITY COMES FROM WHO REFERENCES YOU, NOT JUST WHO YOU ARE

AI systems build trust in businesses partly through third-party validation — the same way a referral works. Being mentioned on local news sites, chamber pages, and industry directories builds the off-site authority that earns AI citations.

- Join and get listed on your local chamber of commerce member directory
- Contribute quotes to local business news when there's an insurance angle (storms, liability trends)
- Make sure your Big "I" state association has your agency in their agent finder
- Sponsor local events where your agency name appears on a website — not just a banner
- Engage with community orgs and neighborhood groups that maintain online member directories

WHY IT MATTERS FOR AI

Third-party mentions are the modern equivalent of backlinks — but with higher intent. Similar web data shows that sites ChatGPT cites most are authoritative, open-access, and highly referenced. When trusted local sources reference your agency, AI engines register that as community proof — not just self-reported information.

WHAT THE RESEARCH SHOWS

Key data points on AI search and agency visibility

319% year-over-year growth in generative AI app downloads
Source: Similarweb, 2025

60% of searches now end without a click — up to 83% when an AI Overview appears
Source: Bain & Company, 2025

7% conversion rate from AI referral traffic vs. ~5% from Google organic
Source: Similarweb, 2025

50% of consumers now intentionally seek out AI-powered search engines
Source: McKinsey, Aug 2025

4.2 - 4.5 ★ the star rating range that earns more consumer trust than a perfect 5.0
Source: Northwestern/Spiegel Research Center

only 1 in 5 marketers currently track their AI search visibility — leaving a wide open field
Source: McKinsey CMO Survey, Sept 2025

FROM THE FIELD

The invisible agency problem — and what to do about it

- Two-thirds of independent agencies plan to increase AI use this year — but almost no one is checking whether AI can actually find and recommend them (ACT 2026 Tech Trends Report)
- Great service does not equal digital visibility. If a client experience isn't captured in structured data with a rating, a date, and a location, AI can't see it. A thank-you card on your desk didn't happen, as far as the algorithm is concerned.
- A consumer using AI doesn't type "insurance agent near me." She asks: "Find me an agent who specializes in professional liability and is known for being responsive with first-time business owners." The agency that shows up is the one whose reviews contain those exact words — not the biggest agency in town.
- Website testimonials don't carry the same weight as Google reviews. AI needs a rating, a date, a location, and specific service context to recognize a trust signal.
- Only 1 in 5 marketers currently track their visibility in AI tools (McKinsey, 2025). While competitors focus on keyword rankings, agencies that understand this shift have a wide-open field.

Session insights from Agency AI Labs: "How AI Search Is Redefining Trust in the Insurance Buying Journey," featuring Rich McCoy, Insurance Search Architect, Experience.com

