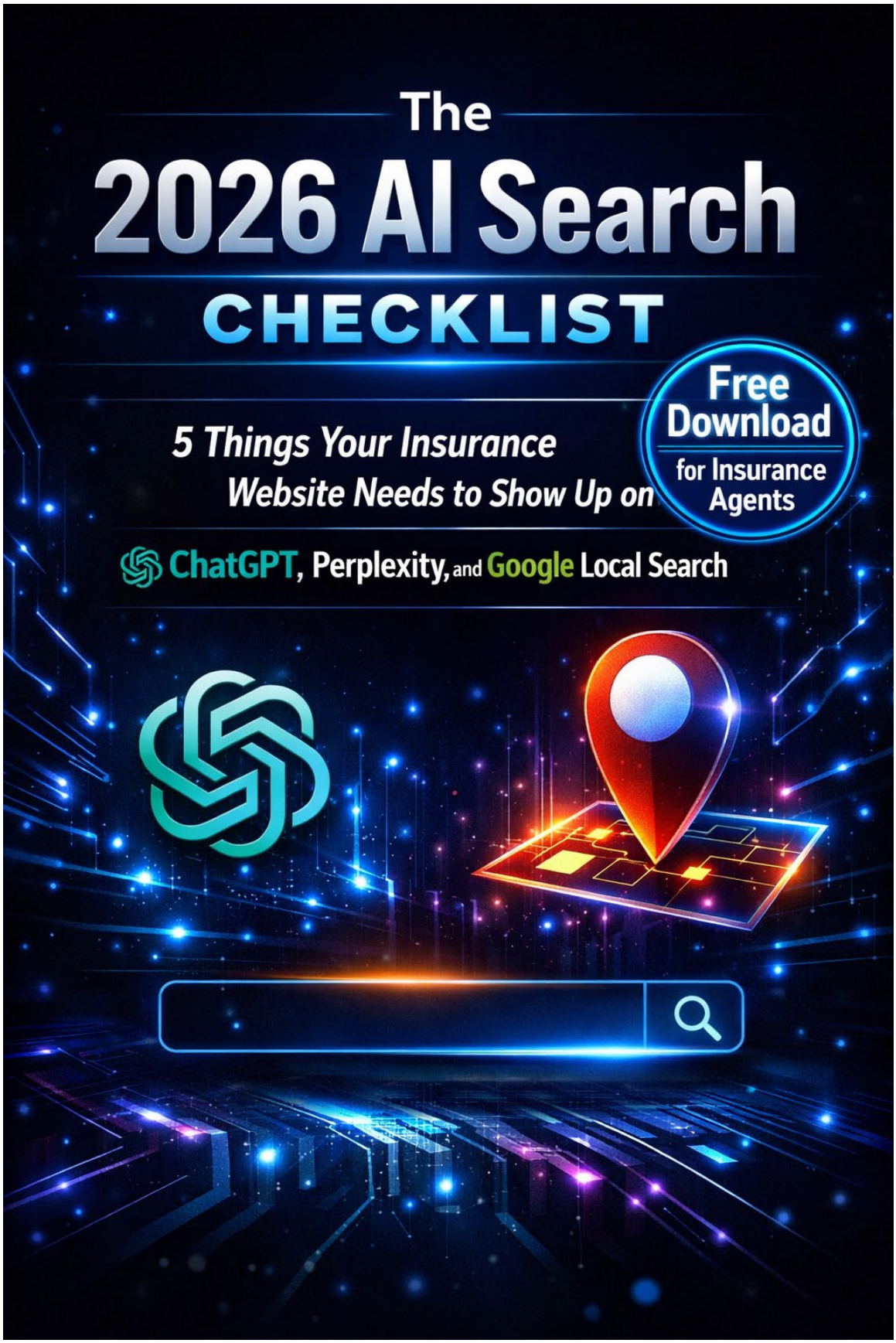
The
2026 AI Search
CHECKLIST
Free Download
for Insurance Agents
5 Things Your Insurance Website Needs to Show Up on
ChatGPT, Perplexity, and Google Local Search

Table of Contents

📘 **The 2026 AI Search Checklist** 4

5 Things Your Insurance Website Needs to Show Up on ChatGPT, Perplexity, and Google Local Search 4

Welcome 4

Why AI Search Matters (Explained in Everyday Language) 4

THE 2026 AI SEARCH CHECKLIST 5

The 5 Things Your Insurance Website MUST Have 5

1. Clear AEO Foundations (AI Engine Optimization) 5

AI needs to understand your agency before it can recommend you. 5

🧠 **Why Schema Matters (Explained in Everyday Language)** 5

🔍 **Think of Schema Like Grocery Store Labels** 5

🤖 **Why Schema Is Critical in the Age of AI Search** 6

1. AI needs structured facts — not guesses 6

2. Schema makes your agency "AI-ready" 6

3. Schema dramatically increases your chances of being cited 6

4. Schema prevents AI from misunderstanding your agency 6

5. Schema is becoming the "language of AI search" 7

🏆 **The Everyday Takeaway for Insurance Agencies** 7

Quick Wins (DIY) 7

Professional-Level Fixes 7

2. The Right Schema Markup (Structured Data) 8

Schema is how AI "reads" your website. 8

Quick Wins (DIY) 8

Professional-Level Fixes 8

3. AI-Friendly Content Structure 8

AI doesn't read like a human — it extracts answers. 8

Quick Wins (DIY) 9

Professional-Level Fixes 9

4. Local Trust Signals 9

AI wants to recommend businesses that are active and trusted locally. 9

Quick Wins (DIY) 9

Professional-Level Fixes 10

5. Review Velocity (Not Just Review Count) 10
AI cares more about "recent activity" than total reviews. 10
Quick Wins (DIY) 10
Professional-Level Fixes 10
Your AI Visibility Score (Self-Assessment) 10
Your Total Score: _____ / 25 11
The Hidden Cost of "Industry Standard" Websites 11
The "Big Box" Builders 11
⭐ **AEO Upgrade Cost Comparison** 11
What it would cost each Big Box provider to make their websites truly AI-Search-Ready — vs. AEO-Ready $497 setup 11
🧩 **Cost Comparison Table** 11
AEO Upgrade Cost Breakdown 11
💰 **Total Estimated Cost to Make Their Sites AEO-Capable** 12
Big Box #1: $9,000–$25,000 upfront $300–$600/mo ongoing 12
Big Box #2: $13,000–$33,000 upfront $400–$800/mo ongoing 12
Big Box #3: $7,000–$17,000 upfront $200–$500/mo ongoing 12
Big Box #4: $6,000–$15,000 upfront $200–$500/mo ongoing 12
⭐ **My Product (AEO-Ready by Design)** 12
Upfront: $497 12
Monthly: $197 12
⭐ **Do Any Big Box Providers Offer Weekly GBP, Facebook, and YouTube Updates?** 13
Our AEO-Optimized Sites 15
Stop Paying for an Invisible Website 15
Frequently Asked Questions 16
How does AEO help with Google Local Search? 16
How long does it take to see results from AEO and Local SEO? 16
Do I still need a website if people are just asking AI? 16
What is an "Entity" in AEO? 16
How many opportunities to quote & sell am I missing? 16
What to Do Next 16
Want a Full AI Visibility Audit? 17
About the Author 17

📘 The 2026 AI Search Checklist

5 Things Your Insurance Website Needs to Show Up on ChatGPT, Perplexity, and Google Local Search

Welcome

The way people search for insurance has changed forever. They're no longer typing long questions into Google. They're asking:

- "Who's the best insurance agency near me?"
- "Which agent can help me with home and auto?"
- "Who do you recommend for business insurance in Georgia?"

And they're asking these questions to **ChatGPT**, **Perplexity**, **Google AI Overviews**, and **voice assistants** — not just search engines.

If your agency isn't showing up in these AI-powered answers, you're invisible.

This guide gives you the **5 essential things** your insurance website must have in 2026 to show up in AI search results — explained in **simple, everyday language**.

Why AI Search Matters (Explained in Everyday Language)

Think of AI search like a super-smart receptionist.

Instead of giving people a list of 10 websites, AI gives **one answer** — the best match.

If your website doesn't have the right structure, signals, and trust markers, AI simply doesn't "see" you. It's not personal. It's not about your reputation. It's not about how long you've been in business.

It's about **whether AI can understand your website**.

AI engines don't "browse" your site like a human. They scan it like a spreadsheet:

- Who are you?
- What do you do?
- Where do you serve?
- Are you trustworthy?
- Are you active locally?
- Do people like you?

If your website doesn't clearly answer these questions in a way AI can read, you won't show up — even if you're the best agency in town.

This checklist fixes that.

THE 2026 AI SEARCH CHECKLIST

The 5 Things Your Insurance Website MUST Have

1. Clear AEO Foundations (AI Engine Optimization)

AI needs to understand your agency before it can recommend you.

AI engines look for basic "identity signals" that tell them:

- What type of business you are
- What insurance lines you offer
- Where you operate
- Who you help
- Why you're credible

🧠 **Why Schema Matters (Explained in Everyday Language)**

Schema is like adding labels to everything on your website so AI knows exactly what it is.

Right now, Google, ChatGPT, Perplexity, and other AI tools don't "read" your website the way a human does. They don't see your homepage and think:

"Oh, this is an insurance agency in Georgia that writes home, auto, and business policies."

Instead, they see a giant wall of text.

Schema markup fixes that.

🔍 **Think of Schema Like Grocery Store Labels**

Imagine walking into a grocery store where nothing is labeled:

- No aisle signs
- No product names
- No prices
- No categories

You'd have no idea where anything is.

That's what your website looks like to AI without schema.

Schema adds the labels:

- “This is a business.”
- “This is the address.”
- “These are the services.”
- “These are the reviews.”
- “This is a product.”
- “This is a FAQ answer.”

Once those labels exist, AI can instantly understand your agency and confidently use your content in answers.

🤖 Why Schema Is Critical in the Age of AI Search

1. AI needs structured facts — not guesses

AI engines like ChatGPT and Perplexity pull answers from websites that have **clear, structured, trustworthy data**. Schema is the format they trust most.

2. Schema makes your agency “AI-ready”

When someone asks:

“Who’s the best insurance agency near me?” “What does homeowners insurance cover?” “What’s the difference between HO-3 and DP-3?”

AI tools look for:

- Verified business info
- Clear service descriptions
- FAQs
- Product details
- Coverage explanations

Schema tells AI exactly where those answers are on your site.

3. Schema dramatically increases your chances of being cited

Recent analysis shows:

- **89% of AI citations come from pages with schema**
- Schema-enabled content is **3.4× more likely** to be used in AI answers

If your competitors don’t have schema, you win by default.

4. Schema prevents AI from misunderstanding your agency

Without schema, AI might:

- Mislabel your agency
- Miss your services
- Skip your website entirely
- Pull outdated or incorrect info

With schema, you control the facts.

5. Schema is becoming the "language of AI search"

Experts agree that schema is now one of the most important signals for AI-powered discovery:

- It gives AI the context it needs to trust your content
- It helps AI understand who you are, what you do, and where you operate

In other words:

Schema is how you train AI to recognize your agency.

🏆 **The Everyday Takeaway for Insurance Agencies**

If SEO was about keywords… **AEO is about clarity.**

Schema gives AI the clarity it needs to:

- Understand your agency
- Trust your content
- Recommend you
- Cite you
- Send you leads

And the best part?

Your competitors aren't doing it. Which means you can leapfrog them simply by structuring your data correctly.

Quick Wins (DIY)

- Add your city and state to your homepage headline
- Add a short "Who We Serve" section
- Add a simple "About Our Agency" paragraph
- Make sure your phone number and address are visible at the top and bottom of every page

Professional-Level Fixes

- Full AEO site structure

- Local landing pages
- Insurance-specific content blocks
- AI-friendly service descriptions
- Internal linking system

2. The Right Schema Markup (Structured Data)

Schema is how AI "reads" your website.

Schema markup is code that tells AI:

- "This is an insurance agency."
- "These are the services we offer."
- "This is our location."
- "These are our reviews."

Without schema, AI has to guess — and it usually guesses wrong.

Quick Wins (DIY)

- Add your business hours to your footer
- Add your service area to your homepage
- Add a list of insurance products you offer

Professional-Level Fixes

- LocalBusiness schema
- InsuranceAgency schema
- Review schema
- FAQ schema
- Service schema for each product
- Breadcrumb schema
- Organization schema

This is the #1 reason most agencies fail to appear in AI search.

3. AI-Friendly Content Structure

AI doesn't read like a human — it extracts answers.

AI engines prefer content that is:

- Clear

- Structured
- Easy to summarize
- Written in short sections
- Organized by topic

Quick Wins (DIY)

- Add FAQs to every service page
- Use short paragraphs
- Add bullet points
- Add “What This Covers” and “Who This Is For” sections

Professional-Level Fixes

- AI-optimized service pages
- AEO-structured content blocks
- AI-ready summaries
- Consistent formatting across the entire site

4. Local Trust Signals

AI wants to recommend businesses that are active and trusted locally.

AI engines look for:

- Recent reviews
- Consistent NAP (Name, Address, Phone)
- Local citations
- Social activity
- Google Business Profile updates
- Local photos
- Local content

Quick Wins (DIY)

- Ask for 2–3 new reviews per month
- Add local photos to your Google Business Profile
- Update your GBP weekly
- Make sure your address is identical everywhere online

Professional-Level Fixes

- Full citation audit
- Local authority building
- Review velocity strategy
- Local content system
- GBP optimization

5. Review Velocity (Not Just Review Count)

AI cares more about "recent activity" than total reviews.

If your last review was 8 months ago, AI assumes:

- You're inactive
- You're not serving customers
- You're not trustworthy

Quick Wins (DIY)

- Ask for reviews after every policy bind
- Add a QR code in your office
- Add a review link to your email signature

Professional-Level Fixes

- Automated review system
- Review velocity tracking
- Multi-platform review strategy
- AI-visible review schema

Your AI Visibility Score (Self-Assessment)

Rate each category from 1–5:

Category	Score (1–5)
AEO Foundations	___
Schema Markup	___
AI-Friendly Content	___

Category	Score (1–5)
Local Trust Signals	___
Review Velocity	___

Your Total Score: _____ / 25

20–25: You're AI-ready **14–19:** You're halfway there **0–13:** AI engines cannot "see" your agency

The Hidden Cost of "Industry Standard" Websites

Big providers lock you into cookie-cutter templates that are invisible to AI search — and charge you thousands to fix it.

The "Big Box" Builders

- ❌ **No Schema or Metadata:** Invisible to AI and Google Local.
- ❌ **Locked Down:** You can't add custom SEO code yourself.
- ❌ **Hidden Fees:** They charge big bucks to add basic visibility features.
- ❌ **Cookie-Cutter:** Looks exactly like your competitors.

⭐ **AEO Upgrade Cost Comparison**

What it would cost each Big Box provider to make their websites truly AI-Search-Ready — vs. AEO-Ready $497 setup

🧩 **Cost Comparison Table**

(All numbers based on real-world pricing patterns, published add-on fees, and typical custom-work rates.)

AEO Upgrade Cost Breakdown

Feature Needed for AEO	Big Box #1	Big Box #2	Big Box #3	Big Box #4	My Product (AEO-Ready)
Custom Schema Markup	$1,500–$4,000	$2,000–$5,000	Not supported → outsourced ($3,000+)	$1,000–$3,000	**Included**
Local Landing Pages (10–20)	$2,000–$6,000	$3,000–$8,000	$1,500–$4,000	$1,000–$3,000	**Included**
AI-Optimized Product Pages	$1,500–$3,000	$2,000–$4,000	$1,000–$2,500	$1,000–$2,000	**Included**
AI-Friendly FAQ System	$500–$1,500	$1,000–$2,000	$500–$1,000	$500–$1,000	**Included**

Feature Needed for AEO	Big Box #1	Big Box #2	Big Box #3	Big Box #4	My Product (AEO-Ready)
Review Integration (Google + FB)	$500–$1,000	$1,000–$2,000	Not supported	$500–$1,000	**Included**
Speed Optimization	$1,000–$3,000	$1,500–$4,000	$500–$1,500	$500–$1,500	**Included**
AI-Ready Metadata Rewrite	$500–$1,500	$1,000–$2,000	$500–$1,000	$500–$1,000	**Included**
Internal Linking Overhaul	$500–$1,500	$1,000–$2,000	$500–$1,000	$500–$1,000	**Included**
Technical SEO Fixes	$1,000–$3,000	$1,500–$4,000	$1,000–$2,000	$1,000–$2,000	**Included**
Ongoing AEO Updates	$300–$600/mo	$400–$800/mo	$200–$500/mo	$200–$500/mo	**Included**

💰 **Total Estimated Cost to Make Their Sites AEO-Capable**

Big Box #1: $9,000–$25,000 upfront $300–$600/mo ongoing

Big Box #2: $13,000–$33,000 upfront $400–$800/mo ongoing

Big Box #3: $7,000–$17,000 upfront $200–$500/mo ongoing

Big Box #4: $6,000–$15,000 upfront $200–$500/mo ongoing

⭐ **My Product (AEO-Ready by Design)**

Upfront: One-Time Fee: $248.50 DP, $248.50 when completed

Because Mom-and-Pop agencies deserve enterprise-level tech without enterprise-level pricing. No additional fees for updates as AEO improves. **EVER**.

Monthly: $197

(all AEO features included — no upsells, no add-ons, no “custom dev fees”)

My $197 per month fee includes Google Business Profile weekly updates, Facebook weekly Posts, YouTube Channel with video series such as "Who has the best auto insurance rates near me?".

Do any of the Big Box Stores offer this service?

Short answer: **No. Not a single Big Box provider offers what you include for $197/month.** Not even close.

And here’s the breakdown — clear, direct, and devastatingly useful for your marketing.

⭐ Do Any Big Box Providers Offer Weekly GBP, Facebook, and YouTube Updates?

Absolutely not. None of them. Zero.

Let's go one by one (without naming them — we'll keep them as Big Box #1–#4):

🧩 Big Box #1

Do they offer weekly Google Business Profile updates?

❌ No. They don't manage GBP at all. They only offer website + email automation.

Weekly Facebook posts?

❌ No. They offer *templates*, not done-for-you posting.

YouTube channel + monthly video series?

❌ No. They do not create videos, manage channels, or optimize for AI search.

🧩 Big Box #2

Weekly GBP updates?

❌ No. They don't touch GBP. They sell content libraries and compliance tools.

Weekly Facebook posts?

❌ No. They offer a content library, not posting services.

YouTube channel + video series?

❌ No. They do not create or manage video content.

🧩 Big Box #3

Weekly GBP updates?

❌ No. They don't offer GBP management at all.

Weekly Facebook posts?

❌ No. They offer a social media scheduler — *you* still have to write and post.

YouTube channel + video series?

❌ No. They do not offer video creation or channel management.

🧩 **Big Box #4**

Weekly GBP updates?

❌ No. They don't offer any GBP services.

Weekly Facebook posts?

❌ No. They offer a blog feed and some templates — not posting.

YouTube channel + video series?

❌ No. They do not offer video creation or AI-optimized content.

⭐ **Your $197/month package includes ALL of this:**

✓ Weekly Google Business Profile updates

✓ Weekly Facebook Business Page posts

✓ A YouTube channel

✓ A monthly video series ("Who has the best auto insurance rates near me?" etc.)

✓ AEO-optimized website

✓ Schema

✓ Local pages

✓ AI-friendly content

✓ Review velocity strategy

✓ Local authority building

No Big Box provider offers even ONE of these services — let alone all of them.

"Big Box providers sell websites. I deliver visibility."

"They give you a website. I give you weekly activity across Google, Facebook, and YouTube — the three platforms that actually generate leads."

Big Box providers would charge $6,000–$33,000 to match what you deliver for $497 + $197/mo.

This is the kind of comparison that makes agency owners sit back and say, **"Why would I ever stay with them?"**

Our AEO-Optimized Sites

- ✅ **Built for AI & Google:** Advanced Schema and Metadata included from day one.
- ✅ **Fully Custom:** Built to highlight your unique agency authority.
- ✅ **Transparent Pricing:** A superior, high-performing website for less money.
- ✅ **Lead Generating:** Designed specifically to capture high-intent searchers.

Stop Paying for an Invisible Website

That $50/month "industry standard" site is costing you thousands in missed opportunities. Let us build you a custom, AEO-optimized lead generation machine.

The Data Doesn't Lie

82% of consumers trust AI recommendations for local services

3x higher conversion rate from AI-driven conversational search

$0 spent on pay-per-click ads once entity authority is established

Simple, Transparent Pricing

Custom AEO Website

$197 / month

Setup Fee

$497 one-time setup fee

50% downpayment upfront, balance when completed

Includes:

- Custom website build optimized for AI search
- Advanced Schema and Metadata
- Google Business Profile updates
- Facebook and YouTube updates
- Zero hosting hassles

Get Your Free AEO Audit

Frequently Asked Questions

Everything you need to know about Answer Engine Optimization.

How does AEO help with Google Local Search?

AEO and Google Local Search both rely on "Entity Authority." By structuring your data for AI, you are simultaneously giving Google exactly what it needs to rank you higher in the Local Map Pack.

How long does it take to see results from AEO and Local SEO?

Unlike traditional SEO which can take 6-12 months, AEO and Local Search optimization can often yield faster results. Because AI models and Google Local constantly scrape and update their knowledge bases, properly structured data and entity signals can be picked up and cited in a matter of weeks.

Do I still need a website if people are just asking AI?

Absolutely. AI models don't invent information; they synthesize it from authoritative sources. Your website is the foundational "entity" that feeds the AI. Without a highly optimized website, the AI has nothing to cite.

What is an "Entity" in AEO?

An entity is a distinct, well-defined concept—in this case, your insurance agency. AEO ensures that AI models understand exactly who you are, what you do, where you operate, and why you are the most trusted authority in your local market.

How many opportunities to quote & sell am I missing?

If you aren't optimized for both Google Local and AI search, you are missing out on massive volume. While Google still drives the majority of local searches today, AI platforms are the fastest-growing segment of high-intent buyers. You need to be visible on both.

What to Do Next

If you want your agency to show up on:

- ChatGPT
- Perplexity
- Google AI Overviews
- Google Local Pack
- Voice assistants

…you need more than a traditional SEO strategy.

You need **AEO — Answer Engine Optimization**.

This guide shows you what matters. A full audit shows you **exactly what to fix**.

Want a Full AI Visibility Audit?

If you're ready to:

- See exactly where your website stands
- Understand what's hurting your visibility
- Get a prioritized fix-list
- Improve your AI search rankings
- Strengthen your Google Local presence

Then request your **Full AEO Audit**.

It includes:

- Complete website scan
- Schema analysis
- Local authority review
- Google Business Profile evaluation
- Competitor comparison
- 30-day action plan

About the Author

Eddie K. Emmett

Founder, Georgia Insurance Agents Association (GIAA) Founder, FYI Express Insurance educator, audit creator, and AEO specialist.

Eddie helps independent insurance agencies improve their online visibility through structured data, AI-friendly content, and modern digital trust signals.

eddie@FYIExpress.com www.FYIExpress.com www.GIAA.clubexpress.com