Insurance Agent Trust Stack Checklist

Score your credibility before the first call

A practical resource for independent insurance agents

PSMBrokerage
An AMERILIFE Company

Score Your Credibility Before the First Call

Prospects often research an insurance agent before they ever schedule a call, submit a form, or respond to a message. They may check your Google profile, reviews, website, bio, and follow-up process before deciding whether to trust you.

This checklist helps you quickly score the credibility signals that make up your trust stack - the small signals that help prospects feel comfortable taking the next step.

How to Use This Checklist

Score	Meaning
1	Needs major improvement
2	Some pieces are in place
3	Decent, but inconsistent
4	Strong and mostly complete
5	Excellent and actively maintained

No panic required. This is a growth tool, not a final exam. And unlike AHIP, there is no timer silently judging you.

1. Search Presence

Can prospects find you when they search your name, agency, or "insurance agent near me"?

Trust Signal	Score 1-5
My Google Business Profile is claimed and active	1 2 3 4 5
My phone number, website, and business information are accurate	1 2 3 4 5
My service area is clearly listed	1 2 3 4 5
My business hours are up to date	1 2 3 4 5
My profile includes professional photos or branded visuals	1 2 3 4 5
My business information is consistent across major online listings	1 2 3 4 5

Section Score: ____ / 30

Quick Improvement Ideas

• Update your Google Business Profile information.

• Add a professional photo or branded image.

• Search your own name and agency to see what prospects see.

2. Review Signals

Do your reviews help prospects feel confident reaching out?

Trust Signal	Score 1-5
I have recent Google reviews	○ 1 ○ 2 ○ 3 ○ 4 ○ 5
My reviews mention helpful service, responsiveness, or clear explanations	○ 1 ○ 2 ○ 3 ○ 4 ○ 5
I have a simple process for asking happy clients for reviews	○ 1 ○ 2 ○ 3 ○ 4 ○ 5
I make it easy to leave a review with a direct link or QR code	○ 1 ○ 2 ○ 3 ○ 4 ○ 5
I respond professionally to reviews	○ 1 ○ 2 ○ 3 ○ 4 ○ 5
I avoid sharing private client, health, financial, or policy details in responses	○ 1 ○ 2 ○ 3 ○ 4 ○ 5

Section Score: ____ / 30

Helpful resource: Google Reviews for Insurance Agents

Quick Improvement Ideas

- Ask for a review after a helpful appointment or service moment.
- Create a direct Google review link or QR code.
- Respond to every review with a short, professional thank-you.

3. Professional Agent Profile

Does your profile make you look credible, human, and easy to contact?

Trust Signal	Score 1-5
I use a professional photo	1 2 3 4 5
My bio clearly explains who I help	1 2 3 4 5
My states licensed are easy to find	1 2 3 4 5
My product areas are clearly listed	1 2 3 4 5
My local service area is clear	1 2 3 4 5
My contact information is simple and visible	1 2 3 4 5
I have a clear next step, such as call, email, or schedule a meeting	1 2 3 4 5

Section Score: ____ / 35

Quick Improvement Ideas

• Rewrite your bio in plain language.

• Add who you help, where you serve, and what products you offer.

• Make the next step obvious.

4. Website Credibility

Can prospects quickly understand who you are, what you offer, and how to contact you?

Trust Signal	Score 1-5
My website clearly explains what I help with	1 2 3 4 5
My contact information is easy to find	1 2 3 4 5
My website includes my service area or states licensed	1 2 3 4 5
My website includes trust signals like reviews, experience, or affiliations	1 2 3 4 5
My calls-to-action are clear and easy to follow	1 2 3 4 5
My website works well on mobile	1 2 3 4 5
My website feels current, professional, and not abandoned	1 2 3 4 5

Section Score: ____ / 35

Quick Improvement Ideas

• Add a clear headline explaining who you help.

• Make your phone number and contact button easy to find.

• Check your website on mobile.

5. Educational Content

Are you helping prospects feel informed before they speak with you?

Trust Signal	Score 1-5
I have simple educational resources I can share with prospects	1 2 3 4 5
I explain complex topics in plain language	1 2 3 4 5
I have content for common questions, such as Medicare, ACA, life insurance, or final expense	1 2 3 4 5
I use educational content in emails, seminars, or follow-ups	1 2 3 4 5
My content positions me as helpful, not pushy	1 2 3 4 5

Section Score: ____ / 25

Quick Improvement Ideas

• Create a simple Medicare 101, Turning 65, or policy review handout.

• Save answers to common questions and reuse them as email content.

• Keep it simple. Confused prospects rarely convert.

6. Follow-Up Process

Do you respond quickly and consistently while interest is still warm?

Trust Signal	Score 1-5
I respond to new leads quickly	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I have a clear first-call process	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I use voicemail and email follow-up when prospects do not answer	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I track second and third follow-up attempts	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I use a CRM or lead tracking system	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I take notes after each conversation	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5
I only use SMS when proper consent is in place	◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5

Section Score: ____ / 35

Quick Improvement Ideas

• Create a simple 3-touch follow-up cadence.

• Use a CRM to track lead stages.

• Write voicemail and email templates ahead of time.

• Sticky notes are helpful. Sticky notes are not a business operating system.

7. Ongoing Client Service

Do clients feel supported after enrollment or policy placement?

Trust Signal	Score 1-5
I follow up after enrollment or policy delivery	1 2 3 4 5
I schedule annual reviews or renewal conversations	1 2 3 4 5
I keep notes on client needs and preferences	1 2 3 4 5
I check in during important seasonal windows, such as AEP or renewal periods	1 2 3 4 5
I ask for referrals when appropriate	1 2 3 4 5
I ask for reviews after positive service moments	1 2 3 4 5
I look for natural cross-sell opportunities based on client needs	1 2 3 4 5

Section Score: ____ / 35

Quick Improvement Ideas

- Schedule post-enrollment follow-ups.
- Build an annual review process.
- Ask for reviews after you solve a problem or provide meaningful help.
- Track cross-sell opportunities in your CRM.

Final Score

Add up each section score below.

Section	Score
Search Presence	____ / 30
Review Signals	____ / 30
Professional Agent Profile	____ / 35
Website Credibility	____ / 35
Educational Content	____ / 25
Follow-Up Process	____ / 35
Ongoing Client Service	____ / 35
Total Score	____ / 225

What Your Score Means

Score Range	Meaning
180-225	Strong trust stack. Keep maintaining and improving it.
140-179	Solid foundation with a few gaps to tighten.
100-139	Some signals are working, but prospects may still hesitate.
Under 100	Start with the basics: profile, reviews, website clarity, and follow-up.

Your Top 3 Improvement Priorities

Choose the three trust signals you want to improve first. Keep the actions small enough to finish.

Priority	What needs improvement?	Action step	Deadline
1	____________________________	____________________________	___________
2	____________________________	____________________________	___________
3	____________________________	____________________________	___________

10-Minute Action Plan

Category	Quick Action
Search Presence	Update your Google Business Profile.
Reviews	Send one review request to a happy client.
Profile	Rewrite your bio in plain language.
Website	Make your phone number easier to find.
Content	Create one simple FAQ answer.
Follow-Up	Build a 3-touch follow-up process.
Service	Schedule one annual client review.

Small improvements add up. That is the point of the trust stack.