The insurance broker *playbook*

How to become the broker ChatGPT names when a business owner asks

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01 · THE SHORT ANSWER

ChatGPT names brokers it can find clear evidence for: a stated specialism and plain, fair answers to the cover questions clients ask, including how you are paid. It checks that against the FCA Register, BIBA, the Lloyd's Market Directory, trade press and reviews. Pick one or two niches, answer their real questions on your site and make every listing match.

For founders, managing directors and heads of new business at UK commercial insurance brokers.

The operations director who opens a higher renewal now types her question into ChatGPT before she rings anyone. That first conversation used to happen on the phone or through the client's accountant. Forrester found in January 2026 that 94% of business buyers use AI in their buying process. By the time a client calls, they already have a shortlist and a view on the cover they think they need.

You answer these questions every day for clients who trust you, yet most brokerages publish almost nothing that shows it. Assistants can only recommend what they can read. A broker that places more fleet business than anyone in the region can still be missing from the three names the assistant gives, because its website promises tailored solutions for businesses of all sizes and says nothing about hauliers.

94%

of business buyers use AI in their buying process

FORRESTER, JANUARY 2026

84%

of links cited by AI tools were earned media, against 0.3% paid

MUCK RACK, MAY 2026

45%

of software buyers said citations of review sites were the most confidence-inspiring signal in an AI answer

G2, APRIL 2026

02	What your buyers ask	P3
03	Where they check you	P4
04	Where you stand	P5
05	The plan	P6
06	Questions and proof	P7
07	Read more	P8

The questions that decide *who gets the call.*

Business owners ask about their own situation at renewal, after a premium rise or after a claim, and the ones asking for a broker name a niche and often a place.

BUYER ASKS

Do I need employers' liability insurance if my only staff are two part-timers?

BUYER ASKS

How much professional indemnity insurance does a UK tech consultancy need?

BUYER ASKS

Which brokers specialise in cyber insurance for SaaS companies in the UK?

BUYER ASKS

Who are the best fleet insurance brokers for a haulage firm in the Midlands?

BUYER ASKS

Do insurance brokers have to tell me how much commission they earn?

BUYER ASKS

Is it cheaper to use a broker or buy business insurance direct?

BUYER ASKS

What does directors' and officers' insurance cover for a private company?

TRY THIS

Ask five of these in ChatGPT, Gemini, Claude, Copilot and Perplexity, each in a fresh chat. Note who is named, and who is named instead of you. Answers vary from run to run, so only count a result that repeats.

How the assistants choose

01

A stated specialism

Pages that say plainly who you insure and for what, in the words clients use. 'Fleet insurance for hauliers' is a question an assistant can match. 'All your insurance needs' is not.

02

Evidence you know the subject

Explanations of cover, exclusions and claims for that niche that go further than a brochure. Ten pages that each fully answer one client's situation beat a hundred thin product pages.

03

Named people

Directors and account executives with profiles, qualifications and sector experience, so the expertise is tied to someone real.

04

Agreement from elsewhere

The FCA Register, Companies House, BIBA, review sites, trade press and your clients' trade bodies all saying the same thing about you. Where they conflict, the assistant hedges.

05

Fair answers, not sales copy

Explaining how you are paid, and when going direct is fine, is what assistants quote. It is also what FCA rules on clear, fair communication expect.

The sources assistants *trust in your field.*

An assistant rarely names a firm on its own website's word. It looks for the same facts in places that have checked you independently. These are the ones that matter most for insurance brokers.

SOURCE	WHY IT COUNTS	WHAT TO DO
FCA Register	It records your firm name, trading names, address, permissions and appointed representative status.	Check it matches your website exactly, including every trading name.
Companies House	It holds your registered name and directors, and buyers and assistants need to connect that legal name to the brand they know.	Make sure the registered name is easy to connect to the name clients know.
BIBA Find Insurance	It is a phone service and online search by type of insurance, with specialist directories such as cyber.	Confirm your membership is current and your specialisms are recorded.
Lloyd's Market Directory	It lists registered brokers, searchable by class and sub-class of business.	Set your classes of business to reflect your real specialisms.
Insurance Times, Insurance Age and Post	Assistants trust what others say about you more than what you say about yourself.	Offer regular comment on your niche, and enter niche-specific awards.
Your clients' trade press and bodies	For a specialist, articles and talks in care, haulage or tech titles are often worth more than insurance press.	Write or speak where your niche's own buyers read and meet.
Google, Trustpilot or Feefo reviews	Review citations are one of the signals buyers trust most inside an AI answer.	Ask clients for reviews that mention the niche and the outcome.

Common mistakes

Looking like a generalist

A broker that writes most of its book for manufacturers and logistics firms, but leads with 'commercial insurance across the North West', gives assistants nothing to match. Make the specialisms you already have visible.

Volume without depth

A hundred interchangeable product pages of three paragraphs each give an assistant nothing worth quoting. Ten pages that each fully answer one client's situation will do far more.

A trail of old names

Acquisitions, trading names, appointed representative arrangements and old addresses leave slightly different descriptions everywhere. Decide how you want to be described and make the group site and every listing match.

Assuming ads buy a place in the answer

ChatGPT has shown labelled ads to UK users on its Free and Go plans since 11 August 2026, but OpenAI says ads do not change the answer. Being named in it is still earned.

Ten questions. *Be honest.*

01	Does your website lead with one or two named specialisms, in the words clients use, rather than 'commercial insurance for all businesses'?	☐ Yes	☐ No
02	Do your FCA Register entry, Companies House record, BIBA and Lloyd's listings, Google Business Profile and website agree on your name, trading names and address?	☐ Yes	☐ No
03	Is your website organised by client type rather than by product?	☐ Yes	☐ No
04	Does each specialism have a main page plus several pages that each answer one client question in full?	☐ Yes	☐ No
05	Do your specialism pages name the account executives who handle that book, with qualifications and years in the sector?	☐ Yes	☐ No
06	Is there a plain page explaining whether you are paid by commission, fee or both, and how a commercial client can ask for the figures?	☐ Yes	☐ No
07	Does your site say honestly when going direct is fine for a client?	☐ Yes	☐ No
08	Have you published anonymised examples of claims you have handled, with permission?	☐ Yes	☐ No
09	Does every guide carry a 'last reviewed' date, and has anything on pricing, capacity or regulation been revisited in the past year?	☐ Yes	☐ No
10	Have you been quoted in insurance trade press or your clients' trade press in the past three months?	☐ Yes	☐ No

> Fewer than seven yeses means business owners asking an assistant about your niche are probably being given other brokers' names.

What to do this month, *and next.*

This month

01 Check that your FCA Register entry, Companies House record, BIBA and Lloyd's listings, Google Business Profile and website agree on your name, trading names, address and what you do.

02 Pick the one or two client types where you have the deepest book and the best stories, and agree internally that these lead the website.

03 Publish one plain page on how you are paid: commission, fees, and how a commercial client can ask for the commission figure under ICOBS 4.4.

04 Write the first three question pages, taking questions your account executives answer every week in that niche, each with a named author and a review date.

05 Ask clients in your niche for a short review that says what you did, after each of the next few renewals or settled claims.

The next ninety days

01 Build a full cluster for your lead specialism: a main page that says who you insure and how, names the covers and common gaps, introduces the team and answers six to eight questions.

02 Add two or three anonymised examples of problems you have solved or claims you have handled, with permission.

03 Write a fair comparison of broker against direct for your niche, including when going direct is fine.

04 Start one relevant article or comment a month in insurance trade press or your clients' trade press, and keep it going for a year.

05 Check your structured data describes you accurately as an insurance broker, with location and people, and ask your compliance lead to review any page that makes product or price claims.

How to tell it is working

- Keep a fixed list of 20 to 50 questions your best clients would ask, including some that ask for a broker by niche and region.
- Record whether you are named, who is named instead and how you are described.
- Run each several times a month in ChatGPT, Copilot, Gemini and Google in a clean session, and count a win only when it repeats.
- Log enquiries that mention an assistant, which are the commercial signal.

Straight answers.

Do insurance brokers have to tell me how much commission they earn?

For a commercial customer, yes, if you ask. ICOBS 4.4 says an intermediary must, on a commercial customer's request, promptly disclose the commission it and any associate receive, in cash terms and in writing. Every customer must also be told the nature of the broker's remuneration before the contract is concluded, and the amount of any fee.

How do we compete with comparison sites and direct insurers?

By answering the questions they cannot. Comparison sites handle simple, standard risks well and struggle with anything that needs judgement: contract wording, unusual exposures, a claim that goes wrong. When an assistant answers a complicated question, it needs a specialist to point to, and your pages should make you that specialist.

Does publishing this kind of content cause problems with the FCA?

It should not. Educational content that is clear, fair and balanced sits comfortably with ICOBS 2.2, which says information a firm communicates must be clear, fair and not misleading. Where a page makes product or price claims, or could be read as a promotion, run it past your compliance lead before it goes live.

We are part of a larger group. Does that help or hurt?

It can do both. A group name brings standing, but it confuses assistants if your trading name, the group brand and your appointed representative status are described differently in different places. Decide how you want to be described, say it clearly on your own site, and make the group site and your listings match.

TCC

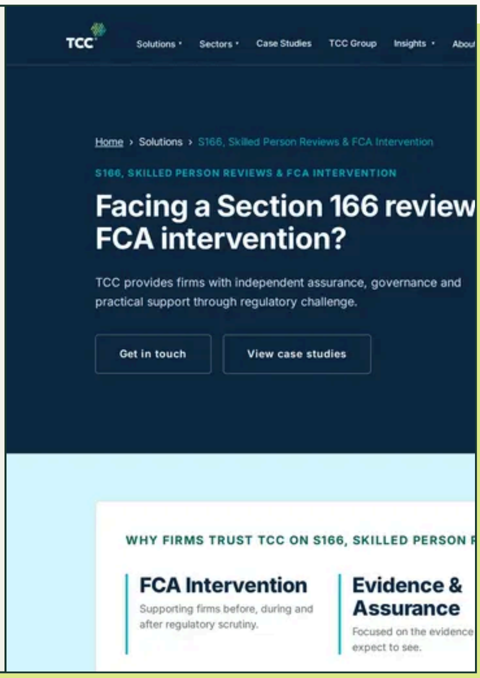
TCC Group advises regulated financial services firms and is not a broker, but it had the problem this playbook describes: AI rated it highly where it knew it, yet named other firms on Consumer Duty and Section 166.

1 week

to a plan TCC's own team built the new site from

PROBLEM	AI rated TCC highly where it knew it, but on Consumer Duty and Section 166 it named other firms.
WHAT WE DID	A one-week Paid Discovery: 36 recorded AI answers, 624 pages reviewed and a blueprint for the new site.
RESULT	TCC's own team built the new tcc.group to the plan.

READ THE CASE STUDY ↗



07 · READ MORE

The full guides, *free and dated.*

Why does ChatGPT recommend other insurance brokers and not us? ↗

Should our content answer the questions our customers actually ask? ↗

Why does ChatGPT describe my firm wrongly, and how do I fix it? ↗

Do we need schema markup for AI assistants to understand our site? ↗

Does ChatGPT trust press coverage more than our website or our ads? ↗

How does a financial planning firm get named when clients ask ChatGPT? ↗

SOURCES

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Want to know where you stand?

A free Growth Review is thirty minutes with a founder. We check what Google and the AI assistants say about your firm and two competitors, and send three fixes in writing.

Book a Growth Review ↗

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