

Is elmoinsurance.com legit? TrustSniffer's high-trust assessment: 100/100

elmoinsurance.com

Verdict

100

OUT OF 100

HIGH TRUST

elmoinsurance.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-20 by automated analysis. Classification confidence 55%.

What this site appears to be

Official-looking insurance company site (Elmo Insurance) describing products, claims, financial statements, regulatory registration in Malta, contact details and careers. Presents standard corporate content and online service entry points (quote, renew, buy) with no visible phishing or crypto investment signals.

Evidence status and limitations

Evidence completeness: UNKNOWN

- The real-world operator identity was not independently verified.
- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	17 years old Registered history	CLEAR
Web archive	Archived since 2011 Public history exists	CLEAR
Certificate	Encrypted connection Issued by YR1	NOTED

The page as captured

<https://www.elmoinsurance.com/>



What elmoinsurance.com served when TrustSniffer captured it on 2026-08-20. The page may look different now.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 2011.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

Elmo Insurance is a corporate insurance website presenting motor, home, health, travel, boat, cargo, construction, commercial vehicle, industrial, and small-business insurance products, together with claims support, branch information, quotations, online purchase, and renewal services. Its apparent business model is the provision of general insurance in exchange for premiums and related service fees.

Scam/Impersonation Risk

No contradictions were observed. The site presents a coherent insurance-company profile across its homepage and corporate content, with standard insurance products, claims procedures, branch contacts, careers information, and customer-service functions rather than phishing, cryptocurrency, or investment mechanisms. Page analysis found no apparent brand-impersonation indicators, hidden forms, cloaking, wallet activity, or malicious submission behavior. Some behavioral telemetry recorded external requests and post-interaction page changes, but these were not accompanied by sensitive hidden forms, credential exfiltration, or other abuse patterns. The available evidence therefore supports an apparently legitimate, low-risk presentation, while not independently proving the real-world operator's identity.

EVIDENCE

- The homepage identifies “Elmo Insurance” and provides standard insurance navigation, including claims, contact, quotation, purchase, and renewal functions.
- The About, governance, and careers pages present a consistent corporate insurance profile, including directors, management, financial statements, solvency information, and employment content.
- External reputation checks recorded 0 malicious detections, 0 suspicious detections, 0 abuse reports, and no blacklist or phishing result.
- The domain was registered on 2009-06-24 and is approximately 17.16 years old.

Regulatory Verification Notes

The legal and corporate content identifies Elmo Insurance Limited and includes a statement concerning regulatory registration in Malta, alongside annual financial statements, a Solvency and Financial Condition Report, complaints procedures, and intermediary information. These disclosures are materially stronger than a generic commercial landing page, but the available evidence does not independently verify the operator identity or establish a confirmed license number or registry result. The registration details therefore remain a verification point rather than evidence of a contradiction. The absence of a matching third-party broker record is a neutral reputational signal, not a regulatory determination.

EVIDENCE

- The About and governance pages name Elmo Insurance Limited and provide board, management, financial-statement, and solvency-report sections.
- The contact and complaints pages provide head-office, branch, intermediary, feedback, and complaints pathways.
- The site's hosting resolved to AS16509, Amazon-02 — Amazon.com, Inc., US.
- The site's TLS certificate is issued by YR1, uses DV validation, and is valid through 2026-10-28.

What to Verify Next

Before credential or payment interactions, an organization should independently confirm the legal identity of Elmo Insurance Limited and the stated Maltese regulatory registration through the relevant official registry. It should also compare the organization's independently sourced contact details with those presented on the contact and complaints pages, review the applicable policy wording and claims terms, and use payment methods that provide appropriate consumer protection. Any account or payment workflow should be limited to the organization's confirmed official channels.

EVIDENCE

- The About and regulatory-content pages provide the identity and registration claims that require confirmation against an official registry.
- The contact, branch, and complaints pages provide the channels whose authenticity should be checked through an independent route.
- The quote, purchase, and renewal functions identify the transaction areas where policy terms and payment protections should be reviewed.

Summary Verdict

Available evidence is consistent with an established, apparently legitimate website and supports a high-trust, low-risk posture. No scam, phishing, impersonation, or identity-conflict indicators were identified, although the real-world operator identity remains independently unverified.

Infrastructure Integrity

The website is protected by Cloudflare CDN/WAF infrastructure, with the observed edge address hosted on AS16509, Amazon-02 — Amazon.com, Inc.; the origin server was not observable in the analysis. This protective architecture reduces direct exposure of the origin and is a mitigating security signal, but it is not proof of organizational legitimacy.

Closing Assessment

The site is suitable for ordinary consideration, subject to independent confirmation of the merchant identity, applicable policy terms, and payment protections before credentials or funds are submitted.

Written analysis generated 2026-08-20 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of elmoinsurance.com.

- The request stayed on elmoinsurance.com. It was not redirected to another domain. CLEAR
- Registration is published under GoDaddy.com, LLC. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2029-06-24. CLEAR
- The earliest public archive of this site is from 2011-01-28. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	GoDaddy.com, LLC
Hosting	AMAZON-02 - Amazon.com, Inc., US

Country	US
Server IP	108.128.231.172
Name servers	JANET.NS.CLOUDFLARE.COM, STERLING.NS.CLOUDFLARE.COM
SSL issuer	YR1
SSL expiry	2026-10-28
Domain age	17.16 years (continuous registration)
Domain expiry	2029-06-24
Archive first seen	2011-01-28
Archive snapshots	Not counted (archive lookup incomplete)
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about elmoinurance.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/elmoinurance.com> · assessed 2026-08-20