

Is monarchinsurance.co.ke legit? TrustSniffer's high-trust assessment: 90/100

monarchinsurance.co.ke

Verdict

90

OUT OF 100

HIGH TRUST

monarchinsurance.co.ke appears legitimate.

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

Not Scam

Low Risk

Assessed 2026-07-31 by automated analysis. Classification confidence 70%.

What this site appears to be

Homepage for The Monarch Insurance Company, a stated Kenyan composite insurer offering life, general, motor, commercial, liability, marine, and other insurance products. The page provides quote and payment pathways, claims and account services, telephone support, a physical Nairobi address, testimonials, and company background information.

Evidence status and limitations

Evidence completeness:

UNKNOWN

- 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	14 years old Registered history	CLEAR
Web archive	Archived since 2012 85 snapshots	CLEAR
Certificate	Encrypted connection Issued by YR2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 2012.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is the online service platform of The Monarch Insurance Company, presenting life and general insurance products for individuals, businesses, and institutions, together with quotation, policy-payment, claims, account, and intermediary services.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing indicators, or malicious reputation findings were observed. The stated Kenyan insurance identity aligns with the site's content and long-standing domain provenance, while stable browser testing found no cloaking, hidden forms, credential diversion, suspicious scripts, or other abuse mechanics. Historical records do not establish substantive early-page content, but they show no suspicious repurposing or semantic conflict with the current insurance business.

- The homepage consistently identifies the business as The Monarch Insurance Company and presents an established insurance-company operating model.
- The domain was registered in 2012 and is approximately 14.36 years old; registration is through LIQUID TELECOM KENYA LTD and currently expires on 23 March 2027.
- The domain has 85 archive snapshots spanning 11 May 2012 to 19 May 2026, covering 15 tracked years without detected suspicious repurposing.
- External reputation checks found 0 malicious and 0 suspicious detections, no search-engine security warning, no reported IP abuse, and placement within the global top one million websites.

Regulatory Verification Notes

The homepage supplies a coherent legal identity, a physical Nairobi address, telephone support, and a stated operating history of more than 45 years. It does not visibly provide an insurance licence number or identify the applicable supervisory authority in the supplied page content; this is a limited disclosure gap requiring registry confirmation, not evidence of fraud or impersonation. No matching third-party broker profile was identified, but that result is neither a licensing determination nor an adverse finding.

- The homepage describes the company as a Kenyan composite insurer and publishes business-address and telephone details alongside claims and customer-support functions.
- The homepage's insurance catalogue includes life, accident, bond, engineering, fire, liability, marine, motor, theft, and commercial covers.
- The hosting infrastructure is served from AS37684 (Angani Limited, Kenya).

- The site's transport encryption uses a valid DV TLS certificate issued by YR2, valid until 9 September 2026.

What to Verify Next

Before establishing a material insurance relationship, the company's current authorization and approved business classes should be confirmed directly in the relevant Kenyan insurance registry. Policy quotations should be reconciled with formal policy documents, exclusions, premiums, claims procedures, and the named payment beneficiary. Official contact channels and the Nairobi premises may also be corroborated through an independent offline source.

- The homepage provides direct pathways for quotations, billing and payments, claims, account services, and an intermediary portal.
- The homepage offers telephone assistance, a Nairobi location, and an insurance-purchase pathway through WhatsApp, providing several independently cross-checkable service channels.

Summary Verdict

The website is a legitimate, established, and trustworthy insurance-service presence. Its coherent institutional identity, mature provenance, clean security reputation, and stable observed behaviour support normal interaction, including account login and standard use.

Infrastructure Integrity

The site resolves directly to a single likely origin in Kenya and does not use a detected CDN or WAF. This is a conventional direct-hosting arrangement rather than proof of legitimacy; the identified infrastructure is resolved, stable, and not associated with confirmed abuse in the supplied evidence.

Closing Assessment

Prospective customers may use the website normally, while applying standard financial-services due diligence before purchasing or paying for a policy.

Written analysis generated 2026-07-31 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	50%

- 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 monarchinsurance.co.ke.

- The request stayed on monarchinsurance.co.ke. It was not redirected to another domain. CLEAR

- Registration is published under LIQUID TELECOM KENYA LTD. CLEAR
- DNS for this domain is served by 25.17, across 4 name servers. NOTED
- The registration is paid up to 2027-03-23. NOTED
- The earliest public archive of this site is from 2012-05-11. CLEAR
- It is hosted on Angani Limited, from a server in KE. NOTED

Domain intelligence

Registrar	LIQUID TELECOM KENYA LTD
Hosting	Angani Limited - Angani Limited, KE
Country	KE
Server IP	62.12.117.31
Name servers	ns2.monarchinsurance.co.ke199.192.25.17, ns1.monarchinsurance.co.ke199.192.25.17, ns2.hosting.liquidtelecom.co.ke, ns1.hosting.liquidtelecom.co.ke
SSL issuer	YR2
SSL expiry	2026-09-09
Domain age	14.4 years
Domain expiry	2027-03-23
Archive first seen	2012-05-11
Archive snapshots	85
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 monarchinsurance.co.ke 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.