Insurance Broker Website Development

Requirements Brief & Proposal

Prepared by: Zoocora **Date:** January 2026 **Valid for:** 30 days from issue

---

Executive Summary

Your website is often the first interaction potential clients have with your brokerage. In today's digital landscape, a professional, compliant, and conversion-focused website is essential for building trust, generating leads, and growing your business.

This proposal outlines the requirements for a modern insurance broker website that:

- Meets all FSCA regulatory and FAIS disclosure requirements
- Converts visitors into qualified leads
- Builds credibility and trust with prospective clients
- Works seamlessly on mobile devices
- Positions your brokerage as a professional, trustworthy partner

---

The Digital Landscape

How Clients Find Brokers Today

Understanding how potential clients search for insurance services helps inform your digital strategy:

Consumer Behaviour	Source
97% use online search to find local service providers	HubSpot Marketing Statistics 2025
84% consider a business more credible with a professional website	Network Solutions SMB Report
75% form credibility judgements based on website design	Stanford Web Credibility Research
70%+ of web traffic now comes from mobile devices	Industry benchmark data

The Opportunity

Insurance brokerages investing in professional websites typically see:

- Improved lead quality through targeted content
- Reduced time spent on basic enquiries (FAQs, disclosure documents)
- Stronger first impressions with prospective clients
- Clear regulatory compliance with FSCA requirements

Compliance Considerations

Your website serves as a key disclosure platform under FAIS. A well-structured site ensures your FSP credentials, complaints procedures, and required disclosures are accessible and compliant.

Discovery Questionnaire

Please complete the following to help us understand your needs and create a website that truly represents your brand.

Brand & Identity

Question	Your Response
Company/trading name	
FSP licence number	
Licence categories (e.g., Cat I, II)	
Key Individual name(s)	
Year established	
Tagline/slogan (if any)	

Brand Assets Required:

- ☐ Logo files (SVG and PNG formats preferred)
- ☐ Brand guidelines document (if available)
- ☐ Preferred colour palette
- ☐ Existing fonts/typography preferences

Design Preferences

Please provide 3-5 websites you admire (insurance or otherwise). For each, note what you like about them:

Website URL	What you like about it
1.	
2.	
3.	
4.	
5.	

Design Direction:

- ☐ Modern & minimal
- ☐ Corporate & professional
- ☐ Warm & approachable
- ☐ Bold & distinctive
- ☐ Other: _____

Content & Imagery

Content Item	Available?	Notes
Company history/story	Yes / No / Needs writing	
Team member bios	Yes / No / Needs writing	
Product/service descriptions	Yes / No / Needs writing	

Client testimonials	Yes / No / Need to collect	
Team photographs	Yes / No / Need photography	
Office/premises photos	Yes / No / Need photography	
Existing marketing copy	Yes / No	

Imagery Preferences:

- ☐ Use existing photography
- ☐ Stock imagery acceptable
- ☐ Professional photography required
- ☐ Mixture of above

Target Audience

Who are your primary clients? *(tick all that apply)*

- ☐ Individuals/families (personal lines)
- ☐ Small businesses (SMEs)
- ☐ Medium to large corporates
- ☐ Specific industries: _____
- ☐ High-net-worth individuals

Competitive Landscape

Competitor	What you like	What you'd do differently
1.		
2.		
3.		

Unique Selling Points

What makes your brokerage different? *(list 3-5 key differentiators)*

1.
2.
3.
4.
5.

Regulatory Compliance Requirements

Your website must comply with South African financial services regulations. We ensure all sites include:

FSCA/FSP Requirements

- ☐ FSP licence number prominently displayed
- ☐ Licence category and authorised products listed

- ☐ Key Individual details
- ☐ Registered company name and registration number
- ☐ Physical address and contact details

FAIS Act Disclosures

- ☐ Product provider relationships
- ☐ Commission and fee structures
- ☐ Conflict of interest policy
- ☐ Complaints procedure
- ☐ Professional indemnity insurance confirmation

Treat Customers Fairly (TCF)

- ☐ Clear, plain-language product information
- ☐ Transparent pricing and terms
- ☐ Accessible complaints process
- ☐ Fair treatment commitment statement

POPIA Compliance

- ☐ Privacy policy page
- ☐ Cookie consent mechanism
- ☐ Data collection disclosures on forms
- ☐ Opt-in/opt-out mechanisms

Core Website Features

Essential Package

Page/Feature	Description
Homepage	Professional hero section, value proposition, trust signals (FSP credentials, years in business), featured products, client testimonials, clear calls-to-action
About Us	Company story, mission/values, team profiles with photos, FSP credentials, company timeline/milestones
Products/Services	Clear categorisation of insurance offerings (e.g., personal, commercial, life), product benefits, coverage highlights
Contact	Multiple contact methods (phone, email, WhatsApp), office location(s) with map, contact form with validation, business hours
Quote Request	Streamlined lead capture form, mobile-optimised, minimal required fields, instant confirmation
FAIS Disclosure	Full regulatory disclosure page, complaints procedure, conflict of interest policy
Privacy Policy	POPIA-compliant privacy notice
Terms & Conditions	Website terms of use

Technical Specifications

Specification	Standard
Mobile responsive	Fully responsive across all devices
Page load speed	Under 3 seconds
SEO optimisation	Meta tags, structured data, sitemap
Security	HTTPS/SSL certificate
Analytics	Google Analytics integration
Accessibility	WCAG 2.1 AA compliant
Browser support	Chrome, Firefox, Safari, Edge (latest 2 versions)

Recommended Enhancements

Optional features to enhance lead generation and user experience:

Enhancement	Benefit
Live Chat	Instant visitor engagement, increased conversions
Coverage Calculator	Interactive tool to help visitors understand their needs
Blog/News Section	SEO value, thought leadership, client education
FAQ Accordion	Reduces support queries, improves user experience
Testimonials Carousel	Social proof, builds trust
Partner/Insurer Logos	Credibility through association
Callback Request	Alternative to forms for phone-preferring visitors
WhatsApp Integration	Direct messaging for mobile users

Indicative Pricing

Package	Scope	Investment
Essential	5-6 pages, contact form, mobile responsive, basic SEO	R25,000 - R45,000
Professional	8-10 pages, quote forms, live chat, blog, enhanced SEO	R50,000 - R80,000
Premium	Full feature set, calculators, CRM integration, custom animations	R90,000 - R150,000

Ongoing Services

Service	Monthly Investment
Hosting & maintenance	R1,500 - R2,500

Content updates (4 hours)	R2,000 - R3,000
Full support package	R3,500 - R5,000

All prices exclude VAT. Final pricing confirmed after discovery session.

Project Timeline

Phase	Duration	Activities
Discovery & Planning	Week 1-2	Questionnaire review, stakeholder meeting, sitemap, content audit
Design	Week 3-4	Wireframes, design concepts, revisions, approval
Development	Week 5-8	Build, integrations, content population, internal testing
Review & Refinement	Week 9	Client review, feedback incorporation, final adjustments
Launch	Week 10	Final testing, deployment, training, handover
Post-Launch	Ongoing	Support, monitoring, optimisation

What We Need From You

Checklist of items required to begin the project:

Essential (Required to Start)

- ☐ Completed discovery questionnaire (above)
- ☐ Logo files (SVG preferred, PNG acceptable)
- ☐ FSP licence details and Key Individual information
- ☐ Contact details (phone, email, address)
- ☐ 3-5 inspiration websites

Content (Required for Development)

- ☐ Company description/history
- ☐ Team member names, titles, and bios
- ☐ Product/service descriptions
- ☐ Testimonials with client names (or anonymous if preferred)
- ☐ Office address(es) for map integration

Optional (Enhances Quality)

- ☐ Brand guidelines document
- ☐ Professional team photographs
- ☐ Existing marketing materials
- ☐ Social media account links
- ☐ Competitor websites for reference

Our Commitment to You

Satisfaction Guarantee

We stand behind our work:

- **Milestone-based payments** - You only pay for work you've reviewed and approved
- **Unlimited design revisions** - Within the design phase, we refine until you're satisfied
- **No surprises** - Final pricing confirmed before any work begins
- **Transparent process** - Regular updates and clear communication throughout

Payment Structure

Milestone	Percentage	What You Approve
Deposit	50%	Project kick-off
Design approval	30%	Final design concepts
Launch	20%	Completed website

You review and approve each phase before the next payment is due.

What's Included

- Responsive website design and development
- Content population (client-provided content)
- Basic SEO setup (meta tags, sitemap, structured data)
- Google Analytics integration
- 30 days post-launch support
- Training session for content updates
- SSL certificate setup

What's Not Included

- Professional photography (can be arranged separately)
- Copywriting services (can be quoted separately)
- Ongoing hosting after first year
- Third-party subscription costs (live chat, email marketing, etc.)

How to Proceed

Getting started is straightforward:

Step	Action	Outcome
1	**Reply to this proposal**	Confirm your interest and ask any questions
2	**Complete the questionnaire**	Share your brand details and preferences
3	**Discovery call** (30 mins)	We discuss your goals and confirm scope
4	**Receive final quote**	Detailed pricing based on your requirements
5	**Approve & deposit**	Project begins within 5 business days

Ready to Start?

Simply reply to this proposal or contact us directly:

Zoocora Email: makhunga@zoocora.co.za Phone: +27 71 198 5248

We typically respond within one business day.

Early Decision Benefit

Projects confirmed within 14 days of this proposal include:

- **Priority scheduling** - Start within 5 business days of deposit
- **Locked-in pricing** - Protected from any rate adjustments

This proposal is valid for 30 days from date of issue.

Why Zoocora?

We specialise in websites for the financial services sector:

- **Regulatory understanding** - We know FSCA, FAIS, and TCF requirements
- **Industry focus** - We understand how insurance brokerages operate
- **Modern technology** - Built on proven frameworks that perform and scale
- **Local expertise** - South African company, South African context

---

Appendix: Regulatory Reference

Key Legislation

Regulation	Relevance
FAIS Act (2002)	Governs financial advice and intermediary services
FSCA Regulations	Licensing and conduct requirements
POPIA (2013)	Personal information protection
TCF Framework	Customer treatment standards

Useful Links

- [FSCA Official Website](#)
- [FAIS Act Full Text](#)
- [FSP Licence Verification](#)

Document prepared by Zoocora | January 2026