

# COMPREHENSIVE INSURANCE TOP PLAYER ANALYSIS AND WINNERS WRITING PROCESS

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**Business Type:** Insurance brokerage

**Business Objective:** Upsell existing clients (20%)

**Funnel:** Mail sequence

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## 1. Who am I talking to?

- a. 27–49 years old
- b. Male & Female (slight male skew if you're in car-heavy regions)
- c. Income Level €1,500–€3,500/month (price-conscious but not cheap)
- d. Region Urban and suburban zones in Slovakia
- e. 50% single, 50% small family
- f. Protection-minded, might have kids in the backseat
- g. Employed full-time, regular working class
- h. They drive that car daily
- i. They don't have other insurance than PZP
- j. 3–8 years old compact and mid-size sedans, hatchbacks, or small SUVs
  - i. €7,000–€25,000 (brand new or expensive used)
  - ii. A car becomes the main topic in their family every 3-5 years; they see it as an important matter/a need for proper money management.
- k. *You're talking to a 35-year-old office worker Karl with a 6-year-old VW Golf, who drives 12km to work daily, has two kids, makes €2,300/month, and just wants to protect the car without overpaying. They've only ever bought basic liability—but they've been thinking, 'what if something actually happens to me?' They do not wanna be pushed. They wanna be protected.*

## 2. Where are they now?

### a. Current state

#### i. Current Thinking

1. They don't see beyond compulsory insurance, and they don't know how much it will really cost them.
  - a. No insurance jargon. They don't understand "deductibles," "collision damage waivers," or "third-party fire & theft." Keep it street-level.
  - b. Doesn't fully understand what they're covered for. Thinks, "I just need the cheapest option"
2. A sense of status, a higher position in the hierarchy of motorists (has a nice new car/has an expensive nice car/has a reliable car).
3. They are satisfied that they've secured a good PZP
  - a. **Need a reason to spend more**

#### ii. Believes

1. They think they're saving money with basic coverage, but deep down, they know they're playing roulette.
2. They suppress the need to buy insurance/more protection because they think they will overpay for it.
3. They believe that the upgraded policy is a waste of money
4. They want to know they won't be the dumbass who cheaped out and paid the price later.

#### iii. Pain Points

1. "If I crash this car, I can't afford to fix or replace it myself"
2. The car represents significant value (a large part of their assets/it simply costs a lot)
3. Without the car they couldn't get anywhere, they life would be stuck

#### iv. Fears:

1. Fear that in a tight parking lot someone will crash into their car or that they might hit something, that their car will be damaged in the city when it's not in a garage, or that a storm could wreck their car outdoors.

2. Subconscious fear/stress. When your car lets you down, it's unpleasant, it catches you off guard, and you don't know how to handle it properly so you don't lose your investment.
  3. They are not the only ones driving the car (spouse, children, parents, etc. also drive it).
- v. **Objections:**
1. They feel they can cover it out of pocket (if a rock hits my windshield, I'll fix it myself, but they have no idea how much it costs, and they're not considering more serious cases).
  2. They lie to themselves: What is a chance of it happening to me
  3. They think they don't need it (I'm a good driver, nothing like that will happen to me).
- vi. *They're just waiting for someone to grab them by the collar and say: "Let's do this right. It's cheaper than you think. It's smarter than you realized. And it'll protect you when it actually matters. **Show them side-by-side visual comparison and use future pacing. Make it brain-dead simple.**"*
- vii. **Awareness**
1. They know that their valuable asset isn't covered, but they don't realize how bad it can get if something happens. They do not know fully about the solution benefits
- viii. **Sophistication**
1. Level 5 (identity + experience + niche down)
- ix. **Levels**
1. **Desire** - muffled
  2. **Belief in idea** - low
  3. **Trust in the person** - medium-high
- x. **P/S/P**
1. **Problem:** Lack of coverage/security for a valuable asset. An unpredictable event damages the car, and they must either repair it or buy a new one (figuring out where to get the money, especially after spending most on the purchase or because it's expensive, so repairs are also costly). They can't drive a damaged car = inability to drive and having a car "fixed" with tape ruins their status.

2. **Solution:** Comprehensive insurance (KASKO) or selected coverage, all with assistance services.
3. **Product:** Insia car insurance against theft, vandalism, natural disasters, and accidents, with support from our broker.

## b. Dream state

- i. They want to protect their car without spending a fortune.
- ii. They want to feel responsible.
  1. A sense for themselves/their surroundings that they are covered and can drive safely on the roads
  2. They “found a way to get full coverage without breaking the bank.”
- iii. They want to avoid regret.
- iv. They want to feel smart, secure, and like they’ve got everything handled = **STABILITY**
- v. They want peace of mind when they park in sketchy areas, when their partner borrows the car, or when they drive long distances with the kids in the back.
- vi. Security of their investment
  1. When something happens to the investment, it returns to its original state/improvement (like washing gloves) - **Status of always having a nice/good car**
  2. If something completely goes wrong with the investment, they won’t lose the money/they have enough for another one/their money won’t go to waste (like a glove warranty)
  3. People subconsciously want to invest in a way that only brings profit and no loss; this opens up new possibilities for them (more expensive/better car)
- vii. No fear/problem that if something happens, they’re on their own, whether financially or in terms of advice
  1. **The ability not to save money for potential protection (vacation, etc.)**

## 3. What do I want them to do?

- a. I want them to upgrade from basic (mandatory) liability insurance to comprehensive coverage through our broker.
- b. Way to achieve it:
  - i. Stop the scroll
  - ii. Read - Change the believes by hitting every common angle by 3 emails

- iii. Visit the page
- iv. Confirm that that what they are considering buying/What I explained in the mails is truth
- v. Buy

## 4. What do I need them to experience in order to get there

### 1. Realize They're Not Actually Protected Right Now

Break their illusion of safety.

- Make them **feel the hole** in their current coverage.
  - Show them: liability covers *others*, not *them*.
- Help them picture that moment of saying “I thought I was covered...” too late.

🎯 This triggers *fear of regret*.  
Not panic. But that gut “uh-oh” moment.

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### 2. Discover That Comprehensive Is Smarter Than They Thought

Kill their assumptions about price, value, and need.

- Show how little the monthly difference really is.
- Make it clear this isn't luxury—it's **basic peace of mind**.
- Frame it as what smart, responsible people do when they actually understand the risk.

🎯 This flips the mental switch from “I can't afford it” → “I can't afford not to.”

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### 3. Experience a Sense of Relief + Control

You want to remove friction and decision fatigue.

- It should feel *easy* to upgrade.
- Like they're saying “yes” to a clean future.
- No paperwork. No confusing language. Just check the box and move on.

🎯 This makes them feel like they're **handling life like a pro**. And that feels good.

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#### 4. Visualize the Before/After Comparison

People don't just want words. They want to **see it**.

- Side-by-side comparisons (price, protection)
- Real-world examples: "Covered vs. Not Covered"
- A short visual of what happens *with* and *without* the upgrade

🎯 This builds clarity. And clarity = conversion.

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#### 5. Feel Like They're Not the Only One Doing This

Social proof sells. No one wants to be the idiot with the bare-minimum plan when everyone else is upgrading.

- "Most of our clients add this within their first year."
- "43% of clients upgraded after reading this exact email."
- "Your neighbor with the same car? Fully covered. Are you?"

🎯 Creates FOMO + safety in numbers.

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#### 6. Feel Like You're On Their Side

They need to feel **helped**, not **sold**.

- Use calm, clear, confident tone—like a friend who's done this before.
- A broker who's not just making a sale—but *protecting their future self*.
- You're not pushing them—you're pulling them out of a blind spot.

🎯 This builds trust. Trust creates action.

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## 7. Feel Urgency With Dignity

They need a reason to move now without feeling manipulated.

- Tie it to policy timing (upgrade only valid before X date)
- Offer a free review, small reward, or special rate for acting this week
  - Let them know: once it renews, that window closes

🎯 This creates momentum. Pressure without being pushy.

# MAIL 1:

SL Pivotal thing every driver needs to now  
Hi [Customer's Name],

Your Car is one of your most valuable assets, and protecting it is a smart move.

That's why you've chosen our third-party insurance—because you understand the importance of safeguarding what matters.

And we want to...

**Thank you for ensuring everyone else who comes your way.**

Yea, You read it right.

It might sound strange, but that's exactly what third-party insurance does.

Third-party insurance steps in:

Paying compensation after an accident...

Covering injury...

...And sometimes in even those unexpected encounters with wildlife.

But not in protecting you!

You see, It's there to cover the costs incurred on the properties or health of others...

...saving you from having to spend a fortune on those repairs.

In other words, your third-party insurance protects others—**often at your expense.**

It's a paradox, isn't it?

**You're paying to repair others' vehicles, but who's protecting yours?"**

Obviously, third-party insurance helps, *when someone else is at fault...*

...But what about other scenarios?

Here's the truth, [Customer's Name]: third-party insurance leaves gaps—gaps that could cost you hundreds, even THOUSANDS, out of pocket."

It's designed to cover the basics, but it won't help you with damages to your vehicle. If you count on third party insurance only, you will not ever have your car truly protected

That's why we believe in filling these gaps and want you to have protection that doesn't just cover other drivers—it covers you too.

So in the coming days, we'll reveal exactly **what these gaps are, how to fill them** with minimal stress and **provide the protection** you didn't even realize you were missing."

Until then, drive safe and remember—we're here to protect what matters most to you.

PS. If you already have comprehensive insurance, [click here](#)

## MAIL 2:

Is Your Car Really Safe When You Leave It?

Every responsible driver and financially savvy policyholder answers this one crucial question that often goes unasked to avoid costly car repairs

If you are the owner of a car...

Park in a busy area...

Or leave your car un-garaged...

...you should be among the first to have this question answered

And this question is:

**Is your car really safe when it's parked?**

Most drivers count here on their basic third-party insurance to keep them covered,

And believe that it's "enough" to protect their car and their investment.

And for the most part it's served you well so far [clients name]

But a third party helps only when the perpetrator of the accident is known, otherwise it is useless.

So now think about what you would do in a situation where third-party insurance simply wouldn't help, where the perpetrator is not known.

Situation where You return to your car, parked in front of your home, only to find deep scratches along the side or shattered windows—courtesy of a random act of vandalism.

Or worse, an empty parking space, only an oil stain left behind, because of car theft. Now, you're not just dealing with damage—you're dealing with the loss of your entire vehicle.

Even in a seemingly safe parking lot, like at your favorite shopping center, a careless driver could ding your car's door and drive off, leaving you with serious damage.

Now, I must warn you.

The goal isn't just to picture your damaged car itself

Instead...

Think of the inconvenience and expense you will have to handle yourself!

Caught off guard, you're staring at a bill for **€600** to repaint, **€2,000** to replace a damaged part, and another **€700** for repairs.

Situation where you're cruising in a damaged car, not only *seen as a patsy for inability to afford the repairs*, but also risk fines by the police for driving an inoperative car

Scenario where your life is thrown into chaos, limited by the loss of the car that's essential to your daily routine.

Then I want you to consider these two questions:

1) How would you feel if this really happened to you?

2) What should I do now to fill this gap in third party insurance?

These questions will give you powerful insight into the importance of protecting your car.

Because I've seen more drivers *paying fat bills* or even *being in debt* due to...

Relying on their third-party insurance only...

Underestimating unexpected circumstances...

And a false sense of security.

It's easy to believe these things are rare or that your car is safe where it's parked. But the truth is, these incidents can—and do—happen to anyone, often when they least expect it.

That's why comprehensive insurance is essential—it's designed to protect you from these unpredictable situations, potentially saving you thousands of euros.

It's the protection that, if you choose now, would make a world of difference.

And help you 100% cover any repair expenses

You can't fully safeguard your investment with just basic coverage presented by PZP.

The best way to secure your parked car is with our comprehensive insurance plan, alongside PZP, with your dedicated broker ready to help with any concerns or questions.

I hope this helps you make the right choice,

P.S. One of the biggest things that leads to pointless car repairs is not being prepared. Every day without comprehensive coverage is a risk you don't need to take.

You've already taken the first step in safeguarding your investment. But why stop there? Comprehensive insurance is the next logical step to ensure you're truly covered.

## MAIL 3:

SL: How prepared are you for the unexpected?

There's a lot to consider when it comes to complexly protecting your car.

But there's one crucial threat to your car's protection that many overlook...

...and if you ignore it, the consequences could be devastating.

Seriously, when this threat strikes, the cost could be overwhelming—you could be left with a totaled car and no way to afford the repairs.

So, what's this overlooked threat?

It's something we can't control, but we can certainly prepare for...

### **Natural disasters**

Just think about it.

Natural disasters have been happening for as long as we can remember.

Storms, floods, hail – these aren't rare events. They're part of our world...

These events have already caused thousands of dollars in damages across Slovakia, and they're not showing any signs of stopping.

Yet, many people ease their minds with the thought, "*It won't happen to me.*"

But what if it did happen?

What if a major storm were to hit your area tomorrow, what would happen to your car? The car that's sitting unprotected, un-garaged?

Would it be covered, or would you be left hoping for a miracle?

It's not just a car, is it? It's your daily driver, your mobility, and a significant investment.

Imagine leaving your car parked outside, as usual. Then, one night, a severe hailstorm hits, and you wake up to find a dented exterior—or worse, completely totaled by a fallen tree.

That's a nightmare scenario no one wants to face.

And the worst part?

Not only has your investment in your car gone to waste, but now you're left without transportation, *with all the repair expenses hanging over your head.*

Because Your third-party insurance does not cover it!

If your only coverage against natural disasters is third-party insurance, the cost of repairing these damages would fall entirely on you.

And repairing these damages can easily run into thousands of dollars—an unexpected hit to your wallet that you didn't plan for.

That's why it's crucial to fill this gap and elevate your coverage before it's too late.

Fortunately, comprehensive insurance covers all natural disasters, ensuring that your car—and your investment—are fully protected against whatever nature might throw at it.

You'll sleep easier knowing that no matter what happens, your car is safe.

I know what you might be thinking by now: *"But what are the chances of that happening?"*

The truth is, You never know what can happen...

...natural disasters -like other accidents- are unpredictable

But what we know is that the cost of being unprepared is far higher than the cost of being protected. And when you visualize the potential damage, the choice should become clear.

So why wait and take the risk?

When you can 100% ensure that Mother nature has no power over you.

=> Don't wait for the unexpected to catch you off guard. Stay ahead of Mother Nature and protect what matters most by upgrading to comprehensive insurance today..

And remember, if you'd like to discuss your options or need more information, just reach out. We're here to guide you every step of the way.

## MAIL 4:

SL: Unpopular opinion: Careful driving is not enough

If you drive daily, this might be the only thing you need to fully protect your car

Many people believe that as long as they're careful drivers, they're safe on roads.

They are dead wrong

Driving isn't just about your skills – it's about everything happening on the road around you.

Because no matter how good a driver you are, you can't control everything on the road.

You could be peacefully cruising down a familiar road, and out of nowhere, in one turn, a careless driver swerves into your lane, leaving you no room to react.

You try to avoid them, but in the chaos, you end up hitting a tree or or skid into a ditch

Or, maybe it's a "mistake" on your part—You're driving home on a rainy evening, when suddenly your car skids on a wet patch.

You fight to regain control but despite your best efforts you collide with another vehicle. Thankfully, no one's hurt, but your car has taken a serious hit.

### **But accidents aren't the only risk.**

You could be driving on the highway at 130 km/h, heading to a well-deserved family holiday, when suddenly...

BANG!

Massive explosion, your tire has popped. Your car starts to shake, the brakes screech, and your mind races through the worst possible scenarios.

And once it is over you are stranded on the side of the road, stressed about how you'll get your car fixed and back on the road.

These all might seem like minor issues, but in all cases, your car is at serious risk.

And they can happen at any time, *without you influencing it*, and lead to serious headaches and scrambling for a solution if you're not prepared.

And Here's what most people don't realize...

Unfortunately while your third-party insurance might take care of the other driver's vehicle or the public property you hit...

...When it comes to your own car, the one you depend on every day, you're left exposed.

If you're relying on PZP on roads, you're not covered for the damage to your car.

The result?

Hefty repair bills and the stress of dealing with the aftermath—*all on your own*.

But it doesn't have to be this way...

Comprehensive insurance protects you from all types of accidents. Whether it's a crash caused by another driver, or an unforeseen mishap like a blown tire, your car is covered.

What's more...

In any situation, assistance services are on hand to tow your car to the nearest mechanic and provide you with a rental car.

That means *no missed appointments, no ruined plans, no stress* just a quick return to normal

If you have beside PZP comprehensive insurance, then your life gets much easier knowing that no matter what happens, you can not be caught off guard.

And let's face it—people make mistakes...

Mistakes -whether it is inattention or high speed- due to which damages occur

And the worst part is it doesn't even have to be you, in fact it's enough if one of 3,500,000 other cars makes mistake, causing the same damage as by your own mistake

Think about how much your car means to you—how much you rely on it every day.

Then ask yourself: Can you really afford to take that risk?

When you consider what's at stake – your car, your mobility, your investment – it's clear that comprehensive insurance isn't just an option; it's a necessity.

### **You are not alone on the road**

You can either take a chance, or be smart and protect what is important to you

>>Click here to upgrade to comprehensive insurance and get 100% protection on the roads

## MAIL 5:

HL: We're finally revealing...

Over the last few days, I've emphasized the importance of filling the gaps left by PZP.

After 24 years of protecting clients from unexpected disasters, we've seen firsthand how crucial it is to have the right coverage in place.

And the single tool that can secure maximal coverage is **comprehensive insurance**—it's the most complete protection you can have for your car.

When you upgrade to comprehensive insurance today, you'll get instant coverage for:

-Accidents and Collisions: Whether it's a minor fender bender or a major crash, your repairs are fully covered.

-Theft and Vandalism: Protect your car from the unexpected actions of others, ensuring that you're not left with the bill.

-Natural Disasters: From floods to hailstorms, you're covered for any damage caused by Mother Nature.

And much, much more

You even can choose the exact coverage that fits your needs. Whether you want full protection or just a few specific options, we've got a package for you.

Now here is the thing...

If you were to get comprehensive insurance elsewhere, you might have to fill out lots of forms and spend a lot of time.

And it would be 100% worth it.

Because with just one added coverage, you'd feel much more secure.

But not with us...

Our entire process is designed to be clear, simple, and exactly what you need. And because we already know you, we can skip the tedious questions and get you covered fast.

But we took it a step further...

We always make sure you're paying the right price for your coverage.

If we see that the cost is out of balance with your car's value, we'll inform you right away and won't proceed with the policy.

Plus you'll receive a free Vin Check when you sign up now— so you will know exactly what you're about to buy.

>>Get instant access to comprehensive insurance by clicking here

Now you might be wondering:

"Do I really need it now?"

It's a fair question.

And the thing is: You're right— Maybe you don't need it today

But insurance isn't about what you need right now, It's about what you'll need when the unexpected happens. It's like the protectors in hockey, they are put on before the game and not after the hit

Because when that hit comes, it will be too late to protect yourself.

Accidents happen when you least expect them.

With over 11 000 [serious car accidents](#) and [natural disasters](#) reported last year alone...

*(not to mention the theft of over 1,000 cars)*

...The odds aren't in your favor.

If you wait until something happens, you're not just risking your car— You're risking your financial stability combined with your mobility.

Potentially limiting you seriously in day to day routine

And that's not something you want to face, is it?

So, If you are a person who cares about protecting his investment, someone who's put a significant amount of money into your car, then comprehensive insurance is a must.

>>Click here to upgrade to comprehensive insurance and ensure your car is fully protected.

**P.S.** Don't put this off. The longer you wait, the greater the risk.

If you're feeling unsure or overwhelmed, You have access to a personalized broker who can walk you through your options, answer your questions, and help you find the perfect plan.

## MAIL 6:

(A version) SL:A Story That Might Just Be Yours

Earth-shattering events can go one of two ways.

Let me tell you about David, a client of ours.

David has always been cautious and responsible. He's a careful driver, just like many of us—the kind of person who always checks his mirrors and keeps a safe distance.

Even after our broker recommended comprehensive coverage, David chose to stick with his third-party insurance. He thought it was enough, that he had everything under control.

But just a few weeks later, one fateful moment left him rocked...

David had a car accident

Car totally DEVASTATED

One rainy evening, while driving home from work, his car skidded on a wet patch of road

In a split second, he lost control and despite his best efforts, the car spun out and crashed into a guardrail.

The impact was brutal, leaving his car completely totaled.

Thankfully, David wasn't hurt. But he stood there in the pouring rain, staring at the wreckage

And the coverage that he thought would cover him, left him vulnerable, without any protection

At that moment David's fate could only go two directions

Post-traumatic regret or post-traumatic recovery.

Unfortunately, he realized too late that being careful on the road, with only basic coverage like PZP, isn't enough.

He was left with nothing but a massive repair bill -on his shoulders- with no way out.

But you still have a choice.

The only question is...

**Will you make the same mistake?**

(B version) SL:How Would You Handle This?

You're driving home on a typical evening.

It's been a long day, but you're feeling good. You've driven this route countless times, so you're relaxed,

maybe even a bit on autopilot.

The first drops of the rain start dropping down lightly on your windshield, but nothing to worry about—just another drive home.

You're thinking about dinner, maybe even what's in your favorite TV series tonight.

Then, out of nowhere, you feel as your back slightly starts to slides

Your tires lose grip.

Your heart skips a beat as the car skids. You grip the wheel, trying to regain control, but the wet road takes over.

The car unstoppably spins, and before you know it, there's a loud crash.

Everything happens so fast, yet somehow, time slows down. The sound of metal crunching, glass shattering, and then... silence.

When you finally come to a stop, you're shaken, but thankful you're okay. You step out into the rain, your hands trembling.

There's your car, smashed against the guardrail, headlights flickering in the dark.

As the adrenaline wears off, reality hits you hard.

This isn't just a bad dream—you *have crashed*

You're stranded on the side of the road, miles from home, with no idea how you'll get your car to a mechanic or make it to work tomorrow.

The helplessness creeps in as you wait for the tow truck, rain soaking through your clothes.

Eventually, the car is hauled away, leaving you standing there, alone.

The next few days blur together—calls to the mechanic, figuring out how to get to work without a car, borrowing rides from friends.

Finally, after what feels like an eternity, you get the call: *your car is ready to be picked up.*

You feel a spark of relief, a smile forming—things can finally get back to normal.

You go to the mechanic, eager to see your car, only to be handed the bill.

You stare at the number, heart sinking. The relief you felt is replaced by a wave of fear—the cost of repairs is far more than you ever imagined.

At this moment, it's too late to do anything to protect yourself.

The only question is...

When you had the chance, did you ensure protection, or will you be left scrambling, trying to pay for it on your own?

## MAIL 7:

SL: Why haven't you procured comprehensive insurance?  
Let's address the elephant in the room (name).

I noticed you haven't upgraded to comprehensive insurance yet.

If it just slipped your mind, you can get started here.

But if you're still on the fence...

...I'm going to assume it's because you're hesitant to invest in another insurance.

Which I totally get—nobody likes spending more than they have to.

Now, I could go on and on about the importance of protecting your car.

I could talk about how your car is one of your most valuable assets...

...And how just one accident could cost you thousands if you're not covered.

I could even share stories of clients who avoided major financial hits because they had comprehensive coverage...

...And how they were able to get back on the road without a second thought.

But instead...

Let's break it down with some numbers.

So that you can see just how no-brainer of a decision this is

Comprehensive insurance generally costs around 2% of your car's value.

So, if your car is worth €25,000, that's about €500 a year.

That means 100% coverage of your investment for just 2% of its value.

Pretty reasonable, right?

Now paying €500 a year insurance might still sound a lot to you, in just over three years, you spent €1,500.

But in reality it might not be...

Let's take a parking lot mishap. Your car gets scratched or dented

Between the cost of repairs, parts, and labor, you could easily be facing a €2,000 bill.

And that's just for a small accident.

But if you end up needing even one major repair in that time, you could be looking at a bill twice that amount—or more

*(As we mentioned previously [11 641 serious car accidents](#) and [11 500 natural disasters](#))*

So even in the worst-case scenario, you're still coming out ahead.

And let's be real here...

Some people think they can protect their car with other methods like garaging, adding protective accessories, or driving defensively. But here's the truth...

Garages are great, but they only protect your car when it's parked. On road it is useless

Bumper guards and car covers might help with minor dings, but they won't save you from serious damage.

And defensive driving? It's important, but it can't protect you from other drivers' mistakes.

Plus, the costs of these alternatives **add up without giving you max protection.**

A quality garage can lead to 3000 a year

Accessories up to 1000+

And constant vigilance can be both time-consuming and expensive

When you weigh the cost and hassle of alternatives, comprehensive insurance quickly stands out as the smartest choice for a ridiculously low price.

If you've invested a significant amount of money in your car...

Doesn't it make sense to protect that investment as fully as possible?

>>Click here to upgrade to comprehensive insurance and ensure your car is fully protected.

PS The way I see it, you have just three options.

Ignore Everything You've Learned, If you want to pretend the facts don't exist, that's ok

Risk Everything By Going At It Alone, if you're someone that would rather spend a lot more money than needed -without covering everything-, I'm perfectly fine with that.

Or let Us and our Proven Comprehensive Insurance Guarantee You a complex coverage of your investment... By protecting it against everything the unexpected can throw at you!

# Useless notes

## **Business introduction:**

We are an insurance brokerage helping policyholders throughout Slovakia find the best insurance options available—quickly, transparently, and professionally. We provide personal and online calculators, consultations, and quotes to suit any insurance needs.

## **Where are they in the funnel:**

*Before we start you should know this. These emails were tested with an old funnel. Shortly after testing these emails we agreed and changed the whole funnel, [here you can have a look](#) (I talked about it with Ronan and he approved me this funnel + I am now redoing the whole web and opt-in page and creating emails from scratch). Old funnel [was build like this](#) (Containing old web, old SEO, old opt in page, old texts, ect - simply what they have used until I came)*

## **What steps they took and what they saw:**

They searched for PZP insurance (mandatory insurance in Slovak - low ticket product) in google. Listed multiple links and clicked on our website. On an old website we offer them a basic online PZP calculator with which they can calculate their quote online. Beside the calculator itself we have a brief explanation how online calculation works but nothing more. We capture their mail address in the calculator process as one of the needed information for calculation. We mask it by sending him the calculation to that email.

After they decide that we are a good fit for their needs and close the insurance through us we send them thank you mail and encourage them to pay the insurance at once. In the original funnel, the funnel with which we tested these emails, after they paid and finalized the insurance purchase, we did not send them anything— any indoctrinating emails. We just send them

upsell mails after some time, it is around 2-3 months. We target here mainly the clients who do not have a comprehensive insurance and that shown interest in upgrading their insurance

### **My questions:**

- Are there any major missteps in the sequence, particularly around building belief in the upsell's value and worth?
- Do you see any key elements missing that could enhance the effectiveness of this type of email sequence?

### **What have I tried to perform better:**

1) These emails were created with the assistance of an AI copywriting tool developed by Prof. I had it generate drafts for each email based on outlines I found. I then used my copywriting skills to enhance them. Once completed, I let the AI tool review and correct them. After each suggestion, I made my own adjustments and sent it back for further review.

We went back and forth, refining the emails. During this process, GPT suggested ways to streamline the flow, improve status and identity plays, create vivid imagery, and clarify mechanisms.

When we reached a point where we couldn't identify any further improvements, I sent the emails to my client and launched them.

After testing the sequence live and gathering results, here is what was proposed:

- **Tease the Solution with More Empathy:** Since this is an educational series, let's ensure the first emails are focused more on building urgency and awareness of gaps, hinting at the solution without a direct push to purchase until later. For example:
  - Rather than ending the email with a CTA to purchase, wrap up with a compelling question or point that makes them wonder,

“Am I leaving myself unprotected?”

- **Refining the Tone and Structure:** Ensure that the tone resonates with readers, matching their concerns directly and addressing objections smoothly. I'll follow your feedback on addressing objections while maintaining flow.
- **Building Curiosity:** Given that the first emails tease the solution, it may help to break down the pain points even further. Rather than only discussing the risk of accidents, highlight unique scenarios with compelling and relatable examples. Readers may resonate more with highly specific situations that speak directly to their daily lives.
- **Engagement Strategy:** Try introducing small interactive elements, like a quick question or poll in one of the early emails. Something as simple as “Have you ever considered what would happen if...?” or “Rate your current coverage confidence from 1-10,” could encourage readers to think more deeply about their needs and increase engagement.
- **Focus on Benefits Over Features:**
  - In the latter emails, where comprehensive insurance is finally introduced as the solution, ensure the benefits are emphasized over the features. For instance, rather than saying “This covers vandalism, theft, and accidents,” try rephrasing it to communicate peace of mind: “Imagine never having to worry about surprise repair bills or losing your car to theft.”
  - If possible, include a story or testimonial to show how the insurance has made a difference for another customer. It can help bridge the gap between the reader's doubts and the decision to purchase.
- **Final Push for Clarity:**
  - In the CTA email, ensure the action they need to take is absolutely clear. Test a couple of variations of the final

call-to-action phrase, and maybe add a P.S. that re-emphasizes the urgency or offers a limited-time bonus (like free assistance, or a discounted rate on the first month).

- **Analyze Audience Fit:**

- Customer Pain Points: Make sure each email clearly connects with the real, emotional pain points. Sometimes, segmenting the email list by specific concerns can make each email feel even more targeted.
- If you have analytics on the types of car owners who are more likely to convert (such as newer car owners, older vehicles, certain demographics), you could segment and tailor messaging even further.

**My best guess:**

I think we will solve it by implementing the new funnel structure we have agreed on and that Ronan has approved (Ads/SEO - calculation - abandoned + follow up emails - closure - thank you email - indoctrinating email - upsell email)