Choosing the Right Story Before Production

CATEGORY **Health Insurance**

1 Business Challenge

A health insurance business had developed three campaign script directions and wanted to evaluate them before production. Each script had to make the proposition clear and believable, create an emotional response and maintain strong brand linkage.

Life stage, insurance ownership and attitudes to healthcare could produce different reactions to the same story. A single average score would not explain those differences.

2 What ZCoded Did

ZCoded calibrated AI consumer personas using the target-audience definition, including life stage, income, insurance ownership, purchase intent, healthcare decision behaviour, category attitudes and skepticism. Each script was then exposed independently to the Digital Twins.

The simulation assessed clarity, emotional resonance, brand linkage, perception shift, consideration intent, persona relevance, barriers and confusion. Simulated consumer reasoning explained why each script worked or failed for different personas.

3 Key Insight

There was no single homogeneous insurance consumer. A route that reassured a security-oriented family buyer could perform differently with a digitally confident evidence seeker.

The analysis identified the strongest script overall and showed where each route gained or lost consumers across the decision journey. These diagnostics were more actionable than a winning-script score alone.

4 Outcome and Action

The team received script-level scorecards, persona diagnostics, comparative analysis and optimisation recommendations before committing to production.

Decision enabled Select the route to produce, strengthen weak points in the story and resolve audience-specific barriers before the cost of change increased.

COMMON METHODOLOGY

ZCoded combines relevant source data, rigorously configured AI models, established behavioural frameworks and the category context in which choices are made. Personas and Digital Twins are refreshed with updated inputs when available and tested under a consistent simulation design, enabling like-for-like comparison across concepts and audiences.