

Esurance:



Esurance Maximizes Ebusiness Success with Tealeaf

By providing real-time visibility into what customers are doing and seeing online, Tealeaf ensures Esurance can deliver a simple, fast, and seamless insurance buying experience to grow online revenues while reducing support costs.

Esurance® was founded with the the mission of providing the fastest, simplest way for customers to take care of their auto insurance needs. Visitors to the company's award-winning web site, www.esurance.com, can research auto insurance options, receive and compare quotes, purchase policies, and print insurance cards in minutes.

Because its business hinges upon operating a low-cost, self-service web application that customers can access whenever and wherever they choose, Esurance faces a challenge that is unique, but very common, to online businesses. Esurance must be a simple, always-available resource for researching, comparing, and purchasing car insurance. However, to power this "simple" site, the company has had to create a highly complex, distributed web infrastructure that is powered by a tightly integrated set of composite applications and third-party service providers.

Although Esurance was monitoring the response time of key pages and the operational availability of the underlying system infrastructure, lack of visibility into what customers were experiencing resulted in lost policies and their lifetime revenue stream. Lingered defects also consumed valuable IT resources, yet still had to be closed as non-reproducible, while operational margins were threatened by the need to hire more support staff.

To fill this gap, Esurance selected Tealeaf to passively and securely gain real-time visibility into the complete customer experience. "With Tealeaf, we are not only immediately alerted when one of our web applications or processes fail, but we have an instant understanding of the exact nature of the problem from the customer's perspective as well as how many customers are being affected," said Marj Davies, Director of Internet Operations for Esurance.

With Tealeaf, Esurance now has complete insight into each customer's quote and policy-purchase experience. This has helped Esurance uncover unknown issues, reduce resolution cycles, and quickly fix problems to prevent blocked transactions and inflated customer service costs.

CUSTOMER PROFILE



Esurance, a subsidiary of White Mountains Insurance Group, Ltd. (NYSE: WTM) provides personal auto insurance direct to consumers online and through select online agents. Esurance is dedicated to constantly improving the way people shop for, buy, and manage their auto insurance.

RETURN ON INVESTMENTS

> 100% ROI in three months.	> Recovered an average of six policies per day, or over 2,000 policies annually.	> Reduced average problem resolution time from up to 24 hours to less than 10 minutes.	> Eliminated the need to hire additional staff by scaling current staff's support capacity.	> Boosted total customer satisfaction through a higher quality online business experience.	> Reduced support and legal costs required to successfully dispute fraudulent customer claims.
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IMMEDIATE ROI

Delivering 100% ROI in three months while requiring only a fraction of an FTE to administer, Tealeaf has enabled Esurance to protect revenues, reduce support costs, and ensure a simple, fast, and seamless insurance-buying experience. Tealeaf has enabled Esurance to:

- > Recover an average of six policies per day – over 2,000 policies annually – otherwise lost to application and transaction process failures.
- > Reduce average problem resolution time from up to 24 hours – or longer, if during off-peak hours – to less than 10 minutes.
- > Avoid additional planned staff hires by reducing resource-to-problem ratio, enabling current staff to support a greater number of web applications.
- > Reduce support and legal costs required to successfully dispute fraudulent customer claims.



We recouped our costs for Tealeaf within three months of purchasing the software.

Marj Davies | Director of Internet Operations, Esurance

ISSUE NO. 1—FILTERING OUT THE “NOISE” TO ELIMINATE REVENUE-IMPACTING PROBLEMS

Problem

“With a site as large and complex as ours, there is a lot of ‘noise,’ and you can easily waste valuable time chasing issues that turn out to be inconsequential,” said Davies.

Thousands of customers visit Esurance.com around-the-clock, making the process of identifying and prioritizing issues a daunting task. Prior to Tealeaf, Esurance was often inundated with issues that consumed valuable IT and customer support time, but turned out to have little impact on the site’s critical and revenue-generating business processes. Even worse, Esurance found that customers were often encountering problems for which the IT team had no awareness. In one instance, the site was blindly bouncing users back to the home page after customers entered their Vehicle Identification Number (VIN) information. The error handling system and other management tools offered no explanation, and worse, there was no sense of customer or revenue impact.

Solution

Using Tealeaf’s ability to provide a reproducible recording of user sessions—including the page sequence, form inputs, button selections, and the actual HTML page served to the customer’s browser—Esurance immediately identified that this endless loop was triggered by the customer entering an unexpected value for the VIN. Using Tealeaf’s search and diagnosis capabilities, Esurance assessed the number of customers impacted and escalated a priority fix. Then, using Tealeaf’s real-time analysis capabilities, an event was configured to detect and alarm against any future occurrences of customers being blocked from completing their intended purchase by application logic error.

Benefit

“Tealeaf not only allows us to pinpoint and rapidly fix problems with our site, but it also reports on the magnitude of a problem, which is absolutely critical. By decreasing the ‘noise,’ Tealeaf enables us to maximize our support resources to solve the issues that might really impact customer experience, and, ultimately, our bottom line,” says Davies.

ISSUE NO. 2—REDUCING PROBLEMS TO LOWER ABANDONMENT AND CUSTOMER SERVICE COSTS

Problem

Through their customer service team, Esurance knew some customers were forced to abandon transactions and use the customer service

channel to complete their policy purchase, but had no idea why or how many other customers were silently leaving without a trace. Case in point, Esurance could not quantify how many policies were being lost due to the site’s “Temporary Busy Signal (TBS)” error or what was causing it. Critical to answering this question was gaining visibility into what customers were actually experiencing and how this impacted the quote-to-purchase conversion yield.

Solution

Using Tealeaf’s ability to find and correlate user behaviors to application errors, Esurance identified, reproduced, and quantified instances where customers encountered a TBS signal during the quote and purchase process, yet never completed the transaction. By providing development with reproducible scenarios and the actual customer and application inputs driving the application’s behavior, Esurance was able to rapidly reduce the occurrences of the TBS and, as a result, delivered a measurable gain to the business by reducing forced customer abandonment. As an added measure, Esurance implemented real-time events to track TBS signals to provide immediate awareness when it and other errors reached unacceptable thresholds.

Benefit

“From the replay sessions, we’re able to watch exactly what the customer did when they entered the site, where they clicked, and what specific pages they went to,” says Davies. “Because of this ability, we’re able to figure out exactly what happened when errors occurred.” As a result of this capability, Esurance was able to significantly reduce TBS errors, protect revenues by recovering up to six policies per day—over 2,000 policies annually—and improve operational margins by ensuring that customers can independently complete the quote and transaction without customer service assistance.

ABOUT TEALEAF

Tealeaf is the leading provider of online customer experience management solutions. Tealeaf’s CX family of solutions provides unprecedented enterprise-wide visibility into every user’s unique online interactions. This “360-degree view” of the online customer experience enables a clear and consistent understanding of the customer for ebusiness, IT, customer service and legal and compliance executives and their organizations across a wide range of vertical industries including retail, banking, travel, insurance, telecommunications, pharmaceutical and transportation. Founded in 1999, Tealeaf is headquartered in San Francisco, California, and is privately-held. For more information, visit www.tealeaf.com.