



Esurance reduces cost per acquisition 30% compared to other channels using Google mobile ads with click-to-call.

esurance™

About Esurance

- Insurance company
- San Francisco, California

Goals

- Reduce cost per acquisition (CPA)
- Improve close rates
- Drive lead volume
- Increase convenience for insurance shoppers

Approach

- Successfully deployed Google mobile ads' click-to-call to connect mobile users with car insurance agents and drive increased revenue

Results

- Reduced CPA: Acquired customers at about 20-30% less cost than through other marketing channels
 - Boosted conversion rates: Calls coming from click-to-call mobile ads were more likely to result in sales
 - Improved convenience: Enabled potential customers to reach the company faster and easier
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High tech, high touch

Can interacting with an auto insurance company be a pleasant experience? The answer is yes, if you work with Esurance. The direct-to-consumer personal car insurance company's goal is to ensure that customers can do business with them on their own terms and at their own convenience. "The mission of Esurance is to provide innovative, competitively priced, hassle-free car insurance coverage backed by high quality 24/7 service and claims handling," says Tolithia Kornweibel, director of online marketing for Esurance.

After over a decade in business with more than 500,000 policyholders, Esurance dedicates itself to constantly improving the way people shop for, buy, and manage their car insurance. For instance, the company offers an iPhone app that delivers quotes, policy information, and claims resources for customers who prefer not to place a call to the company – but it also offers a high-touch customer service center that makes it easy to reach a responsive, knowledgeable agent.

"With Google mobile ads and click-to-call, our cost per acquisition is 20-to-30% less when compared with other channels."

–Tolithia Kornweibel, Director of Online Marketing, Esurance

Insurance made easy

A dot-com innovator, Esurance launched its website in December 1999. Over the years, the company has established an in-house marketing team that strives to understand and continually improve the customer experience, both online and over the phone.

When it came to supporting the evolution of the company's brand positioning – their most recent corporate initiative and new tagline – "people when you want them, technology when you don't™," the marketing team wanted to enable potential customers to access Esurance services around-the-clock – online or over the phone. They also wanted mobile phone users to be able to reach an agent live in a step or two or interact with the company through the mobile web. The goal was to let car insurance shoppers know that, via their mobile devices, they could obtain personal quotes over the phone too – that Esurance is more than just an online insurance company. The online experts at Esurance chose Google mobile ads with integrated click-to-call (CTC) functionality to make it happen.

"Google mobile ads with click-to-call allow us to put an interested person in touch with a licensed insurance agent or dedicated claims representative, or obtain a personal quote on a mobile phone in just a few simple steps," says Kornweibel. "Google's mobile advertising solution is not only more convenient and faster for customers, but also is a less expensive lead acquisition vehicle for us."

About Google Adwords

Google AdWords™ is a performance-based advertising program that enables businesses large and small to advertise on Google and its network of partner websites. Hundreds of thousands of businesses worldwide use AdWords for text, image, and video ads priced on a cost-per-click (CPC) and cost-per-impression (CPM) basis. Built on an auction-based system, AdWords is a highly quantifiable and cost-effective way to reach potential customers.

For more information visit:
www.adwords.google.com

"The click-to-call feature of Google mobile ads is key, because it allows a user to connect to us directly after a search – so customers have a great user experience, and we get a positive return on investment."

*—Tolithia Kornweibel,
Director of Online Marketing, Esurance*

Driving volume, lowering costs

To fuel both growth and profitability, Esurance must continuously mobilize the most responsive, cost-effective marketing and service delivery channels – a key factor in the "people when you want them, technology when you don't™" campaign. The new corporate initiative is delivered through television, outdoor media, and online search marketing using Google AdWords – a tool Esurance has used since 2001. The company also created an optimized mobile landing page for the campaign. But Esurance wanted to expand its reach further to deliver ads to users on both WAP and high-end mobile phones.

"We chose Google mobile ads because we love the volume it delivers," says Kornweibel. "To expand our reach, Google mobile ads provides highly relevant ads to customers across a wide range of mobile phones."

According to Kornweibel, implementing Google mobile ads was simple. "Setting up a mobile campaign in AdWords was easy, intuitive, and very much in line with the process to create any other campaign," she says. "The ease in functionality allowed our team to set up Google mobile ads ourselves."

Master trackers

To track the results of the campaign, Esurance used unique 800 numbers in their Google mobile ads click-to-call ads so that the company could gauge downstream conversions – defined as the moment when a potential customer requests an insurance quote. "We tracked customers back to the first quote, rather than the last click," explains Kornweibel. "So even if we remarketed to the customer through email, we knew if they first came through Google mobile ads click-to-call. This helped us deepen our understanding of how to best allocate our marketing budget."

Making a good thing better

The Esurance team began monitoring performance and optimizing click-to-call campaigns as soon as they went live. "We quickly saw that performance through click-to-call was – in a word – awesome," says Kornweibel. "The people coming in through Google mobile ads click-to-call are very high-converting leads. CTC allows us to immediately begin consultative selling over the phone, and that increases our close rate substantially. On similar keywords, we get 30-35% higher response on our mobile campaigns with a 5-10% lower cost per click."

The results of the campaign overall, according to Kornweibel, were impressive, but the highest-growth, lowest-cost channel was Google mobile ads and click-to-call. "With Google mobile ads and click-to-call, our cost per acquisition is 20-to-30% less when compared with other channels," says Kornweibel.

Based on the results, Esurance began allocating more budget toward Google mobile ads. By year end, the company expects mobile acquisition to drive 3-5% of direct response campaigns, which is an increase from the previous year. "Today, our Google mobile ads budget is a significant portion of our overall Google spend. So far in 2010, we are increasing mobile campaign spending at an average rate of 30% per month," Kornweibel says. "The click-to-call feature of Google mobile ads is key, because it allows a user to connect to us directly after a search – so customers have a great user experience, and we get a positive return on investment. We'll definitely be using Google mobile ads with click-to-call as a cornerstone of our next campaign."

