

Kwik Fit Insurance:



A Leading UK Insurance Provider

Kwik Fit Insurance relies on Tealeaf to provide complete visibility into what each and every visitor is doing on its transactional site. Through this insight, the insurance provider has been able to measurably improve customer satisfaction, increase conversion, and help combat fraud.

In the highly competitive insurance industry, there is very little margin for error and, with more and more transactions occurring online, the stakes are high. In fact, research commissioned by Tealeaf and carried out by Harris Interactive in August 2008 indicated that nine in ten visitors to UK insurance web sites experienced a problem, with 49% of those then taking their business to a competitor as a result.

Kwik Fit Insurance (KFI) is one of the UK's best known insurance providers, selling car, household, travel, pet, van and motorcycle insurance on its web site and through its call center. With over 300,000 web sessions each day, KFI is committed to ensuring that it converts as many customers through the online channel as possible. And given the KFI web site accounts for approximately 80% of the company's total new business for car insurance, it is critical that online conversion remains high.

CHALLENGES

Before KFI discovered Tealeaf, the insurer was using a web analytics product to monitor site traffic. By reviewing analytics reports, it was evident that abandonment was happening on the site; however, KFI was only able to identify where and when problems were occurring. The unanswered question was *why* customers were dropping off. Without insight into *why*, KFI was unable to make effective changes to the site that would inevitably improve conversion. The company needed a solution that would provide greater online visibility so it could make the most informed web site optimization decisions that would not only reduce web site problems, but also dramatically improve the overall site experience.

CUSTOMER PROFILE



Kwik Fit Insurance is one of the UK's leading insurance intermediaries. The company's core product remains car insurance; however, their offerings have evolved to include a variety of other products including household insurance, breakdown, recovery, and personal accident coverage. Approximately 80% of the company's new business comes through the online channel.

RETURN ON INVESTMENT

- > Within 4 months, Tealeaf delivered a positive ROI.
- > Direct traffic conversions have increased 40% since deploying Tealeaf.
- > With Tealeaf, KFI has realized an 80% reduction in the average resolution time of site issues.
- > Tealeaf has enabled KFI to decrease the total number of outstanding site defects by 82%.

A BETTER APPROACH

To solve the problem, KFI turned to Tealeaf for an online customer experience management solution that would allow them to get all the reporting metrics of a web analytics product, and afford the ability to drill-down into the qualitative details of real customer sessions on their site. Now, instead of hypothesizing about why negative trends on the site are occurring, KFI can leverage Tealeaf's unique replay ability (a page-by-page, browser-level recording of the actual customer experience) to quickly diagnose and fix the problems causing failed customer experiences. With Tealeaf in place, KFI is continually finding areas of their site to tweak and improve with astounding business benefits. In fact, KFI realized a positive return on their Tealeaf investment in less than four months.



Before Tealeaf, we were relatively blind to the experiences of our online customers, whereas now, our ecommerce team has total insight into what is happening. Tealeaf provides us with the data we need to make informed changes to the site—resulting in increased conversion, improved customer satisfaction, and greater revenues from the online channel.

Annie McRae | Online Operations and Planning Manager at KFI

WIN 1 - GREATER VISIBILITY INTO WHY CUSTOMERS DROP-OFF, ALLOWS KFI TO IMPROVE CONVERSION BY 40%

Problem

Improving web site conversion is vital for any online business, but to do so effectively requires a deep understanding of exactly why visitors abandon. Did they experience site obstacles, have usability issues, or perhaps a combination of both? KFI was struggling to answer the question of why, particularly after their web analytics solution provided little actionable insight.

Solution

Because of Tealeaf's unique replay ability, KFI now has complete visibility into the issues affecting customers as they traverse the site. KFI can not only identify specific root causes of visitor drop-off (i.e., a confusing error message), but also quantify the business impact of each type of problem (i.e., how many customers were affected or how much revenue was lost because of a particular problem).

Benefit

By providing the ability to quickly and efficiently identify site obstacles and prioritize remediation efforts, Tealeaf has helped the KFI ecommerce team improve their conversion funnel by 40%.

WIN 2 - WITH TEALEAF, KFI DRAMATICALLY REDUCES RESOLUTION TIMES BY 80% AND SITE DEFECTS BY 82%.

Problem

The KFI web site is extremely complex, offering a wide range of insurance products. In order to keep the site robust, the company is continually making incremental changes. In fact, the development team performs at least one major upgrade per week. But with all the continuous changes, it's difficult for the company to track when a given release has introduced new problems to the site, thereby degrading the business instead of improving it.

Solution

As a real-time solution, Tealeaf allows KFI to monitor site changes immediately upon launch. Tealeaf alerts the team when known issues (i.e., page not found messages) are on the increase or when site conversion is decreasing. Recently, for example, Tealeaf alerted KFI that drop-offs were increasing in the booking funnel. By replaying and analyzing the affected sessions in Tealeaf, the development team quickly discovered an error in the upgrade that had introduced an endless loop. Because of Tealeaf, the team decided to revert to the old pages while the new code was reworked.

Benefit

The real-time nature of Tealeaf, along with the unprecedented visibility it provides into the root cause of site problems, has allowed KFI to reduce their average resolution times by 80% and also reduce the number of overall site defects by 82%. By helping to eliminate site flaws more efficiently, Tealeaf has allowed KFI to deliver a better online experience for their customers.

WIN 3 - TEALEAF'S 'DIGITAL RECEIPT' HELPS KFI COMBAT ONLINE FRAUD

Problem

Fraud is a massive problem for the UK insurance industry, costing nearly \$7.7bn every year. In the call center, KFI's fraud team is able to rely on phone recordings to identify and combat fraud related issues. However, prior to implementing Tealeaf, there was no web site equivalent.

Solution

Tealeaf timestamps and captures a browser-level recording (a 'digital receipt') of every single user session on the site, and this comprehensive audit trail of all online activity has proved valuable to KFI. For example, recently a customer who had been involved in a car accident told police that he had coverage with KFI. The customer did indeed purchase a policy through the KFI web site, but he had selected a specific time for the policy to start and it was after the incident had occurred. Only through the use of Tealeaf, could the KFI fraud team prove the contradiction in the customer's statement to police.

Benefit

Tealeaf has been used by KFI in a number of fraud cases to date, saving valuable time and money. The fraud team has also proactively set up several triggers in Tealeaf so they can be alerted when suspicious activities occur and initiate immediate investigations.

ABOUT TEALEAF TECHNOLOGY

Tealeaf provides online customer experience management solutions and is the unchallenged leader in customer behavior analysis. Tealeaf's CEM solutions include both a customer behavior analysis suite and customer service optimization suite. For organizations that are making customer experience a top priority, these solutions provide unprecedented enterprise-wide visibility into every visitor's unique online interactions for ongoing analysis and web site optimization. Online executive stakeholders from ebusiness and IT to customer service and compliance are leveraging Tealeaf to build a customer experience management competency across the organization. Founded in 1999, Tealeaf is headquartered in San Francisco, California, and is privately held. For more information, visit www.tealeaf.com.