



The General Automobile Insurance Services.

Automobile insurance provider improves online experiences and lifts projected revenue by optimizing pages with Adobe Analytics and Adobe Target.



"Adobe Analytics integrates with Adobe Target to measure performance and helps us accurately calculate the impact of winning tests."

Chrystal Pope, analyst, The General Automobile Insurance Services, Inc.



SOLUTION

Adobe Target and Adobe Analytics solutions within Adobe Marketing Cloud

RESULTS



OPTIMAL NAVIGATION

Improved navigation on the quote page to boost the conversion rate by 4.79% and influence significant increases to potential revenue



MOBILE SPIKE

Changed wording of insurance quote page to improve the conversion rate by 7.91% for mobile traffic and 9.28% for returning visitors

>16%
INCREASE

IMPROVED TRAFFIC

Added security logo to pages for a 10.11% lift in conversion rate for non-mobile traffic and a 16.34% lift for returning visitors



MORE CONVERSIONS

Identified other changes with the potential to improve conversion rates by up to 12.55% for specific segments

The General Automobile Insurance Services, Inc.

Established in 1963

Provided over 5,000,000 online quotes

Nashville, Tennessee

www.thegeneral.com

CHALLENGES

- Optimizing online channels to capture growing audiences
- Gaining insight into online customer preferences
- Efficiently targeting resources amidst company growth

Auto insurance for everyone

For more than 50 years, The General Automobile Insurance Services, Inc. has been writing automobile insurance in many regions throughout the United States. The company currently serves 27 states, with plans to continue expanding. The General® specializes in insuring drivers who may be denied coverage by major auto insurers due to driving violations, accidents, or lapsed insurance. Although the company also works with independent agents, its largest channel is direct online sales, making digital channels a critical part of the business' success.

"More people are purchasing insurance online, making digital channels a priority for us," says Chrystal Pope, analyst at The General®. "As we grow, we need to optimize our websites to draw in customers and maximize conversions from online traffic." With the Adobe Target and Adobe Analytics solutions within Adobe Marketing Cloud, The General® is using testing and analysis to optimize web pages.

Researching customer preferences

Working with analytics and reporting capabilities in Adobe Analytics, analysts at The General® are gaining insight into how visitors arrive at and navigate the company's website. This helps analysts determine where changes might positively affect conversion. If analysts notice a drop off at the coverage details page, for example, they know that tests and subsequent changes to that page could result in higher returns.

Using a monthly page flow analysis report set up in Adobe Analytics, analysts noticed that users tended to stop during the application process on a page that required a vehicle identification number (VIN). Analysts hypothesized that this request confused users who didn't know how to find the VIN number on their automobile. As a result, The General® put a program in place to make it easier and clearer to capture VIN numbers for customers.

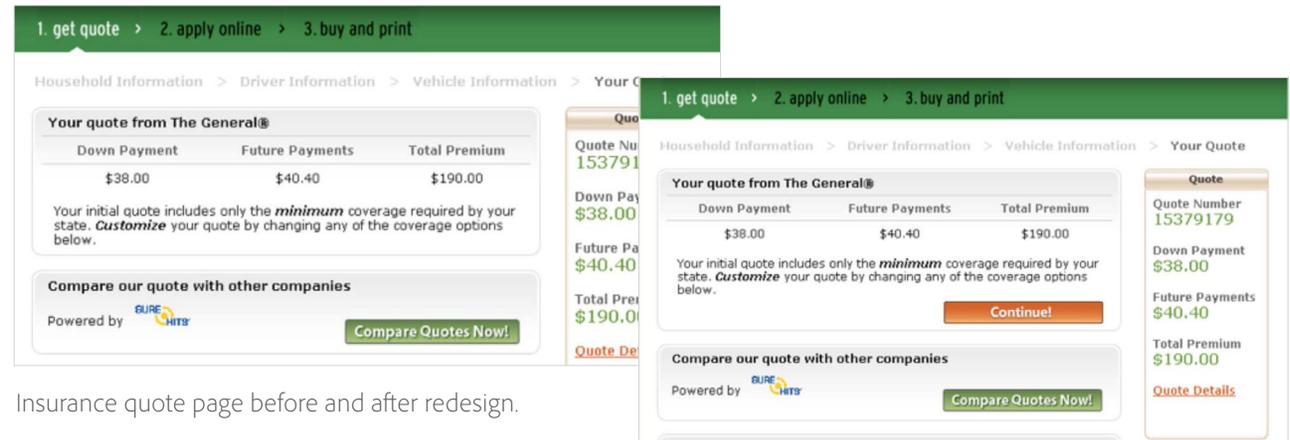
Pinpointing changes that lift revenue

With support from Adobe Consulting, analysts at The General® are using Adobe Target to test variations to web pages and optimize the online experience. By using integrated Adobe Marketing Cloud solutions, analysts can also look for areas to improve within page flow reports, as well as determine baseline metrics, then monitor for improvements after running tests.

Analysts normally concentrate on one AB test at a time, following each for about three weeks. Through numerous tests, The General® has lifted conversion rates resulting in significant increases in revenue. "Adobe Analytics integrates with Adobe Target to measure performance and helps us accurately calculate the impact of winning tests," says Pope.

“The ability to segment performance with Adobe Analytics gives us a much clearer view of how changes affect various customer groups.”

Chrystal Pope, analyst, The General Automobile Insurance Services, Inc.



Insurance quote page before and after redesign.

Based on data from Adobe Analytics, analysts noticed that customers often stopped at the quote page. Several rounds of testing helped analysts optimize this page for better returns. For instance, the quote page includes a button prompting visitors to compare the insurance quote to competitors, but the prominent position of the button on the original page design appeared to confuse customers who simply wanted to move on. By moving a “Continue” button above the comparison button, The General® improved navigational clarity, which led to a 4.79% lift in the conversion rate.

Analysts also tested the wording of the quote by changing it from a plain chart to a more conversational offer. While this change achieved a 2.48% lift in the conversion rate for overall traffic, it resulted in a 7.91% lift for mobile traffic. By filtering results to detect how a variety of key segments of their population performed in the test, The General® identified this surprising lift for mobile traffic. In addition, returning visitors responded positively, increasing conversion by 9.28%, indicating that the new display was easier to read and understand, and leading to a potential significant boost to revenues.

Noting that traffic also dipped on certain pages that required visitors to enter personal information, analysts tested clearly displaying a security logo on every page throughout the quote funnel. The test demonstrated a solid 10.11% lift in conversion rates for non-mobile traffic. While it only made a small difference for new visitors, the reassurance of the security logo resulted in a large improvement of 16.34% for returning visitors. “The ability to segment performance with Adobe Analytics gives us a much clearer view of how changes affect various customer groups,” says Pope.

"One of our next big goals is to start personalizing online experiences with the targeting capabilities in Adobe Target."

Chrystal Pope, analyst, The General Automobile Insurance Services, Inc.

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Target and Adobe Analytics solutions. Capabilities used include:
 - AB testing
 - Multivariate testing
 - Marketing reports and analytics
- Adobe Consulting

For more information

www.adobe.com/solutions/digital-marketing.html



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Influencing conversion from the homepage

Although pages closer to the conversion point tend to provide greater influence over conversion rates, The General® also uses Adobe Target to optimize the homepage for maximum returns. In one recent test, analysts replaced the generic homepage image with an image featured in a recent television ad. The ad image consistently performed higher than the generic image, improving the conversion rate by 2.19%.

The General® discovered other changes to the homepage that had significant impacts on specific segments. Changing the heading on the homepage, for example, produced a 12.39% lift on returning traffic only. In another test on the homepage layout, analysts discovered that streamlining the layout negatively affected traffic from organic search, but improved the conversion rate for paid search traffic by 12.55%.

"One of our next big goals is to start personalizing online experiences with the targeting capabilities in Adobe Target," explains Pope. "The ability to demonstrate potential returns through testing helps us support our requests for additional resources from management."

The General® is planning to increase the use of Adobe Target across online teams to better quantify performance. The company also intends to focus on optimizing mobile performance. A growing percentage of the company's traffic comes from mobile devices; the conversion rate on mobile can be a challenge to improve given the limited real estate on a smartphone. "Adobe Marketing Cloud helped us identify areas for improvement," says Pope. "By focusing our resources on areas with potential for high returns, we can boost conversion efficiently even as we continue to grow."