

Central Insurance:



Central Insurance Assures Agent Access with Tealeaf

Central Insurance supports a net of 500 independent insurance agents that serve more than 295,000 policyholders nationwide. Scattered throughout 17 states, Central's agents and insureds rely on the company's web site and intranet to process applications, generate quotes, handle claims and pay premiums.

To meet the needs of its agents and customers, Central relies upon nearly 200 web applications. Many require users to enter large amounts of data into multi-step workflow processes, which Central's systems then aggregate, exchange and return via an intricate web of scripts and forms. When users call Central to report site problems, it is often difficult—and time-consuming—for IT to recreate and identify where things went wrong within the process. Recognizing that application integrity and the ability to quickly and effectively solve user issues are critical to instilling confidence in its field force, Central turned to Tealeaf to manage its mission-critical web applications.

"For more than 125 years, homeowners, drivers and businesses have relied on Central to be there for them when something goes wrong. Central's agents and customers must have confidence that Central can solve their problems," said Gary Corcoran, Assistant Vice President of IS at Central. "When a customer or agent calls us with a web application issue, Tealeaf enables us to address it in record time. This instills confidence on the part of the user, which is critical in this industry."

Although Central employs testing tools to monitor its systems for uptime and speed, these technologies could do little if an agent calls to report difficulties generating an online quote. In such situations, Central's developers can spend hours attempting to recreate problems or wading through endless log files in pursuit of a cause. With Tealeaf, Central can access real-time user sessions to diagnose and address any error in minutes. In addition, Tealeaf enables Central to analyze overall application performance to uncover and address recurring errors before they escalate into larger problems affecting more end users. "Download speeds and system uptime are helpful metrics," said Corcoran, "but at Central, a system isn't truly available unless it is being successfully used by a real person."

With Tealeaf, Central finally has visibility into exactly how agents and customers use its online applications. "Relying on agents to call and report issues doesn't give you an accurate idea of what problems you are actually having," said Corcoran. "With Tealeaf, we have complete visibility into what the user is actually doing. We can now track and analyze what an agent does on our site. This is invaluable in ensuring that our applications are effective. We can resolve issues quickly, identify necessary changes, and ensure that application issues don't repeat themselves."

CUSTOMER PROFILE



Founded in 1876, Central Insurance provides insurance for automobiles, homes and businesses to more than 295,000 policyholders in 17 states. With combined assets totaling more than \$799 million, Central operates with 500 independent agencies.

RETURN ON INVESTMENT

- > Real-time alerting. Central site administrators are immediately notified in the event to specific errors.
- > Improved agent relationships. "You can't place a dollar amount on agent relationships. Tealeaf is a tool that you absolutely must have if you need to be able to respond quickly to user difficulties."
- > Tealeaf saves Central developers valuable time by enabling them to find and resolve application problems in minutes rather than hours or days.

ISSUE NO. 1—IF YOU CAN'T FIND IT, YOU CAN'T FIX IT

Problem

Several agents called to report a glitch in Central's quoting application. Somewhere in the data entry and aggregation workflow, key information was being lost or corrupted. Working only with the information reported by the agents, Central was unable to duplicate the error in a test environment. After many attempts and several hours of developer time, Central was no closer to identifying the cause of the error.

Solution

With Tealeaf installed, the development team was able to capture and replay the first user session in which the failure occurred. Within ten minutes, Tealeaf enabled Central to pinpoint the data corruption.

Benefit

Tealeaf gives Central visibility into the actual user session, enabling administrators to identify and resolve a disruptive error that could not be found within a testing environment. This eliminated nearly a day spent unproductively searching. Said Larry Streets, Senior Analyst for Web Operations at Central, "Tealeaf is invaluable in recreating application failures. Without it, we may never have realized what was causing the application to fail."



Our agents are depending on Central's online applications to power their businesses. If our site fails, they can't do their jobs.

Larry Streets | Senior Analyst, Central Insurance

ISSUE NO. 2—ADDRESSING AGENT ISSUES IN REAL TIME

Problem

Several of the independent agencies representing Central rely on the company's extranet to power their businesses. If Central's applications experience problems, the agents are the first to feel the effects. When they encounter blank pages, errors or the inability to access certain applications, agents call Central expecting immediate resolution. "Our agents are depending on Central's online applications to power their businesses," said Streets. "If our site fails, they can't do their jobs. It is critical that we demonstrate the ability to quickly resolve these issues, otherwise, we may lose our sales force."

Solution

When an agent calls with an issue, Tealeaf enables Central to get to the bottom of it. With an agent's user ID, an analyst can replay the session history to identify the origin of the error. In addition, Tealeaf enables Central to proactively address recurring issues before agents experience them. Said Streets "With Tealeaf, we can identify where breakdowns commonly occur within our applications. This way, we can make adjustments or revamp processes before agents get frustrated. Tealeaf helps us keep the site ahead of the curve and provide the best possible user experience."

Benefit

Tealeaf allows Central to respond to agent and customer concerns by quickly identifying the root of the problem. With Tealeaf, Central can intelligently and expediently address the agent's concerns. Tealeaf also strengthens Central's agent relationships by enabling the company to create online services that provide increased value to independent agents.

ISSUE NO. 3—TEALEAF IS THE FIRST LINE OF DEFENSE AGAINST MAJOR FAILURES

Problem

One of Central's applications frequently initiated a query to the DB2 database that resulted in a cryptic error message. The user received a mysterious numerical code, and the event triggered a chain reaction of application failures. Said Streets, "We had no way of knowing that a user had put the chain reaction into motion until suddenly several applications were down."

Solution

Today, Tealeaf monitors every user session in real-time, immediately issuing an error report when a specific numerical code is generated by the database. Central IT is immediately alerted via e-mail or mobile phone and can quickly intervene before more applications are effected by the problem.

Benefit

"Tealeaf is our first line of defense in this situation—for Central, this technology means the difference between one minor failure and a system meltdown."

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.