Insurance.com

Overview

■ *Challenge*

Ensure mission-critical network and IT systems are running at peak performance—for a business built on an Internet delivery model

■ *Solution*

A continuous monitoring solution that provides rules-based alerts and analytic capabilities to identify performance problems before they become customer service problems

■ *Key Benefits*

A rapid deployment—in three weeks—that delivers up-to-the-minute KPIs; a unified view of three systems used for managing call center productivity; real-time BI insights providing closed loop business process improvements; robust reporting with low TCO, scalable to 200-300 users without degrading performance; no change required to IT infrastructure

For Insurance.com, Inc., the leading online auto insurance agency in the U.S., the business mission is simple: to save people time and money on insurance. Founded in 2000 at the height of the Dot.com era, the company proudly remains an exclusively Internet-based insurance agency.

Insurance.com enables consumers to instantly compare and buy auto insurance directly from more than a dozen leading insurance companies. Using their proprietary technology, the quotes are not estimates, but real-time rates provided directly from the insurance companies' underwriting systems. When ready to purchase, consumers have the option of buying a policy online or talking directly to an unbiased licensed agent in its Sales Center.

Dave Roush, founder and CEO of Insurance.com, originally developed the concept behind Insurance.com after experiencing frustration over the lack of options for buying insurance online. Roush followed his entrepreneurial instinct. First, he enlisted insurance company

Cognos software

executives to invest in the company and to participate as the founding carriers on the Insurance.com platform. The insurance interview was built to include every question that each company required to calculate an accurate rate. Lastly, participating companies were required to accept online payments and signatures to start a policy, eliminating the need for checks and paper transactions. With this passionate commitment to data and technology, the company attracted additional insurance company partners, and now quotes in 47 states and the District of Columbia.

This case study will focus on how Insurance.com uses IBM Cognos Now!–the industry's first business intelligence (BI) appliance–for continuous monitoring of its mission-critical Sales Center and IT platform for comparison car insurance quotes.

Challenges faced

With everything riding on its Internet delivery model, Insurance.com needed an application to monitor its IT systems and ensure they were running at peak performance. In addition, the company saw an opportunity to identify potential performance issues before downstream systems were affected. Lastly, the business intelligence (BI) team expected to build dynamic decision-making for staffing their Sales Center.

Insurance.com had a home-grown application that monitored the health of its systems and generated event logs when there were issues. The system monitored inputs from a variety of systems in a distributed network–a multitude of applications and databases for inbound and outbound calls and insurance carrier rate quotes. The IT department struggled to know what caused serious issues, who had taken ownership of the issues, and whether they were resolved, according to Scott Noerr, director of IT Services at Insurance.com.

For example, the IT department might receive notification that transaction times were exceeding a set threshold. While the notification identified a high level issue, it did not pinpoint the source of the problem. The monitoring system generated log events that were emailed to a distribution list, but when there where multiple events without detailed information about which systems were involved, the investigative process required to isolate causation could take hours. With the existing monitoring application, there were often too many log events to wade through, no one could easily see the status of an issue, and there was no way to prioritize them or escalate a critical issue to the next level. In essence, it did not deliver information the way users wanted to see it, did not issue alerts and did not refresh the data in a timely manner.

"IBM Cognos Now! functions almost as an early warning system for us. In the past, a small issue may have been missed until it hurt downstream systems, potentially slowing quote response times. Now, a problem can be quickly pinpointed, say, to a specific production server, allowing Insurance.com to alert a partner or vendor to a problem before it significantly affects performance."

Scott Noerr, director of IT Services, Insurance.com

With these challenges in mind, Noerr outlined his requirements for a continuous monitoring solution:

- *A rules-based system for alerts and escalations.*
- *A collaborative environment, so anyone could see who took ownership of issues and whether they were resolved.*
- *The ability to merge disparate data sets into a single, common interface.*
- *Data integration within the monitoring system's memory rather than production systems.*
- *Real-time or near-real-time reporting.*

Answering the "build vs. buy" question was the first hurdle. "We wanted fail-over capability, a Web-based front-end and a highly scalable system that could handle 200-300 users at a time, without degrading system performance," Noerr explained. "We decided it would be too costly for us to build and maintain a solution that would be scalable and robust enough to meet our needs."

Initial deployment brings quick results

Insurance.com selected IBM Cognos Now! because it answered the need for a robust, cost-effective solution with a low, long-term total cost of ownership (TCO). In addition, standardizing on a single vendor was appealing. "We were already using IBM Cognos 8 BI software, so it made sense for us to consider IBM Cognos Now!" Noerr noted.

The IBM Cognos Now! continuous monitoring solution is delivered as an appliance, with all required software preconfigured, for fast and easy deployment. In fact, the solution was installed and operational within just three weeks.

The starting point for Insurance.com was the performance of its technology platform—the engine for its comparison car insurance quotes. Alerts from multiple sources, such as third-party vendors, insurance companies and internal systems were integrated, and rules were set for notification. The interface was customized to provide reports with different views by user. And, IT staff was able to respond quickly, because the dashboard pinpoints the issues quickly and precisely.

Insurance.com is now able to monitor all the critical applications in its production environment, so that everyone from the business owner to the support team can get an accurate pulse of system performance. At-a-glance dashboards provide up-to-the-minute key performance indicators (KPIs), such as Web traffic throughput, business throughput and general traffic data with stop-lighting capabilities.

Business results

Beyond helping Insurance.com meet daily performance requirements, IBM Cognos Now! is providing outstanding visibility and clarity into management of its national Sales Center. Dashboards provide detailed views by agent, by states licensed and by skill set, as well as individual call statistics. Noerr and his team worked with Sales Center managers to create a unified view of the three systems used for managing agent productivity, eliminating multiple steps previously required to adjust staffing levels to call volumes. A future enhancement will create Web-based instructions to change call routing without supervisory intervention—based on pre-set parameters. Both agent and management productivity should improve as a result.

Insurance.com began exploring other strategic applications of continuous monitoring. For example, to maximize agent utilization in contact centers, how could improved visibility into business processes drive a more balanced work flow of activities? Could dashboards and alerts improve performance in areas such as dropped calls? The BI team is driving changes in the way business process leaders access and use information now that visibility can be customized by user requirements.

As the company plans its marketing efforts for 2009, IBM Cognos Now! will help ensure that management has the visibility and insights it needs to make Insurance.com a household name.

About IBM Cognos BI and Performance Management

IBM Cognos business intelligence (BI) and performance management solutions deliver world-leading enterprise planning, consolidation and BI software, support and services to help companies plan, understand and manage financial and operational performance. IBM Cognos solutions bring together technology, analytical applications, best practices, and a broad network of partners to give customers an open, adaptive and complete performance solution. Over 23,000 customers in more than 135 countries around the world choose IBM Cognos solutions.

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