

# Insurance.com found triple the sales with Google AdWords.



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Marc Zeitlin  
Director of Marketing,  
Insurance.com

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## ABOUT GOOGLE ADWORDS

Google AdWords is currently used by thousands of businesses worldwide to gain new customers in a cost-effective way. AdWords uses keywords to precisely target ad delivery to web users seeking information about a particular product or service. The program is based on cost-per-click (CPC) pricing, so advertisers only pay when an ad is clicked on. Advertisers can take advantage of an extremely broad distribution network, and choose the level of support and spending appropriate for their business.

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For more information, go to [www.google.com/ads](http://www.google.com/ads)

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Founded by Fidelity Investments in 1999 and acquired by ComparisonMarket in July 2003, Insurance.com is the largest consumer insurance aggregator on the Internet today. The privately held Cleveland-based company partners with such major underwriters as Travelers, The Hartford, Liberty Mutual, and Safeco to provide online customers with quotes upon completion of a short questionnaire. Core to the company's business model is a robust database and reporting system that enables it to provide up to four accurate quotes in real time for auto insurance policies. This fast response, tailored to each customer, motivates shoppers to either purchase online immediately or call a sales center toll-free.

## Approach

In the late summer of 2003, Marc Zeitlin moved into the Internet-based business from parent company ComparisonMarket as director of Marketing. It was then he learned that Insurance.com was already a Google AdWords™ advertiser. The site had been running ads under the original CPM-based AdWords program (it was retired in December 2003 in favor of a cost-per-click model). He also discovered that the CPM approach was one of the company's best sources for qualified leads, so he was concerned that CPC advertising would not perform as well.

During the fall of 2003, Zeitlin learned more about AdWords' CPC approach and decided to test it, with the goal of obtaining a large number of leads that would convert to sold policies. The test was developed shortly after Zeitlin was released from the hospital after undergoing an emergency quadruple bypass. During his month of recuperation, however, he felt encouraged about AdWords. “The new program performed so well we decided to keep it running with an expanded set of keywords,” he says, adding, “It was so easy to manage, I could literally have done it from my hospital bed.”

## Results

Happily, Zeitlin made a full recovery. As the year ended, he set a new daily maximum ad spend for AdWords. But within a few hours of launch the first day in January, he didn't see ads running. He called and reached his AdWords account rep on New Year's weekend. She told him that the site had gotten so many clickthroughs that the daily maximum was exceeded in just a few hours. Recalling this issue later, Zeitlin said he was very pleased with such “outstanding service, including helping me on the Sunday after New Year's Day. The fact that I could adjust the program on a holiday had a significant impact on the launch of this campaign.”

After reviewing the results of this initial foray into the CPC-based Google AdWords, he was incredulous. “Not only did the clickthrough volume and sales both come in at roughly triple what we had projected; the quality of leads continues to be very high,” he says.

Insurance.com defines conversion as a completed quote to sale: customers request a quote, receive a quote, and buy a policy. Using these criteria, Zeitlin says that the new AdWords is delivering substantially more than other similar programs. “AdWords has taken off beyond what I had hoped for,” he says, citing the features that he

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especially likes. “The ability to rotate ad copy and match it to keywords is fantastic,” he says, “and so is the fact that we can see data and performance real-time and make adjustments to the campaigns as needed. AdWords forces us to be smarter, and then we win by having the best creative and best keyword list, which is extensive.”

By being smarter, Zeitlin says that since January 2004, the company has gained a significantly higher volume of business at a lower cost-per-click. “We have more business, and we’re paying less to get it.” He adds that now leads are further optimized by using AdWords’ regional targeting feature. “Auto insurance quotes are designed at the state level, so being able to craft our advertising efforts on a state by state basis is a big advantage,” he says.

Since immersing himself in pay-for-performance advertising, Zeitlin says Insurance.com now spends a very significant portion of its entire marketing budget on paid search advertising. For this veteran marketer, it’s a whole new world: “With TV advertising, you’d be lucky to get an ad on the air and see some results in anything under a year,” he says. “With AdWords, we started getting clicks in about 10 minutes, and it hasn’t stopped.” Given Insurance.com’s success with AdWords, Zeitlin has also opted to join AdSense, Google’s ad program for content publishers to run ads on their sites. “We’re already getting 10 percent clickthrough from AdSense ads,” he says.

Personally and professionally, Zeitlin is feeling very optimistic these days. He characterizes AdWords as being, “real-time capitalism. People vote with their clicks, and we win their business if we can deliver the goods.”

