

InterCall Case Study



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Esurance

As the fastest growing auto insurance company in the country, San Francisco-based Esurance provides personal auto insurance direct to customers online and through select online agents. The company offers coverage to residents in 28 states, making it available to 85% of the U.S. driving population.

Esurance is committed to doing its part for the environment by offering a virtually paperless customer experience, having a hybrid claims fleet, and offsetting electricity usage for each of its eleven offices. Esurance also partners with environmental organizations throughout the country, supporting reforestation, alternative energy, and environmental education projects.

THE CHALLENGE

Since its inception in 1999, Esurance has worked toward protecting our environment while providing affordable auto insurance rates and excellent customer service.

Esurance may be the first auto insurance company to have an exclusively paperless, electronic customer experience. Policy documents are made available to policyholders online, documents are stored electronically with state-of-the-art document imaging, and most policyholder communication occurs via email. With this virtually paperless process, Esurance customers help save thousands of trees a year.

Ninety-seven percent of Esurance's company vehicles, used by claims representatives to visit accident sites, are environmentally-friendly hybrids. (The company's demand for hybrids outstripped the supply in one area, and these non-hybrid vehicles will be phased out of the claims fleet.) The electricity used at each of Esurance's 11 regional offices is also offset through investments in reforestation projects.

As the company grew from one office to multiple locations, and, with an eye to reducing its carbon footprint, Esurance was concerned about the carbon emissions related to inter-office travel. For example, the human resources (HR) department frequently had to fly candidates from across the U.S. to San Francisco (the location of Esurance's corporate headquarters); corporate trainers flew to other office locations to train HR managers on updated benefits packages; and claims specialists in Sacramento took up to 10 trips a month to San Francisco.

As a company aiming to have a minimal impact on our environment, Esurance needed to find a way to reduce travel while maintaining business-critical "face-to-face" contact.



THE INTERCALL SOLUTION:

When the Meeting Consultants at InterCall heard about Esurance's situation, they knew right away that cost-effective conferencing solutions could help the company significantly reduce its CO₂ emissions from travel without having to sacrifice important business meetings.

Interviewing:

InterCall set up Esurance's HR department with InView video conferencing for conducting job interviews. A recent candidate lived in Pennsylvania, while the hiring manager was in Dallas, and five potential team members were in Sacramento and the CEO and HR director were in San Francisco. Rather than flying the entire group of people to one office to meet, the team held the interview via video conference. The team was able to see the candidate, read body language, interact with him and accomplish an interview of the same quality as an "in person" meeting. The executives from Esurance were able to accurately capture all of the information they needed from the video conference and hired the candidate—all without anyone having to travel. Because no one had to travel for the interview, the company estimated it saved 2.4 tons of CO₂ from being released into the atmosphere.

Training:

For annual updates to the employee benefits package, the traditional method was for trainers to travel across the country to the main offices (which numbered six at the time), in order to train local HR managers on updated policies and procedures. Knowing that the requisite travel had environmental impact, InterCall Meeting Consultants provided the trainers with Microsoft® Office Live Meeting for Web conferencing. With this method, the trainers could still show the local HR managers the new benefits packages by walking them through the presentation, with real-time feedback and collaboration tools. By switching to Web conferencing for internal training, the company reduced the carbon emissions of two people taking six business trips across the country, an estimated 7.4 metric tons of CO₂.

Claims:

For claims personnel in Sacramento, a bi-weekly trip of more than 200 miles roundtrip used to be standard practice, for discussions about recent claims and collaboration on other projects. In an effort to reduce corporate travel, InterCall helped Esurance set up all their claims officers with Reservationless-PlusSM audio conferencing and InView video conferencing. Now, claims officers can dial into a conferencing bridge to connect with their teams whenever they choose. When the officers need to have more extensive meetings, they use InView video conferencing. By switching from driving to conferencing, the company saved approximately 1.5 tons of CO₂ per month equating to 18.5 tons of CO₂ in just one year.

Telecommuting:

Esurance found they could also cut carbon emissions by enabling workers to telecommute. By switching 99 of its customer service representatives to their work-from-home program, Esurance employees drove 286,312 fewer miles per year and prevented more than 114.2 tons of CO₂ from being released into the atmosphere. The savings weren't just for the company, however. Workers benefited too, saving an average of \$792 in gas per year.



THE BENEFITS:

Whether hiring new employees, training HR managers, conducting weekly claims meetings, or offering a new telecommuting program, Esurance was able to use InterCall's audio, video and Web products to drastically reduce their carbon footprint.

Without excessive travel, Esurance achieved its business goals as before, and greatly reduced its impact on the environment including:

- + **2.4 tons** of carbon dioxide emissions per long-distance candidate saved by holding a video conference for a job interview;
- + **More than 18 tons** of carbon dioxide prevented from entering the atmosphere by holding video or audio conferences instead of driving;
- + **286,312 fewer miles** driven per year by telecommuting customer service representatives, who each saved \$792 in fuel costs per year;
- + **114 tons** of carbon dioxide prevented from going into the atmosphere because many customer service representatives now work from home.

QUOTES:

"InterCall's services have integrated nicely into our company's innovative business practices," stated Sandy Hynes, Vice President of Human Resources for Esurance. "From integrated 11-office trainings to cross-country job interviews, InterCall's services are truly invaluable."

"Environmental stewardship has been a core value for Esurance since our company started out in 1999," added Joann Lee, Esurance's Community Relations representative. "With InterCall's array of services, our business can continue to grow while we continue to reduce our carbon footprint."