

Cro Metrics’s iterative experimentation helped Metromile avoid an expensive redesign, lower customer acquisition costs, and experience a 28× ROI.



## Situation

Metromile is the leading pay-per-mile personal car insurance company in the United States. The company offers unique insurance rates based on customers’ actual driving habits, and this approach can save the average customer hundreds of dollars per year.

However, the company’s website didn’t effectively accomplish its objectives, which were to clearly explain how this new insurance works, compel visitors to request a quote, and ultimately get visitors to sign up for a policy.

Metromile considered a complete website redesign in order to accomplish its goals, but due to the high cost of such a project, the company instead experimented with testing changes to its existing website. The problem was that Metromile’s marketing team didn’t have the resources to do any testing themselves. That’s when the company reached out to Cro Metrics.



## Solution

Metromile approached Cro Metrics with two website goals: lowering customer acquisition costs and increasing insurance policy quotes and completed sign-ups.

Since Metromile already had a successful direct mail experimentation program in place, it made sense to apply the same messaging and design to its homepage. To confirm, the Cro Metrics team ran a series of tests on the proposed website design that was based on Metromile’s direct mail campaign, and the proposed design lost.

This loss served as a learning opportunity that highlighted the tangible value of testing website changes. If Metromile had redesigned its site based on the success of its direct mail program, conversions would have actually decreased.

*(continued)*

## Solution *(continued)*

To help Metromile, Cro Metrics followed its own rigorous, proven five-phase methodology designed to increase the velocity of marketing experimentation. This transformative optimization methodology is based on more than 20,000 tests and 10 years of helping businesses quickly see results and maximize their return on investment (ROI). At each phase of the process, the Cro Metrics team focuses on making marketing decisions based on real data, not gut feelings.

After completing the five phases of iterative experimentation, Cro Metrics developed a website that outperforms Metromile’s previous website—the exact outcome that Cro Metrics wanted.



## The Five-Phase Cro Metrics Methodology

1

### Build a Foundation

Cro Metrics began by developing a strategic view of Metromile’s business and what its website is intended to do. The Cro Metrics team sat down with the Metromile team and discussed goals and challenges, which helped the Cro Metrics team gain insights and suggestions regarding customer behavior. The Cro Metrics’s team understood that it’s not just a matter of getting more people to sign up: the goals are actually to educate visitors and get the right people to sign up. The Cro Metrics team then set key performance indicators that aligned with Metromile’s goals, identified high-value opportunities, and built ROI models.

2

### Validate with Data

The Cro Metrics team used data to identify opportunities for testing. First, they recognized that past clients with objectives similar to Metromile’s had experienced success with testimonials and reviews, so it made sense to leverage the same on Metromile’s website.

Next, Cro Metrics collected data, such as visitor behavior data, and assessed friction points on Metromile’s websites to identify the highest-value opportunities. Such information would allow Cro Metrics to determine the most impactful experiments and develop new tests. For instance, if a visitor makes it through step one of the enrollment process, but doesn’t make it through step two, it is a good idea to test whether the website needs more copy that educates the visitor.

Third, the Cro Metrics team focused on qualitative data. This proved to be highly valuable data because it sparked additional ideas about where to make changes to the website. With this data, the team discovered what content visitors found helpful or confusing.

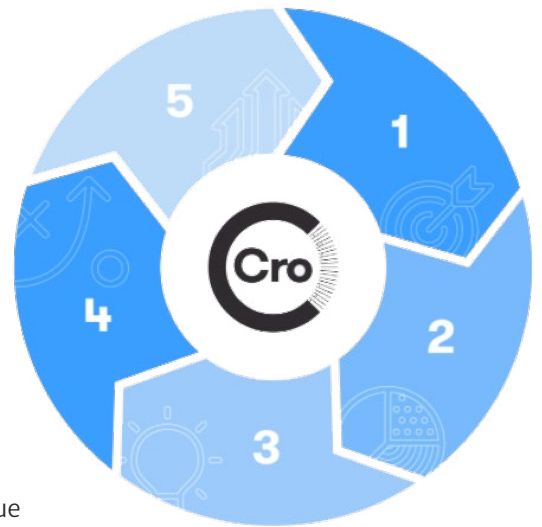
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### Ideate and Prioritize

The Cro Metrics team developed testing ideas based on the information gathered in the previous phases, as well as applied learnings from more than 20,000 experiments they have conducted over the years. Being selective about which tests to develop was crucial, as what works for one website might not work for another.

The team then prioritized the testing ideas based on the potential revenue impact. That prioritization involved a firm understanding of Metromile’s high-value visitors and the company’s key business goals.

Cro Metrics recognized that if Metromile had fewer website visitors going through the funnel, it could actually be a win for the company. It could be an indicator that the funnel was successfully attracting qualified visitors instead of letting through visitors who would cancel after sign-up, or who had no intention of signing up in the first place.



4

### Design, Build, and Launch

Cro Metrics began this phase by leveraging the experiment concepts it developed to create a full design of the actual user experience that would be tested. Then, the Cro Metrics team collaborated with several groups at Metromile to implement every aspect of the test process, including drafting technical specifications for the test, writing copy, and getting the A/B test launched on Metromile’s website.

The entire design, build, and launch phase was completed by the Cro Metrics team. No technical effort was required of the Metromile team.

5

### Analyze, Codify, and Iterate

This phase involves looking at the results of the test. The Cro Metrics team examined what happened with the test and why it happened. It was important to understand whether the test was a win, whether there was no change, or whether it was a losing test.

Then, the Cro Metrics team analyzed the results by quantifying the business impact. The team then assessed and iterated upon impactful experiments and mitigated the risk of launching unproven redesigns.

## Results



### Saved Money

Instead of rebuilding its entire website without fully understanding what worked and did not work, Metromile saved a seven-figure investment.



### Established a Culture of Experimentation

With a new mentality, Metromile was, over time, able to iteratively redesign its website through a structured, methodical approach designed to maximize long-term revenue.



### Decreased Customer Acquisition Costs

Cro Metrics's iterative experimentation lowered Metromile's customer acquisition cost by 17 percent.



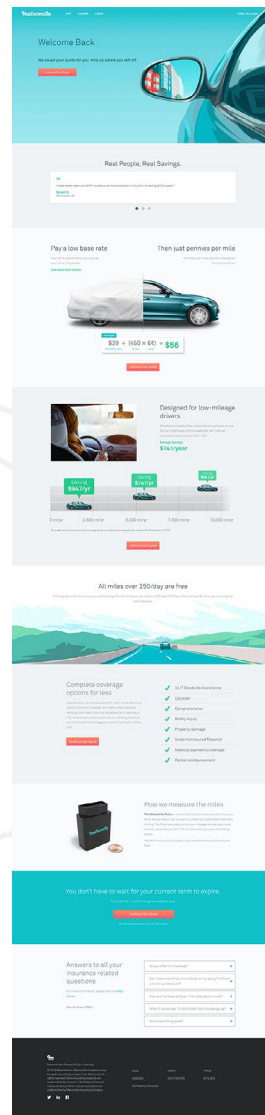
### Increased Conversion

The improved user experience of Metromile's website resulted in a 12 percent increase in quote starts.

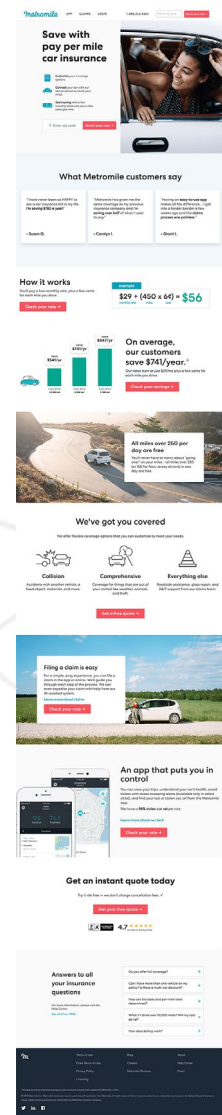


### Experienced Outstanding ROI

The five-step process that Cro Metrics implemented resulted in a 28x ROI for Metromile.



Before



After



Thanks to Cro Metrics, Metromile was able to iteratively redesign its website through a structured, methodical approach designed to maximize long-term revenue.”