# Progressive® Launches Flo Chatbot
## Customers can interact with the Azure AI-powered experience for insurance advice

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MAYFIELD VILLAGE, Ohio, February 4, 2020 – Her voice is distinct.

Progressive's iconic brand spokesperson, Flo, is a well-known personality in the hearts and minds of insurance customers. Progressive is launching a new text to speech chatbot featuring Flo's voice to create personal experiences for customers who are looking for insurance advice.

The voice-enabled chatbot is an expansion of the alliance between Progressive and Microsoft with the goal of streamlining the customer inquiry process while delivering differentiated digital experiences to policy holders, meeting people wherever they are within their customer journey.

Consumers and customers can ask Flo insurance related questions and will experience the virtual Flo's voice: it's just as polite, reassuring and matter of fact as she is on Progressive's advertising and social media. If you ask the virtual Flo, "What is liability?" it will provide an answer and direct the inquirer to resources on Progressive's website or to a trained insurance agent to help. Or if you ask for an insurance quote, it will reply with a link to the company website with more information. Customers can also ask more light-hearted questions like, "Flo, can you tell me a joke?" They will receive answers from the Azure AI-powered chatbot in Flo's personality and voice.

Flo has been Progressive's spokesperson since 2008. Progressive created the original Flo chatbot with Azure AI capabilities including Azure Bot Service and Azure Cognitive Services in 2017 and now has updated the Flo chatbot using the neural text-to-speech service , for a customized voice feature with Speech Service within Azure AI.

Progressive recently deployed the experience from the existing chatbot architecture that allows access to the chatbot via multiple endpoints. The Flo voice experience is currently available on the Google Assistant app on cell phones and enabled smart speakers. Progressive is continuing to expand the experience and expects soon to enable an auto insurance quote within the experience itself. Expansion to more voice-enabled endpoints is also under consideration.

"We are excited about the expansion of our collaboration with Microsoft that accelerates innovation and exploration across a growing digital landscape of consumer experiences", said Matt White, technology and innovation manager in Progressive's acquisition experience group. "The decoupled nature of the Azure Cognitive and Bot technology stack allows us to reuse the foundation and layer on additional capabilities to keep learning about the power and potential of truly conversational experiences."

"It's been tremendous to see how Progressive is using Azure AI to transform their industry and create differentiated experience for customers," said Bharat Sandhu, director Azure AI and Mixed Reality Microsoft.

Progressive leveraged Microsoft's guidelines for developing responsible conversational AI, a set of principles to guide customers and partners on developing chatbots that build trust in the company and service that the bot represents. The experience in Progressive's voice-enabled Flo chatbot includes information that clearly lets the user know upfront that it's a virtual version of Flo and if needed they can quickly connect to an insurance agent.

For more information about the Flo Chatbot, go to:www.progressive.com/contact-us/chatbot-faqs/

About Progressive

The Progressive Group of Insurance Companies makes it easy to understand, buy and use auto insurance. Progressive offers choices so consumers can reach us whenever, wherever and however it's most convenient -

online at progressive.com, by phone at 1-800-PROGRESSIVE, on a mobile device or in-person with a local agent.

Progressive provides insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, and homes; it is the third largest auto insurer in the country, a leading seller of motorcycle and commercial auto insurance, and one of the top 15 homeowners insurance carriers.

Founded in 1937, Progressive continues its long history of offering shopping tools and services that save customers time and money, like Name Your Price®, Snapshot®, and HomeQuote Explorer®.

The Common Shares of The Progressive Corporation, the Mayfield Village, Ohio-based holding company, trade publicly at NYSE: PGR.

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