

Progressive Insurance® Imagines a World Where Animals Rule the Road

New ad uses AI as a creative tool to illustrate how Snapshot personalizes rates based on actual driving habits

Progressive Insurance is testing a new advertising approach in the creation of its latest ad, [Drive Like an Animal](#), leveraging the power of artificial intelligence (AI) in the production process. Featuring a voiceover from Stephanie Courtney (aka “Flo”) in an unexpected llama-inspired twist where animals rule the road, the ad highlights Progressive’s Snapshot® program, which personalizes customer rates based on their individual driving behaviors.

“‘Drive Like an Animal’ is a playful, imaginative way to highlight how with [Snapshot](#), Progressive personalizes your auto insurance based on your actual driving behaviors, not someone else’s,” said Meghan Walsh, Business Leader of Integrated Marketing at Progressive. “Showcasing a whimsical depiction of animals driving cars, this spot captures the creativity and humor we’re known for while driving home an important message about fairness, transparency and personalization in auto insurance.”

AI as a Creative Tool

Although the concept was initially developed through traditional brainstorming and pre-testing methods, the decision to use AI seemed like a natural extension of this animal-driving fantasyland and a way to test the effectiveness of the latest technologies available while not sacrificing quality or responsibility.

Progressive worked with its in-house creative agency [Ninety6](#), agency of record [Arnold](#) and external agency [Monks](#) to bring this spot to life. While the ad’s visual production relies heavily on AI, human creativity remains at the heart of the process – both behind the scenes and in the creative itself as the ad is narrated by Stephanie Courtney to maintain the authentic charm audiences have come to love.

“Progressive has always embraced innovation and technology to expand our creative teams’ ability to tell fresh, compelling stories,” said Matt Dillon, Business Leader of Creative Development at Ninety6. “AI is an exciting tool that adds to our ability to innovate, but it’s just that—a tool. The heart of our advertising remains the talented artists, animators, directors, and actors who bring these ideas to life. In this spot, we’re proud of how we’ve blended technological innovation with the creativity of our team to deliver a message that’s not only entertaining but also deeply relevant to consumers.”

Responsible AI to Highlight a Fair Approach to Insurance

Progressive understands that the use of AI in advertising comes with important questions and considerations. That’s why the company has implemented a rigorous vetting process for its AI tools, ensuring they meet high standards for security, copyright compliance, and ethical use. As exploration continues, Progressive’s Core Values and commitment to responsible AI practices remain the guiding light.

“The heart of this creative is our Snapshot program, and AI was the tool to help create it,” Walsh said. “Driving animals beautifully illustrates the idea of fairness and personalization in a lighthearted way that’s both entertaining and empowering: drivers deserve coverage that reflects them.”

About Progressive

Progressive Insurance® makes it easy to understand, buy and use [car insurance](#), [home insurance](#), and [other protection needs](#). Progressive offers choices so consumers can reach us however it’s most convenient for them — online at [progressive.com](#), by phone at 1-800-PROGRESSIVE, via the Progressive mobile app, 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 second largest personal auto insurer in the country, a leading seller of [commercial](#) auto, [motorcycle](#), and [boat](#) 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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