Microsoft Azure Bot Service

Insurance shoppers gain new service channel with artificial intelligence chatbot

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——**Matt White, Marketing Manager, Personal Lines Acquisition Experience, Progressive Insurance**

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Major auto insurance provider Progressive may be best known for Flo, its iconic spokesperson. The company wanted to take advantage of customers' increasing use of mobile channels to interact with its brand. So Progressive used Microsoft Azure Bot Service and Cognitive Services to quickly and easily build the Flo Chatbot—currently available on Facebook Messenger—which answers customer questions, provides quotes, and even offers a bit of witty banter in Flo's well-known style.

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Going with the Flo

Flo, the funny and friendly face of Progressive Insurance, is one of the best-known commercial spokespersons. Her official Facebook page has 4.5 million followers, and she has appeared in Progressive ads across multiple media channels since 2008.

Progressive is one of the largest auto insurance suppliers in the United States. And it has been selling auto insurance directly to customers on the internet since 1997—so the company has experience watching the online space evolve and grow. As mobile has become a more important channel, Progressive has looked for ways to use it to connect with customers who want easy, personal, and trustworthy digital experiences.

People spend a lot of time in messaging apps, and we want to meet them where they are," says Matt White, Marketing Manager, Personal Lines Acquisition Experience, Progressive Insurance. "If they're interested in getting questions answered or getting an auto quote while they're messaging, then let's give them that capability."

This line of thinking led to the Flo Chatbot.

Turning Flo into a conversational bot

The Flo Chatbot—currently available through Messenger on Flo's Facebook page—provides a conversational interface through which customers can ask questions about insurance, get a quote, and even pose personal queries. For example, if someone asks Flo how old she is, a typical response might be, "I'm as old as I feel! So today, about nine and three-quarters."

Progressive built the Flo Chatbot using Microsoft Azure Bot Service and Cognitive Services APIs. "One of the great things about Bot Service is that, out of the box, we could use it to quickly put together the basic framework for our bot," says White. "Along with that, we used the service and QnA Maker to add natural language understanding and the back-and-forth dialogs for customer interactions."

Progressive has found that these tools make it easy to adapt and refine the bot and its responses without needing data scientists to write complex code. The APIs also provide the ability for a knowledge base to grow and learn more over time, so the responses just keep getting better and better.

In the case of the Flo Chatbot, Progressive wanted to make sure both that the bot had a distinct persona and that it could redirect customers to a live agent when necessary. "It was important to recognize that there would be situations when customers need an 'exit ramp' where they could talk to a human—we didn't want to pretend that the bot could do more than it can," says White. "And because we have such an iconic brand presence in Flo, we felt it essential to inject some of her wit and personality into the interactions. The Microsoft tools made this easy by decoupling the interface management portion of the bot from the language processing and response generation."

White and his colleagues consider the Microsoft tools' accessibility and ease of use to be invaluable, particularly when updating existing dialogue models. "Our level of speed and agility would be very difficult to replicate with other tools," says White. "In the first four months since launching the Flo Chatbot, we've updated the models at least 75 times. By using the Microsoft tools, we're ensuring constant improvement and a better customer experience."

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Progressive has also been pleased with advantages—like built-in scalability—that come with using services built on Azure. "As we go through new projects like this, it can be difficult to know how much engagement we're going to get and how much traffic we'll generate," says White. "With Azure, we don't have to worry about overinvesting in on-premises capacity because the environment is resilient and scales in response to demand."

Extending the chatbot to better engage with more customers

Based on the company's positive experience with the tools, it plans to move the Flo Chatbot to more channels and introduce additional features. "By using Microsoft Azure Bot Service and Cognitive Services such as Language Understanding and QnA Maker, we've been able to continue our own Progressive journey of digital innovation and do it in an agile, fast, and cost-effective way," says White. "With the Microsoft tools, we could take a risk on building something new—knowing that it's based on an expandable foundation—and create a robust and very resilient system that's well poised for that expansion."

Progressive particularly values the ability to use Bot Service to build a bot once for a single channel and then easily move it to other channels. "We got the core functionality we needed with Bot Service right away, enabling us to quickly get going with our Facebook Messenger version," explains White. "From a technical perspective, Bot Service makes it straightforward to move to other channels and then update the bot as necessary for those new outlets. For example, as people's location and context change, we want to modify Flo's answers and have models tailored to the channel. Fortunately, we can do that easily with Microsoft technology."

So far, Progressive has relied mostly on organic activities to drive traffic to the Flo Chatbot, but word of mouth—and Flo's millions of Facebook followers—are getting the job done. "We've been very pleased with the steady engagement we've seen to date, and we recognize that it's largely organic," says White. "We're looking to see how that evolves in the months ahead."

Interactions with the Flo Chatbot show Progressive that the bot is a hit with customers. "People tell Flo 'Thank you' and 'Thanks for the help,' and I think that any time you see people thanking a bot, you're on the right track," says White. "And, of course, we trained the Flo Chatbot to say, 'You're welcome,' because we want to continue that humanlike interaction right up to the end of the conversation."

About Microsoft Bot Framework

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