



Customer  
Progressive Insurance

Products and Services  
Azure  
Azure Bot Service (AI)  
Azure Speech Service  
Cognitive Services (AI)  
Language service (AI)

Industry  
Insurance

Organization Size  
Corporate (10,000+ employees)

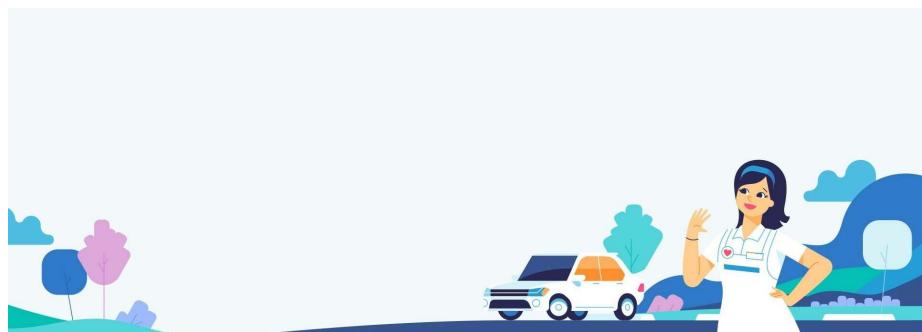
Country  
United States

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# Progressive Insurance levels up its chatbot journey and boosts customer experience with Azure AI

August 25, 2021



Progressive Insurance strives to be customers' and agents' top choice for their protection needs. Whether someone wants a quote or an answer about their insurance package, the US insurer provides full support through conversations with live representatives or with one of the company's many digital chatbots. In the spirit of continuous improvement, the company has tapped into the powerful AI capabilities available through Microsoft Azure Cognitive Services, including the custom question-answering feature within Azure Cognitive Service for Language, and Microsoft Bot Framework to streamline operations, save costs, and strengthen customer relationships through customized, rewarding interactions.

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—Matt White: Technology and Innovation Manager—Acquisition Experience Team

Progressive Insurance

## Meeting customers where they are

Risk, learn, and grow: This simple phrase has long shaped Progressive Insurance's innovative nature and approach to creating insurance experiences. The potential range of those experiences has grown in recent years due to the company's use of chatbots, including the highly successful Flo Chatbot, which brings the company's lively brand ambassador, Flo—one of the most well-known commercial spokespeople in the United States—to life online.

Watching conversations unfold across multiple channels, Progressive has learned that meeting customers where they are perfectly aligns with the company's mission of striving to deliver value and do things better. Employees take this brand promise seriously, especially in their clients' time of need. To mark the next step in its bot journey, Progressive is using the custom question-answering feature in [Azure Cognitive Service for Language](https://aka.ms/unifiedLanguageACOM) (<https://aka.ms/unifiedLanguageACOM>) to create an optimized digital experience for customers, agents, and employees alike, answering more questions more effectively and for more users than ever before.

## Evaluating the bot environment

At Progressive, every mobile or digital experience must fulfill four requirements—it must be easy to use, personal, seamless, and give people full confidence in the experience. To date, Progressive has fulfilled these expectations with more than half a dozen bots built

using Microsoft Bot Framework (<https://dev.botframework.com/>) and Azure AI (<https://azure.microsoft.com/en-us/overview/ai-platform/>) capabilities. The bots support various business processes, including customer service, automated quotes, and policy servicing.

"Bots are a nice and easy way for people to engage with us and quickly get answers to many of their questions while freeing up our talented call center representatives to focus on more complex questions," says Matt White, Technology and Innovation Manager—Acquisition Experience Team at Progressive Insurance.

Progressive embeds some bots within its own branded experience and deploys others, such as the Flo Chatbot, to third-party endpoints through Facebook Messenger and Google Assistant. The company also uses bots designed specifically for internal purposes, including IT help and claims training. Developers use Cognitive Services to layer on additional functionality as needed, like [Language Understanding \(LUIS\) \(https://www.luis.ai/\)](https://www.luis.ai/) and [Speech services \(https://azure.microsoft.com/en-us/services/cognitive-services/speech-services/\)](https://azure.microsoft.com/en-us/services/cognitive-services/speech-services/), to create unique, tailored, and highly effective bots.

With this strong foundation for meaningful interaction, the company sought to increase productivity, reinforce its brand promises, and further enhance user experiences. Progressive set out to simplify the development, rollout, management, and maintenance of existing and new bots and augment them with neural voice and other advanced AI capabilities.

## Building smarter bots

Progressive continues to expand its bot portfolio using Microsoft Bot Framework and a growing variety of AI capabilities within Azure. The company, whose bots field as many as 200,000 requests a month, has now begun migrating its existing bots to the Language Service and taking advantage of the new custom question-answering feature. The result: an upgraded text-based bot experience that mimics real-life conversations. Through this access to a new [machine](#)

learning algorithm and state-of-the-art Turing natural language models, Progressive provides more accurate, specific, and beneficial answers for customers. It also now has automated bot deployment and can set up the Azure resources and resource groups in half the time.

Further strengthening its technology stack, Progressive adopted [Custom Neural Voice](https://azure.microsoft.com/en-us/updates/general-availability-custom-neural-voice-a-custom-texttospeech-capability-within-speech-service/) (<https://azure.microsoft.com/en-us/updates/general-availability-custom-neural-voice-a-custom-texttospeech-capability-within-speech-service/>) , a [Text to Speech](https://azure.microsoft.com/en-us/services/cognitive-services/text-to-speech/) (<https://azure.microsoft.com/en-us/services/cognitive-services/text-to-speech/>) capability within Speech services, and [Microsoft Bot Framework Composer](https://docs.microsoft.com/en-us/composer/introduction?tabs=v2x) (<https://docs.microsoft.com/en-us/composer/introduction?tabs=v2x>) , an open-source integrated development environment where developers can author, test, provision, and manage conversational experiences from one canvas. They'll use these capabilities to build even better bot personas that integrate voice and other lifelike features, all of which reflect the Progressive brand and create consistency across various use cases.

"When we began this conversational experience journey back in 2017, what attracted us to the Microsoft tech stack was the decoupled nature of the solution," says White. "With Bot Framework and Cognitive Services, we get the freedom to tailor the experience according to our needs as they change."

By using agile, flexible, and highly responsive bot technology, Progressive helps ensure that its bots either answer customer, agent, and employee questions quickly or transfer them to a human representative for further assistance. The company has already moved three bots over to the Language Service, with three more expected to be live later in 2021.

## The right answers every time

Because Progressive used AI tools in Azure to establish an easy, accessible bot development process, the company's less technically proficient project members can readily contribute their expertise.

This raises the quality of the bots' responses and helps Progressive continuously enhance its relationships with partners and customers by providing the most valuable answers to their pressing questions.

"Anytime we put a bot in market, it's never a fire-and-forget experience. We're constantly monitoring, training, and mining it because these are real people talking to us," says White. "We use custom question answering to make updates, program answers, and easily create custom dialogue flows anytime we see a new question popping up with frequency—all without driving up incremental IT effort."

With fewer chats requiring live help, the company anticipates significant cost savings. "By building bots that we can easily automate for certain question-and-answer conversations, we'll achieve savings of about USD10 million annually," says White. "Combining Bot Framework and Cognitive Services has already helped us deflect more than 50 percent of chats from our live consultants."

Progressive has found that one bot becomes the endpoint for many others and helps build the knowledge base for customers to get their answers in a way that truly reflects the Progressive brand and voice. Through its customized, evolving set of bots, the company supports its customers every hour of the day, 365 days a year, and at unprecedented speeds for a positive customer experience.

## Streamlined support, more innovation, faster value

Internally, Progressive benefits from simplified resource management now that it's moved to the Language Service and uses the custom question-answering feature. "With our original model, we had to stand up five or six resources to build a fully working Q&A bot, and there are costs and time associated with supporting, managing, and deploying all those over time," says Jeremy Myers, Lead DevOps Engineer—Cloud Business Solutions Team at

Progressive Insurance. "We're now down to two resources—the actual Language resource and a search resource that goes with it. It's improved our costs and time to market, and more importantly, it's made our bot deployment easier to support down the road."

In addition to ensuring accuracy, precision, and resource prioritization, Progressive is using the Language Service, Bot Framework Composer, and other Microsoft technologies to support the streamlined development of new bots for multiple purposes, which aligns with the company's long-term digital roadmap and unlocks low barriers to innovation. "Our goal has always been to achieve self-service for managing bots, not just using them," says Myers. "Bots provide self-service and make it possible for people to interact right away, without having to wait on somebody to answer the phone. Now, we're going to provide self-service for that self-service capability."

## Additional use cases for Language Service

Progressive also uses Yammer internally to help support its enterprise resource groups in communicating with community members. Recently, community owners realized that members were asking multiple questions in Yammer forums, and response times and accuracy would vary depending on whom the response came from and how detailed the question was.

Using the Language Service for question answering, the Yammer community owners hope to increase the accuracy of the answers to questions in their respective communities. Using the Language Service question-answering feature, they can build a knowledge base around their community topic that will help members better understand the purpose, goals, and answers to frequently asked questions by the members of that community. "We are currently working on models and automation that will allow community owners to click and deploy a Language Service and knowledge base

for their community in Yammer that will bring more value to their discussion groups,” says Myers.

Thanks to the company’s robust network of both human and bot support channels, Progressive’s customers can take comfort in knowing they’ll always have easy, repeatable, and multichannel interactions with their insurer. And Progressive can continue to create, define, shape, and manage digital personas that reflect its unique brand.

Learn more about [Progressive Insurance](https://www.progressive.com/) (<https://www.progressive.com/>) on [Twitter](https://twitter.com/progressive) (<https://twitter.com/progressive>), [Facebook](https://www.facebook.com/progressive/) (<https://www.facebook.com/progressive/>), and [LinkedIn](https://www.linkedin.com/company/progressive-insurance/) (<https://www.linkedin.com/company/progressive-insurance/>).

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