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# Flo: The Brand Character's Portrayal and Influence to Progressive Insurance

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Flo: The Brand Character's Portrayal and Influence to Progressive Insurance

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**Abstract**

In 2008, Progressive Insurance introduced the character “Flo” into their advertisements. Flo is portrayed by comedian Stephanie Courtney. This study aims to investigate how Flo from Progressive was portrayed in commercials, along with Flo’s influence on both Progressive and advertising in general. A content analysis of 11 commercials featuring Flo were analyzed. These commercials portrayed Flo as experienced with age, sexualized, white, fanatical, and needy. Flo influenced Progressive by achieving a brand character’s goals: build trust, approachability, reliability, and identity (Leonhardt & Cruz, 2017). Additionally, Progressive's profits increased after the introduction of Flo. Finally, research regarding women in advertising post-2008 concludes that Flo influenced brands to introduce more whimsical characters.

Brand characters are a way many organizations may choose to promote their company via advertising. From historical brand characters like the Quaker Man for Quaker Oats to one of today's most recognizable brand characters, Flo from Progressive insurance. Flo is featured in over 100 commercials and has inspired popular culture significantly, as observed by the popularity of the character's Halloween costume (McAllister, Cooke, & Buckey, 2015). This study aims to investigate the brand character Flo from Progressive Insurance. This multi-stage analysis aims to examine Flo's overall portrayal, Flo's influence to Progressive Insurance, and Flo's influence to other brands.

## **Background**

### **Progressive Insurance**

Progressive Insurance was formed in 1937 with "the first drive-in claims office," by Joseph Lewis and Jack Green (Progressive). Lewis and Green aimed to "provide vehicle owners with security and protection," (Progressive). Additionally, Progressive was one of the first insurance companies to allow customers to "pay their premiums in installments – an appealing option for those who couldn't afford annual payments," (Progressive). In 1956, Progressive Casualty Company was formed "to write auto insurance for high-risk drivers," (Progressive).

By 1987, Progressive received over \$1 billion in premiums. In 2003, Progressive introduced their concierge level of claims service, in which Progressive oversees "all elements of the claims/repair process on behalf of drivers involved in accidents," (Progressive). In 2006, this service was expanded in order to address "the special needs of drivers whose vehicles were totaled in an accident or other claim," (Progressive).

Progressive's core values are listed as the following: integrity, golden rule, objectives, excellence, and profit. Integrity refers to Progressive's value to honesty and high ethical standards. The golden rule refers to Progressive's ideal to respect all people and "value the differences among them," (Progressive). Additionally, Progressive aims to clearly communicate personal and team objectives to their employees. Progressive aims for excellence in its "customers, agents, shareholders, and people" (Progressive). Progressive hopes to earn a profit "by offering consumers products and services they want," (Progressive). Today, Progressive offers 24/7 customer claims service (Progressive). Finally, Progressive aims to "stay one step ahead of the competition by offering customers the products and services they want, when we want them," (Progressive).

Progressive primarily uses its websites and insurance agents "as points of contact for customer interactions," (McAllister, Cooke & Buckley, 2015). Progressive's website includes features such as policy service and management, online claims reporting, rate ticket, agent locator, instant quotes, and technology to talk to a representative online. Progressive also features their commercials and news releases on their website.

Some link Progressive's success in recent years due to their advertising spending. To quote Leonhardt and Cruz, "In 2012, for instance, Progressive spent US\$536m or 3.9 percent of the company's premiums on advertising," (2017). This spending was done mostly on Progressive brand characters, such as the popular Flo. However, Progressive features other brand characters like Kitty, the Australian counterpart to Flo.

## **Flo**

Flo first premiered in a Progressive commercial in 2008 and has continued to star in Progressive advertising. Over time, Flo became Progressive's de facto mascot and spokesperson.

By 2014, Flo starred in 100 Progressive commercials. Some audiences have loved Flo's enthusiasm and quirky personality (Dudek, 2014). Others, however, find Flo's personality off-putting and annoying (Northrup, 2012).

### **Stephanie Courtney**

Flo is portrayed by the comedian, Stephanie Courtney. In an interview with *Cosmopolitan*, Courtney claims she received the part of Flo after a series of commercials with Skittles and Toyota. Courtney claims that Flo "became my identity," (Rudolph, 2015). In fact, when Courtney is not in her hair or makeup for Flo, she claims "rarely does anyone know who I am" (Rudolph, 2015). Courtney was 38 when she received the part of Flo, and notes that she was a "late bloomer," (Rudolph, 2015). Courtney claims that after her time portraying Flo, Courtney would like to return to her roots in comedy. Before Flo, Stephanie Courtney was a stand-up comedian. Additionally, she wrote comedic plays with her sister (Rudolph, 2015).

### **Historical advertising women like Flo**

Some scholars note that brand characters "personify a brand and help build trust, approachability, reliability, and identity" (Leonhardt, Cruz, 2017). These characters help humanize a brand and create a connection with consumers "in ways that a traditional brand logo, slogan, or spokesperson cannot," (Leonhardt, Cruz, 2017). Other brands, such as GEICO's Geeko's British accent create an identifiable, human characteristic within a brand character. Additionally, some scholars note that brand characters "can be perceived as more approachable, trustworthy, reliable and less disingenuous," (Leonhardt, Cruz, 2017).

In one article by Duane Dudek, writer for journal *Tap Milwaukee*, Dudek notes that Flo draws on parallels from Josephine the Plumber from Comet Cleanser advertising in the 1960's and 1970's. These women are a part of what Dudek calls the "everywoman" archetype that is used to

appeal to female consumers. Dudek proposes that the “everywoman” archetypal characters are nonthreatening, intelligent, non-sexual, and whimsical (Dudek, 2014).

In another article featured in *Critical Studies in Media Communications*, writers note that Flo draws on “previous personifications such as Palmolive’s Madge and references a commonly known if still constructed retail past,” (McAllister, Cooke, & Buckley, 2015).

### **Purpose of Study**

The purpose of this study is to investigate Flo’s portrayal in Progressive advertising. Additionally, this study aims to investigate Flo’s influence on both Progressive Insurance and other companies.

### **Research Questions**

1. What is Flo’s overall portrayal in Progressive advertising? Does Flo’s portrayal support Dudek’s hypothesis of the “everywoman” archetype?
2. How did Flo benefit Progressive? Were these benefits financial, such as increased profits, or intangible, such as increased brand identity?
3. Did Flo influence other brands to introduce brand characters post-2008 that fit the “everywoman” archetype?

### **Hypotheses**

Flo is portrayed as the everyday woman archetype – non-threatening, intelligent, non-sexual, and whimsical (Dudek, 2014). Due to Flo, Progressive drew positive attention and gained more money. Additionally, Flo inspired other brands to embrace female that fit the “everywoman” archetype in their commercials.

### **Method**

Firstly, a contextual analysis of Flo's portrayal in Progressive commercials was conducted. This was done by an examination of 11 commercials by Progressive Insurance. Commercials were found on the Progressive website and ispot.tv, an advertising industry website. Additionally, a review of previous literature that analyzed Flo was conducted. This included both academic and non-academic articles.

Secondly, Flo's influence on Progressive was investigated. Flo's influence on Progressive was examined from Leonhardt and Cruz's theory on brand characters. Additionally, profits linked to increased advertising spending are considered within this study.

Finally, Flo's influence on other companies and brands was investigated. Firstly, a review of the literature regarding Flo's influence on other brands was conducted. Secondly, (number) commercials were analyzed via content analysis to examine if these characters feature similar portrayals to Flo.

### **Progressive Advertising**

Of the 15 commercials on Progressive's website, only 12 were viewable. The other displayed a "preview not found" message when one attempted to play them. Of those 12, six commercials featured Flo as a character. These commercials include: "Motormouth," (Progressive, 2018) "The Closet," (Progressive, 2018), "Arcade," (Progressive, 2017), "Existential Crisis," (Progressive, 2017), "Heightened Security," (Progressive, 2017), and "Moving Truck," (Progressive, 2017). The additional commercials retrieved from ispot.tv, a television-advertising industry website, were the following: "High Council" (2018), "Experts" (2018), "Motorcycle Misunderstanding" (2018), "After School Special" (2015), and the inactive commercial "Double Life" (2016). Of these commercials, Flo was featured as the lead character in the following: "Arcade" (2017), "Heightened Security" (2017), "Moving Truck" (2017), "High Council"

(2018), “Motorcycle Misunderstanding” (2018), and “After School Special” (2015). In the other commercials, Flo did not play a leading role but was still a featured character.

## **Results**

### **Flo’s Portrayal**

As discussed earlier, Flo has starred in over 100 Progressive commercials since 2014. A contextual analysis of commercials featuring Flo partially supports Dudek’s hypothesis of the everywoman archetype. Flo is portrayed as experienced with age therefore intelligent, sexualized, not supporting Dudek’s hypothesis, white, fanatical and therefore threatening at times, and needy therefore simultaneously unintelligent.

#### **Flo’s age**

Stephanie Courtney began playing the role of Flo around age 38. The character of Flo reads as a white woman in her thirties (McAllister, Cooke, Buckley, 2015). Flo’s age is important within her portrayal: it indicates Flo has experience within her field.

Another example of Flo’s age and experience is the commercial “After School Special” in which Flo consoles Jamie, a young and male brand character, for losing a sale. Flo encourages Jamie by explaining how Progressive compares rates to competitors. She goes to explain that “you can’t win them all,” when you compare rates. Additionally, Flo tries to encourage Jamie to feel better by suggesting ice cream – but no sprinkles, since “sprinkles are for winners,” (ispot.tv, 2015). The setting of this commercial is reminiscent of a locker room: featuring lockers, benches, and a chalkboard. Therefore, Flo can be seen as Jamie’s coach in this commercial due to her experience and knowledge of Progressive. Viewers may assume Flo’s intelligence based on her ability to provide Jamie advice.

Additionally, Flo is seen as the de facto leader of the "High Council" meeting in the commercial featuring the same name (ispot.tv, 2018). Flo praises her coworkers for positive changes they have made to Progressive, such as saving money. This implies that Flo is more experienced than the other "insurance experts" sitting at the table (ispot.tv, 2018). Additionally, this commercial implies Flo is in a position of power within Progressive Insurance. Therefore, viewers may assume that Flo is intelligent based on her position of power.

### **Sexualizing Flo and retail.**

Some scholars argue that Flo's portrayal in Progressive advertising "exemplifies a version of commodity fetishism, nostalgically representing retail spaces and workers in ways that mask the realities of reduced-labor business," (McAllister, Cooke, & Buckley, 2015). Firstly, Flo's open availability creates a blurred line between the character's private and work life. Therefore, Flo's life becomes sexualized within her workplace. The blurring between private and public life is further conflicted by Progressive's Snapshot technology. This technology allows a user to examine their automobile's diagnostics in order to get Progressive rates. The commercials feature "real" testimonials by paid actors (McAllister, Cooke, & Buckley, 2015). Finally, Flo is seen both in her work and private life in advertising. In both these settings, Flo is seen as friendly and hard-working. However, this line-blurring may be linked to the ability to sell "nothingness" to consumers, (McAllister, Cooke, & Buckley, 2015). Meaning, many products sold in today's economy are not physical objects, but rather digital items. Therefore, brands must find a way to set themselves apart from other e-commerce brands. For researchers McAllister and colleges, this means companies' advertising will feature fetishized, gendered, and racialized portrayals (McAllister, Cooke, & Buckley, 2015). Additionally, commercials that star Flo feature a Progressive "Superstore" similar to a large retail store, reminiscent of Best Buy (McAllister,

Cooke, & Buckley, 2015). Insurance is housed in boxes strategically placed on shelves, similar to a retail store.

Additionally, while Flo is not the typical advertising “hottie,” Flo is sexualized in her commercials (McAlister, Cooke, & Buckley, 2015). Firstly, her red lipstick has often been the source of much speculation from a fan, even going as far as being a featured question during the character's Google+ Hangout (McAlister, Cooke, & Buckley, 2015). In commercials, Flo makes sexualized puns at the expense of Progressive. For example, in the commercial “Peer Pressure,” Flo, standing under a street light at night, encourages two male customers to try Snapshot “unless you're scared,” similar to a proposal for an illicit sexual encounter (McAllister, Cooke, & Buckley, 2015). In the commercial, “The Birds and the Bundles,” Flo tells a parent her child should learn about insurance at Progressive rather than “on the streets,” (McAllister, Cooke, & Buckley, 2015). However, this sexualized portrayal of Flo was not observed in the 11 commercials of this study. Therefore, the previous literature indicates that Flo does not support Dudek’s theory of the everywoman archetype being non-sexual.

### **Flo and whiteness.**

Flo, portrayed by a white actress, emphasizes the dominant culture in advertising – white culture. This is further seen by the all-white uniforms of the Progressive employees in commercials, the all-white store, and the primarily Caucasian employees (McAllister, Cooke, & Buckley, 2015). The commercial “High Council” features an actor of color. This actor has no lines and is not denoted by Flo for any special achievements unlike others at the table. However, early in the commercial, Flo claims that the table sits “the world’s finest insurance experts,” therefore we can assume this person of color is intelligent (Progressive, 2018). Additionally, the commercial “Experts” features a person of color. When the couple’s sink breaks at the beginning

of the commercial, a black repairman enters. However, the black repairman could not fix this sink. The commercial frames this situation in a way where it is not the black man's fault – the narrator calls the repairman an “expert,” (Progressive, 2018). Additionally, nearly every character who enters this scene – minus Flo – make this situation worse. However, this could be seen as the white savior complex seen often in media (Aronson, 2017). The white savior complex refers to a phenomenon in which the dominant group – often Caucasians – pride themselves on “saving” people of color from less fortunate situations, while simultaneously ignoring the systems of oppression the dominant culture places that hurt others (Aronson, 2017). Within the context of the commercial, the white savior complex would argue that even though the repairman was an expert, media chose to depict his “savior” or helper as a white woman, Flo, further planting societal hierarchies in place.

The whiteness of the uniforms and store, conversely, emphasize Progressive's aim to align with forward brands, such as Apple's all-white theme (McAllister, Cooke, & Buckley, 2015). This is further reflected in modern commercials, such as “Heightened Security,” which features an all-white décor, automatic sliding doors, and many advanced computer systems (Progressive 2018). In fact, this technology is so advanced that Flo and Jamie are confused by it – they are not sure how to open the doors to the room to explore quotes online (Progressive, 2018).

Interestingly, Jeff Charney, CMO of Progressive, claims that the all-white décor and clothing occurred due to a stylistic choice. Charney claims that Progressive “wanted to make [insurance] pleasurable,” (Viveiros, 2014). To do this, Charney and others aimed to create an “angelic creature” because “shopping for insurance can be heavenly or hellish.... We wanted to make it heavenly, and make Flo authentic and real,” (Viveiros, 2014).

**Flo: the fanatical employee.**

Stephanie Courtney, the actress who plays Flo, claimed she aimed to create a character that loved her job so much that Flo would walk a line near crazy (Rudolph, 2015). Courtney succeeds in this portrayal, as researchers note that Flo is “depicted as a fanatical Progressive employee,” (McAllister, Cooke, & Buckley, 2015). Flo wears her work uniform at family events and surrounds herself with Progressive products, even at home (McAllister, Cooke, & Buckley, 2015). This is seen most recently in the commercial “Motormouth,” in which Flo is in a desert still in her work uniform (Progressive, 2018). Additionally, Flo has done strange things in other commercials on behalf of Progressive that could be considered fanatical. For example, in the commercial “The Closet”, Flo awaits in a child’s closet at night to “check the wiring,” (2018). However, the child expresses he fears a monster in his room. While his fear is not unfounded – a goblin is later seen in his room – the goblin appears friendly with the child, while Flo seems unwanted (Progressive 2018). This portrayal, arguably, turns Flo’s devotion towards Progressive towards her being akin to a monster – therefore, dangerous and threatening. This does not support Dudek’s theory of the “everywoman” hypothesis.

However, Flo’s passion towards Progressive often leads to humorous situations within commercials that are not creepy. For example, in the commercial “Motorcycle Misunderstanding,” Flo tries to discuss the benefits of Progressive with a couple on a motorcycle (Progressive, 2018). However, Flo and the couple could not understand one another over the sound of their vehicles. The commercial ends with Flo speeding away to jump a cactus, and the woman remarking “that lady’s awesome!” to which the man responds, “I don’t see a possum,” (Progressive, 2018). This commercial shows that Flo is willing to promote her company even in situations where it’s nearly hopeless, in this case, due to miscommunication. However, this commercial also shows Flo as a woman who is willing to take risks and have fun – she’s on a

motorcycle and jumps a cactus. Additionally, Flo's motorcycle and attire are still reminiscent of Progressive's color scheme. While she is not in her work uniform, she still dresses in a way to honor her organization. Additionally, the commercial "Moving Truck" features Flo encouraging a couple to move into their new home without fear of potential natural disasters (Progressive, 2017). Through the entire commercial, Flo uses a megaphone to speak to the couple: both while they are inside the moving van, and outside. When someone questions if Flo can stop using the loud object, Flo says "I don't make the rules," (Progressive, 2017). This statement could be either interpreted two ways. Firstly, this statement could mean that Flo was simply being sarcastic towards the man and did not want to put down the bullhorn. The second reading of this statement is that an executive at Progressive encouraged Flo to use a megaphone and she obeyed orders enthusiastically. Either interpretation of this statement leads to the conclusion that Flo finds ways to have fun at work, such as using a megaphone.

### **Flo and neediness.**

Throughout her modern commercials, Flo has often been portrayed as needy for help from her colleagues. For example, in the commercial "Motormouth", Flo requests Jamie to bring her a dollar at a vending machine. This request required Jamie to trek across a desert. This commercial shows us that Flo expects her co-workers to do significant tasks for her, while she does not make an effort to help her co-workers. The commercial "Heightened Security" features Flo and Jamie attempting to enter the "Home quote Explorer" room, where one can compare quotes online. However, the two struggle to enter the room and assume the door is locked with a voice-activated code. Flo and Jamie say seemingly random words to the door until a co-worker enters the room (Progressive, 2017). This commercial displays both Flo and Jamie as unable to fulfill a basic task without the help of coworkers. Therefore, one may see Flo and Jamie as in-need of

assistance from coworkers to fulfill simple duties like opening a door. This portrayal of Flo brings about an interesting situation. Firstly, Flo is perceived as experienced with her age, and therefore intelligent. Meanwhile, Flo's needy behavior towards her co-workers simultaneously suggests that she is also unintelligent. Therefore, deciding whether Flo's portrayal is of an intelligent and experienced woman or a dumb, needy woman is inconclusive. Therefore, Dudek's hypothesis is not supported.

### **Flo's portrayal on social media.**

Progressive "established a dual presence" on both Facebook and Twitter for Flo and the company (Leonhardt, Cruz, 2017). On Progressive's Facebook page, Progressive's profile was "geared towards informing customers about new products and discounts and responding to customers needs and complaints, while on Twitter, Progressive's feed (ie content) was largely devoted to promoting products," (Leonhardt, Cruz, 2017). Meanwhile, Flo's Facebook profile and Twitter page featured less traditional brand promotion. Flo's Twitter page features a background photo of Flo with a unicorn. Flo's profile picture is a minimalist blue cartoon art of the character. It's worth noting that "Flo's profile was largely devoid of Progressive's traditional branding, including logos and slogans; however, Flo was frequently advertised on the Progressive website and on Progressive's traditional Facebook and Twitter profiles," (Leonhardt, Cruz, 2017).

### **Influences to Flo's portrayal**

Flo's portrayal may be influenced by the poor economy of the late 2000's. The Great Recession in 2007-2008 caused many women to face "uncertain career prospects... and often forced women into accepting additional unpaid domestic labor and non-full time flexible labor,"

(McAllister, Cooke, Buckley, 2015). Flo's eagerness to work odd hours, promote Progressive outside of work, and flexible availability may be in response to this economic crisis.

Additionally, some scholars note that Flo's role in advertising mirrors historical advertising women, such as Josephine the Plumber from Comet cleaner advertising in the 1960's and 1970's (Dudek, 2014). In one commercial featuring Josephine the Plumber, Josephine shows a young boy how the new Super Comet performs in comparison to other leading cleaning brands. Interestingly, Josephine's actress has a very similar physique to Flo's actress -- both actresses are white women with brown hair, approximately in their 30's or 40's, and wear heavy makeup (Commercialjukebox, 2010). Additionally, the brand Palmolive features a brand character named Madge who is similar to Flo in portrayal (Dudek, 2014). Madge's quirky humor is similar to Flo. For example, in one commercial, someone asks Madge why she chose to be a manicurist. "Oh, the usual reasons: romance, adventure, money, thirst for power," Madge answered with a smirk (Sideshowcarny, 2006).

### **Flo's Influence on Progressive**

With Flo's numerous appearances in Progressive commercials, many consider her the defector Progressive mascot, or the "personification of Progressive's brand," (Dudek, 2012; McAllister, Cooke, & Buckley, 2015). Flo has reached such popularity that the character has become a Halloween costume. Progressive features photos of Flo's fans dressed as the character on their website. The costume inspired the hashtag, #dresslikeflo (McAllister, Cooke, & Buckley, 2015). Flo actress, Stephanie Courtney, earns \$500,000 per year in salary and has a total net worth of \$1 million (Suggest Team, 2017).

Additionally, Flo's social media has achieved significant following. Flo's Facebook page has achieved almost 5 million likes. Flo's Twitter account features nearly 49 thousand followers.

However, Flo's social media presence is secondary to her television advertisements. Flo's Facebook and Twitter pages do not update frequently but feature similar types of whimsical humor to her television appearance.

As discussed earlier, brand characters are often used as a way to help build trust, approachability, reliability, and identity (Leonhardt & Cruz, 2017). Flo's high social media following and inspiration for Halloween costumes is evidence that the character has created an identity for Progressive. Charney, CMO of Progressive, notes that "people relate to Flo.... Get the right content in the right corner and you'll make a connection – conversion will come.... We're crafting a network of content," (Viveiros, 2014). Additionally, Flo was likely linked to Progressive's rise in revenues in 2013. In 2013, Progressive reported \$18.2 billion in revenues, up 15% from 2011 (Rodriguez, 2014).

Progressive's annual reports indicate an overall profit gain since 2008. 2008 indicated an overall loss in comparison to the prior year. However, 2009 featured a 3% in net premium increase, which shows that Flo helped bring profits to the company (Progressive, 2010). The most recently uploaded annual report, 2016, indicates that Progressive grew 14% in net premiums since 2015. Since 2011, Progressive's stock price appreciated by an overall 17.1% (Progressive, 2017).

However, a possible negative side to Flo involves simply how memorable she is. As Peggy Masterson Kalter, founder and chief executive of Materson/SWOT team notes, "People will see Flo and think, 'Oh, I already know what she's about,' and tune out, not appreciating that Progressive has a message about a new service or new insurance coverage," (Kaufman, 2017). Other potential problems Progressive may face involving Flo revolve around the character herself. Firstly, Progressive may begin to emphasize what Flo can say, rather than what Flo can

say for Progressive (Kaufman, 2017). Additionally, while Stephanie Courtney currently loves playing Flo, if Courtney has a different vision for the character this may conflict with Progressive's values (Kaufman, 2017).

### **Flo's Influence on Other Brands**

Within Dudek's article, Dudek asserts that Flo inspired other female-spokespersons in media. For example, in 2010, T-Mobile premiered commercials featuring a girl in a pink dress. This woman was portrayed by Carly Foulkes. Foulkes has become a popular sex symbol since her advertisements with T-Mobile. No verifiable sources featuring commercials of the T-Mobile girl were found. Additionally, Wendy's premiered commercials featuring the red-headed woman, Red, in 2012. This woman is portrayed by Morgan Smith-Goodwin. Similarly, no verifiable commercials featuring Red were found.

Additionally, I was personally reminded of Maria Bamford's brand character within Target commercials. In one commercial, Bamford begins discussing Target's Christmas sales. However, as she looks at the camera she smiles and appears tense. Her facial expressions are over-exaggerated and nearly cartoon-like. Additionally, Bamford ends the commercial saying "Merry Chrispamus, everyone! There's no L in Christmas, either. Get it? Watch it again. Sometimes it takes a second to get it," (MariaBamfordShow, 2010). Therefore, one may argue that Bamford's character within Target commercials draws on Flo's quirky sense of humor, fanatical obsession with Target, and non-threatening personality. However, no other verifiable commercials featuring Bamford in Target commercials were found.

Meanwhile, competitors to Progressive suffered after the introduction of Flo. "We wanted to kick Flo's ass," said Nina Abnee, executive VP at Allstate's agency Leo Burnett, (Rodriguez, 2014).

### **Discussion and Implications**

Dudek's "everywoman" hypothesis regarding Flo was only partially supported in this study. Firstly, Flo was shown to be threatening through her fanatical behavior for the Progressive commercials. While Flo was displayed as experienced and intelligent with age, Flo simultaneously was portrayed as needy and unintelligent as well. Therefore, Dudek's hypothesis was only partially supported by this construct. Additionally, previous literature about the brand character concludes that Flo is a very sexualized character, therefore not supporting Dudek's hypothesis. However, Dudek's hypothesis that Flo was a whimsical woman is correct. Flo's devotion to Progressive Insurance provides humorous situations that viewers can relate to.

Flo provided Progressive an identifiable brand character that spiked the brand's popularity on social media and in pop culture. In turn, Flo caused Progressive Insurance's profits to increase (Progressive, 2017).

While Flo likely influenced other brands to introduce whimsical characters to advertising, these results were inconclusive within this analysis. This is due to the limited number of verifiable sources of brand advertising. More research regarding this phenomena is needed.

### **Limitations**

Firstly, this study was conducted by only one person. Therefore, this study may be impacted by personal bias. Secondly, this study was conducted in a short time limit – approximately 2 months. This study also only examined 11 commercials out of the 100+ featuring Flo, therefore this cannot be considered a comprehensive analysis. Additionally, most commercials examined premiered 2015 and later; therefore Flo's historical portrayal can only be examined through previous literature is written about this topic. Similarly, advertisements featuring other brand

characters had little to no content analysis. This was partially due to the fact that while these commercials exist on YouTube, they are not from verified sources such as the brands themselves. Therefore, I was anxious to use the content because it could be altered. Additionally, the release date of the content could not be verified on YouTube. The single exception to this was Maria Bamford's Target commercial, which was uploaded by Maria Bamford's official channel on November 17, 2010. The description of the video reads "Originally uploaded by Target on November 16, 2010." However, the official title of the commercial was not given – only "Maria Bamford Target Commercial". Finally, analyzing Progressive's profits from 2008 onward was proven difficult.

### **Conclusions**

Progressive Insurance has recently introduced other brand characters to their mix – including Jamie, a young male insurance agent, and the Insurance Box, a cocky anthropomorphic auto-insurance booklet. Despite this, Flo is still included in many of Progressive's advertising. The most recent verified commercial featuring Flo was "High Council," which aired on March 7<sup>th</sup>, 2018.

Flo gave audiences in the early 2000's a relatable, identifiable character. Flo was relatable because of her quirky behavior. Because of Flo's popularity, Progressive Insurance profited (Progressive, 2017). Additionally, Flo gave Progressive personnel someone to look to. Charney notes that Flo is "the personification of our 32,000 employees.... She represents our core values of integrity and honesty and transparency and customer service. She's a character who has character," (Kaufman, 2017).

Further research on this topic should focus on Flo's explicit influence on other brands, and must find access to verifiable commercials featuring such brand characters. Additionally, analyzing Flo's portrayals pre-2015 would be beneficial. As more commercials featuring Flo continue to air, additional research about how the character evolves over time will provide insights regarding how brand characters may change through time.

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