

**LEAD EXPERIENCE OWNER - BANKING, PROPERTY & CASUALTY CHIEF OF STAFF, INSURANCE & BANKING PRODUCT MANAGEMENT, SOCIAL BUSINESS LEADER, LEAD FINANCIAL STRATEGIST, DIRECTOR OF DIGITAL, FINANCIAL & INSURANCE MARKETING MANAGEMENT****SUMMARY OF QUALIFICATIONS**

Innovative leader with comprehensive experience in product management and development, operations and call center management, and integrated marketing/communications for USAA, a Fortune 100 company specializing in financial services and insurance for members of the military and their dependents. Strong background in developing and leading cross-functional teams and creating collaborative best practices to drive business efficiencies. Co-led efforts to stand up USAA's website, usaa.com, and managed the team responsible for all web content for three years. Provided oversight of national brand expansion efforts for USAA, founded and managed strategy development and marketing execution for USAA's Youth Program, and led all social business efforts for USAA's Property & Casualty division. Currently responsible for managing financials, developing processes and procedures, enabling risk management, overseeing call center operations, and providing business oversight for USAA's Credit Card Rewards program.

**Key Areas of Expertise**

P&L Management & Reporting  
Communications & Public Relations  
Market Research & Analysis  
Budgeting & Expense Management  
Lead Generation Marketing  
Big Data & the Internet of Things

Product Management & Product Design  
Risk Management and Control Development  
Social Platform & Technologies  
3<sup>rd</sup> Party SLO Performance Evaluation  
Gamification and Game Mechanics  
Customer Experience Management

**PROFESSIONAL EXPERIENCE****USAA (San Antonio, Texas)**

Financial Services Company with \$22B revenue, \$120B AUM, and 10 million members.

**USAA Federal Savings Bank – LEAD EXPERIENCE OWNER, CREDIT CARD**

JAN 2017 – CURRENT

- Currently responsible for experience management, financials, developing processes and procedures, guiding risk management, overseeing vendor call center operations, and providing business oversight for USAA's Credit Card Rewards program.
- Oversight responsibility for Digital, Call Center, Technical and Consumer Fulfillment Process owners who manage rewards in various member-facing channels, as well as responsibility for systemic file processing.
- Development responsibilities for agile enhancements to the Rewards program and working with agile workstreams on incremental planning.

## **USAA Property & Casualty – CHIEF OF STAFF, CHIEF UNDERWRITER’S OFFICE**

MAR 2015 – DEC 2016

- Selected as Chief of Staff for the Strategy & Planning and Innovation & Development process areas, reporting to the Chief Underwriter.
- Provides consultation and strategy development to C-suite and executives on communications.
- Responsible for executive level communications and presentations, to include Board briefings, Regional travel, and Industry Trade Group presentations.
- Manage operational and external communications for the Chief Underwriter and all senior level executives.

## **USAA Property & Casualty – PRODUCT MANAGEMENT DIRECTOR FOR SOCIAL BUSINESS**

JUNE 2013 – PRESENT

- Selected to lead efforts for the P&C division by the company president and his direct reports to transform the company into a Social Business.
- Develop comprehensive social business roadmaps and oversee the development of social capabilities and technologies.
- Work with Enterprise business partners and product management teams across the P&C division to incorporate strategic capabilities, including Social Listening & Intelligence, Social Marketing, Social Advice, Social Customer Service and Gamification.
- Develop Social KPIs and performance metrics to produce insights and reporting across all P&C departments, socializing regularly with Executive Management.
- Partner with the Digital Experience team to enhance the member experience at all touch points in the product life cycle, including enhancing the usaa.com Ratings and Reviews process for all products.
- Serve as Gamification Champion for the P&C division, connected to the Enterprise on new ways to deploy game mechanics in various departments and with members.
- Presenter to audiences of up to 100 on the integration of Social Business, including presenting regularly to regional and international offices, and at Strategic and Operational conferences.

## **USAA Property & Casualty – PRODUCT MANAGEMENT DIRECTOR FOR AUTO INSURANCE**

JUNE 2010 – JUNE 2013

- Defined, planned and developed product enhancements for USAA’s flagship product, Auto Insurance, and helped implement two new insurance features that were created using a disciplined product management approach, which helped balance customer needs with business goals.
- Served as the Agile Product Owner working with Agile teams during the product development process, including writing business requirements and interpreting strategic goals into operational tasks, bringing products to market 5 times faster than waterfall projects.
- Managed product vendors and evaluated new vendors through the RFP process.
- Partnered with our Loss Prevention and Safety partners on new technologies and solutions to help create a safer environment for members and society, including Telematics, Teen Safe Driver technologies, Wildfire Prevention solutions, and Home Safety product solutions.
- Restructured the P&C Division’s Research process, creating a working group and governance, and establishing Standard Operating Procedures, a model that resulted in an efficiency and productivity improvement of 30%.
- Helped achieve net product growth better than plan and steady product growth YOY, resulting in strong financials for the Enterprise and mainly exceeding Performance Bonus thresholds.

## **USAA Corporate Marketing – P&C CLIENT MANAGEMENT LEADER/RETAIL MARKETING**

AUGUST 2008 – JUNE 2010

- Led the P&C Client Management team, with management, client and personnel responsibilities.
- Managed the P&C Client Management team with immediate and long-term action plan for USAA's Property and Casualty company, including marketing plan management, oversight of key goals and metrics, campaign socialization and customer service delivery.
- Instrumental in championing and executing the largest in-depth primary research study for Auto Insurance, which led to key learnings on product positioning and member experience improvements.
- Budget Management experience: responsible for the \$35 million budget for P&C Marketing.
- Responsible for Enterprise efforts, primarily the New Member/New Name on-boarding program, and served in a client management capacity for the New Member Solutions group.

## **USAA Corporate Marketing – YOUTH BRAND MANAGER/DEPOSITS BRAND MANAGER**

DEC. 2005 – JULY 2008

- Managed Enterprise Youth products while serving as Brand Manager for Deposits.
- Led brand marketing campaigns that resulted in Deposit products hitting all key goals.
- Launched Deposit@Home, a groundbreaking innovation for remote deposit capture.
- Launched USAA's Youth Site, my.usaa.com, along with other micro sites.
- Began USAA's first ever Teen Safe Driver program, creating contracts for parents and tools for teens to become safer drivers on the road.
- Extended brand to the youth market; directly responsible for one the most successful promotional campaigns at USAA, which resulted in a 68% response rate for inactive savings accounts for kids. Increased youth market share from 10% to 19%.

## **USAA Corporate Marketing – DIRECTOR OF MARKET SEGMENTS**

2003 – 2005

- Managed the 55+ Segment, the largest at USAA, consisting of over 1.4 million members. Also responsible for the Select Segment, USAA's high net worth segment consisting of over 25,000 affluent members with \$1 million or more in assets.
- Responsible for planning, maintaining budgets, reviewing financials, monitoring market performance, reviewing product gaps, and ensuring customer satisfaction.
- Produced executable marketing strategies for all USAA divisions – Property & Casualty, Life, Investments, Bank, Financial Planning Services and Alliance Services – with the goal of increasing product ownership, deepening relationships and acquiring new members in the affluent Segments.

## **USAA Corporate Marketing - ONLINE MARKETING MANAGER**

2001 – 2003

- Responsible for all content on **usaa.com**. Managed a team of web content managers who produced, wrote and published content for the site. Involved in the hiring, training and development of staff.
- Implemented usaa.com site review project, which reduced redundant and unnecessary content by 68%. Directly responsible for making site more user-friendly, and received industry recognition.
- Reviewed and tested over 800 online change requests in a one-year period, with a 99% error-free accuracy rate.

**USAA Investment Management Company – MANAGING EDITOR & SENIOR COMMUNICATIONS  
SPECIALIST**  
1999 – 2001

- Wrote, edited and produced an investment publication with a circulation of over half a million.
- Created the USAA Educational Series – booklets that primarily target young investors just starting out – and developed new booklets regularly.
- Edited, wrote and oversaw development of Product News articles for USAA Magazine, USAA's feature publication with a circulation of 4.5 million.
- Created and developed USAA Brokerage Services' Valued Investor Services program USAA's first high-value customer program and the precursor to USAA's Wealth Management Services, a relationship program tailored to affluent customers.
- Worked closely with division president on presidential letters and articles.
- Wrote feature articles for USAA Financial Spectrum, an investment magazine with a circulation of over half a million members.

## **EDUCATION AND AFFILIATIONS**

### **EDUCATION**

Masters of Business Administration (MBA), St. Mary's University, Magna Cum Laude  
Bachelor of Business Administration (BBA), Texas A&M University, Cum Laude

### **PROFESSIONAL AFFILIATIONS & DEVELOPMENT**

3<sup>rd</sup> Term President of Fair Oaks Ranch Homeowners' Association, which has 7,000+ members  
Certified Product Management Professional  
Former Series 7 Licensed Registered Representative  
Disney Institute Training  
Emerging Leaders Courses