

# Keith E. Phillips

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## EDUCATION

**University of Pennsylvania**, Wharton School

*B.S. Economics.* 1978

**University of Pennsylvania**,

*B.A. International Relations.* 1978

**University of Chicago**,

*M.B.A. Finance, Marketing and International Relations.* 1980

## PUBLIC AFFAIRS

PROJECT HOMECOMING, Mill Valley, CA **2007- Present**. A nonprofit corporation dedicated to public education, Government Advocacy, family support and site location for the 88,000 Missing American Service Personnel of World War II, Korea, the Cold War and Vietnam.

### **Founder/President**

- Created Advisory Board of Retired Senior Ranking Military Personnel, Medal of Honor Families, Veterans Groups, Authors and others to coordinate civilian efforts on behalf of MIA Personnel
- Testified to the House Armed Services Military Personnel Subcommittee MIA Hearing (April, 2009)
  - Successfully advocated a change of National Policy to seek the Missing of all wars since 1941
- Successfully organized civilian efforts in support of the 2010 National Defense Authorization Act (NDAA) and its mandate to seek the Missing of all wars since 1941
  - Established contact with 75 House and Senate Staff in support of the Act
  - Initiated Grass Roots email campaigns in support of the NDAA that led to several thousand timely responses to Congressmen and Senators.
  - Established a network of Universities and non-profit organizations worldwide in anticipation of proposed civilian role in support of US MIA recoveries
- Assisted in the location of sites reported to the US Military in Europe, the Central Pacific and the Southwest Pacific
  - Leading Mission to Papua New Guinea in 2010 to confirm and qualify over 80 sites reported to us by local tribesmen
  - Assisting civilian organizations associated with the Tarawa Recovery Efforts scheduled to return up to 200 remains in 2010
    - Coordinated public education efforts with Military Channel's *Return To Tarawa* Release
    - Advised Civilian Researchers in their governmental dealings associated with confirming the location of remains prior to the Defense Departments upcoming Tarawa recovery effort
    - Advocate for individual families seeking return of located family members
- Engaged the interest of Senior Members of the Armed Services and Defense Appropriations Committees leading to joint meetings between the relevant Deputy Assistant Secretary of the Army, Senators, Congressional staff and me
  - Proposed enhancements to the NDAA calling for a systematic effort to locate all MIA's and to recover all located MIA's is now under serious consideration
  - Proposed civilian cooperation with MIA location efforts are now sympathetically considered by the Defense Department

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## **PROFESSIONAL EXPERIENCE**

OSIRIS, Mill Valley, CA **2001-Present**. Investor/Angel/Adviser to firms attempting to integrate direct and branded distribution strategies, and to firms trying to serve that market.

### **Founder/Investor**

- Consulted 5 of top 10 Property and Casualty Insurers, and numerous insurance start ups, on direct marketing implementation, channel conflict Acquisitions and divestitures.
- Created the Financial Services and Insurances practices of two start ups.
  - Makebuzz (makebuzz.com) is an on line promotion optimization software, with an emphasis on paid placement
  - Marketing Decision Sciences (mdscience.com) is a consultancy focusing on applying statistical modeling to promotion, distribution and customer relationship management

ESURANCE, San Francisco, CA **1999-2001** A web auto insurer with nationwide coverage, VC backed and sold off to White Mountain. During its first year of operation, the company developed a network of off line partners such as Berkshire Hathaway's Gen Re and on line partners such as E-Loan to establish the company as preeminent in its space. Having done so, the company sold itself to White Mountain Insurance, an investment vehicle of Jack Byrne and, indirectly, Warren Buffett.

### **SVP/Chief Marketing Officer**

Built and manage the marketing, site design, acquisition, call center, and ECRM functions for Esurance. Implemented the company's Business Development strategies.

- Re-designed the web site to achieve direct response goals and support brand activities. Web site ranked by Gomez Associates as a leader in the field.
- Executed direct response and brand marketing programs, emphasizing banners, emails, TV and direct mail. Identified by "Top 9" as the third most visited insurance underwriting site, exceeding such companies as Allstate and State Farm, within four months of hard launch.
- Achieved acquisition costs equal to one-third those of off line competitors through effective application of data mining and segmentation across the entire customer experience.
- Generated more than one-third of volume by implementing cost effective Business Development partnerships with such category leaders as Edmunds, Kelly Blue Book, and E-Loan.
- Selected and implemented integrated ECRM software using chat, telephone, web meeting, email and related tools. This technique aligned our costs of customer acquisition and retention with the associated lifetime value of our customers by segment.

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RELIANCE INSURANCE, King of Prussia, PA **1997-1999** One of the top 25 Property and Casualty Insurers in the US, Reliance was in the midst of simultaneously introducing a direct subsidiary, RelianceDirect, with a charter to aggressively grow through web, TV and Mail promotion and an agent subsidiary, Reliant, chartered to grow through the agent channel.

#### **Senior Vice President**

Developed and implemented all product and promotion strategies for the RelianceDirect subsidiary. Managed Marketing from start up to \$50 Million in premium over 18 months. Established the analytical and production infrastructure for a start up organization. Coordinated the division's TV, Mail and Web activities while managing individual and agent association concerns. Division was sold to Kemper Insurance in 1999.

- Integrated on line and traditional promotion and customer contact programs that resulted in 60% of leads coming from the web. Maximized profit through the selective use of call center support.
- Created and rolled out nationally one of the first on line insurance sites to cover all elements of the sale from quote to policy issuance.
- Implemented partnership programs with the preeminent insurance aggregators that allowed for "cost per action" customer acquisition.
- Established and maintained database and associated marketing programs to a universe of over 100 million prospects.
- Managed programs associated with a 1.8 Million/ week mail plan.
- Developed regional direct response and branded TV programs
- Implemented profitable and award winning e-commerce strategies accounting for over one third of sales.
- Supported corporate international expansion activities and domestic M&A agenda.

CAPITAL ONE, Vienna, VA **1995 - 1997** One of the country's 5 fastest growing credit card issuers. In the 18 months since the company's Initial Public Offering, the company grew by over 7 million customers and \$11 billion of assets.

#### **Marketing Director**

Managed the Marketing and strategy development of Capital One's direct marketing insurance venture. Building on the company's existing analytical and direct mail skills, this venture was the company's first expansion beyond the credit card arena.

- Developed test and national roll out plans for the direct sale of auto insurance using the TV, Mail, Print and Radio media.
- Recruited the senior product development, telesales and legal staff for the venture.
- Identified and selected the company's first direct response and brand advertising agencies.

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AMERICAN INTERNATIONAL GROUP, London, England **1994 - 1995** The United States' most profitable insurance or financial services organization, deriving half its income overseas. Already a commercial insurer in the UK, in 1993 AIG (UK) introduced personal lines insurance to its offering with the goal of developing low cost direct response and broker businesses.

#### **Regional Vice President**

Directed the marketing and profitability of \$40MM direct marketing budget in UK/Ireland region. Volume realized through agents, affinity groups, and direct solicitation by television, mail, and print. In excess of \$100MM of house and auto premium was generated in the start up period, a record for the UK market.

- Identified severe claims and overhead cost problems with core product.
- Achieved short-term profitability by dropping promotional spending by 45 % over three months.
- Trebled marketing productivity by developing new products and implementing database-marketing initiatives.
- Initiated downsizing to support business of approximately 50% of its former scale.

PROGRESSIVE INSURANCE, Tampa, FL **1991 - 1994** \$2.6 billion automobile insurance company ranked by Fortune as one of the fastest growing and most profitable companies of the past 10 years. Historically reliant on independent agents and difficult to insure customers, in recent years shifted emphasis to include consumer marketing and full line product offering.

#### **Marketing Director, 1993 - 1994**

Directed consumer marketing and rollout planning for local and national direct marketing programs. Accountable for product introduction, campaign management and relationship marketing utilizing consumer and direct marketing techniques. Managed development and implementation of required telemarketing and direct marketing management systems for national expansion.

- Developed and initiated implementation of multi-million dollar expansion of direct marketing and image programs.
- Refined previous marketing activities and doubled direct mail productivity.
- Recruited 1993 "Advertising Agency of the Year" (Hal Riney & Partners) and expanded media purchases substantially.

#### **Senior Product Manager, 1991 - 1993**

General Manager of \$150MM automobile and related lines business in South Florida. Responsible for affinity and direct response programs statewide. Developed community marketing model later applied as nationwide strategy.

- At time of slow growth nationwide, grew premium 70% and new business 80% while keeping COR below 96%.
- Repositioned from non-standard carrier to full line and increased brand awareness from 0% to 54%.
- In areas exposed to promotion, grew share from 0.5% to 5%, by doubling agent sales and by growing direct response business from zero to parity with the agent channel.

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THE FRANKLIN MINT, Franklin Center, PA **1990 - 1991** America's largest and most recognized direct marketer of collectible art and reproductions with worldwide sales in excess of \$500MM.

#### **Marketing Director**

General Manager of \$90MM Die Cast Model Division. Directed all product development, advertising, and production coordination activities for line of history vehicle replicas.

- Increased sales 20% above plan and increased profitability 80% above 1989's high levels.
- Introduced market specific programs for overseas markets, expanding foreign sales to over 50% of total.

SMART HOUSE DEVELOPMENT VENTURE, Upper Marlboro, MD **1987-1990** \$60MM joint venture developing integrated home automation system.

**Vice President - Marketing** First Marketing hire into this start up venture.

- Planned and implemented all sales, product planning, public relations, market research, and communications programs.
- Raised \$25MM in revenue with no equity dilution while in R&D phase.
- Doubled consortium size to 100 and successfully recruited European and Japanese participants.

GENERAL ELECTRIC COMPANY, **1980- 1987**

**Manager - Distribution**, 1983 - 1987

**General Electric Supply Company**, Bridgeport, CT

Managed sourcing, transportation, inventory, and facilities operations of \$1B distributor of electrical products.

- Specified and implemented a \$25MM material control system, reducing inventory requirements by one-third.

**Specialist-Operational Planning**, 1980 - 1983

**General Electric Lighting Business Group**, Cleveland, OH Provided product planning and promotion liaison between manufacturing and marketing for this \$1B supplier of consumer and commercial lighting.

- Field-tested changes of promotion strategies that led to 8% share growth on a 100-year-old product.
- Analyzed and championed implementation of a Private Label offering that grew to 30% of that line's volume.