

# Joseph Smith

City, MA • phone • email • LinkedIn

## EXECUTIVE VICE PRESIDENT

*Building Competitive Advantage Through Product, People, and Performance*

Deliver billions in sales, expand market share, and boost brand loyalty for global Fortune-ranked companies with cutting-edge innovations in merchandising, sourcing, branding, and developing products across multiple product categories. Inspire teams to develop and execute strategic merchandising initiatives that integrate consumer insights and market trends and positively impact brand equity and financial performance.

**Product Strategy | Merchandising | Market Expansion | Margin Improvement | Customer Experience**

### Professional Experience

**EVP • ABC Insurance**

May 2021 to Present

Led 15-person team managing a \$3B–\$5B insurance portfolio. Launched new products with exclusive broker partnerships, enhanced brand visibility through strategic campaigns and events, and drove growth through data-backed decisions, cross-functional collaboration, and executive-level performance oversight.

#### Revenue Growth

- Drove \$300M–\$500M annual revenue growth by optimizing insurance product mix, launching 50+ tailored policies across commercial and individual lines that exceeded sales and profitability targets.
- Captured \$250M in new premium volume by pioneering ESG-aligned insurance offerings, setting industry benchmarks for sustainability and earning national recognition for innovation in insurance services.

#### Market Expansion

- Achieved 40%+ digital channel growth and a 25%+ increase in new policyholders by securing \$30M–\$50M in carrier co-marketing funds to enhance omnichannel campaigns, educational webinars, and virtual enrollment events.

#### Margin Improvement

- Delivered 1,200 basis point margin improvement over two years through strategic pricing models, expanded cross-sell initiatives, and segment-specific underwriting enhancements that deepened client engagement.

#### Product Launches

- Developed streamlined onboarding process for new carrier and MGA partners, launching 10+ exclusive insurance products with accelerated time-to-market; inaugural partner earned National Insurance Innovator award.
- Created proprietary insurance program offering bundled coverage solutions; led cross-functional team through policy design, risk modeling, legal compliance, and go-to-market strategy.

#### Customer Experience

- Increased digital policy adoption by 400 basis points annually through user-focused improvements, including personalized quoting tools, virtual advisor integrations, and interactive product education.
- Enhanced client satisfaction by 17% through targeted service improvements, real-time support capabilities, and expanded self-service options, validated by third-party customer experience audits.

### Education

Master of Business Administration (MBA) with Concentration in Marketing, University, Dallas, Texas  
Bachelor of Arts (BA) in Business Administration, University, Columbus, Ohio

### Professional Affiliations

American Council of Life Insurers (ACLI) • Member or Committee Contributor  
National Association of Insurance Commissioners (NAIC) • Advisory Council or Task Force Participant  
Property Casualty Insurers Association of America (PCI) • Member, Board Participant  
Society of Insurance Research (SIR) • Member or Speaker