J. SCOTT TAYLOR

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AVP - Hartville Pet Insurance Group

Education

M.B.A

University of New Haven

B.Sc

BS University of Southern Connecticut

2010 Vice President Business Development

TRANSAMERICA

— Tampa, FL — Aegon Direct Marketing Services (Vice President Business Development) Promoted to newly created business development position spanning multiple Transamerica divisions. New position increased responsibility beyond major financial institutions to credit unions, associations, mid-tier banks, retailers, insurers and direct to consumer marketing. Responsible for development and delivery of enterprise wide sales presentations providing Transamerica total solution. Extensive knowledge of all Transamerica products and distribution channels Key innovation team member focused on developing solutions for the University market and other consumer protection concerns Developed product and launching new partnership in University market with one of the largest student loan providers Developed Business Plan Transamerica life insurance division Assisted with setting Strategic direction Transamerica Enterprise business development

Regional Vice President Sales

TRANSAMERICA

 Dallas, TX — Aegon Direct Marketing Services (Regional Vice President Sales) Secured partnerships in various new lines of business, Payday Lending, Small Business and loyalty. Assisted with development and delivered cross divisional sales presentations. Identified and developed multi-division business cases for various strategic partnerships. Explored new business opportunities within wire transfer, prepaid cards, retail banking, card issuers, alternate payment systems and Hispanic segments. Developed strong internal relationships and understanding of key Aegon success metrics.

2002 - 2007 Regional Vice President Sales and Partnership Marketing

TRANSAMERICA

— Dallas, TX — Aegon Direct Marketing Services (Regional Vice President Sales and Partnership Marketing) Profit responsibility for large Aegon Direct Marketing services partners including Capital One, Wells Fargo, Citibank and Bank of America. Development of strategic sales plans for domestic and international sales prospects. New insurance premium responsibility for 1/3 of business unit's budget for 2005. Assisted with pricing and benefit configuration development for all product types Contract negotiations Channel development specialist, pioneered VRU, Inbound customer service, combination selling, and customer service marketing. Maximized sales penetration across all channels and products. Lead account teams and motivated team members that support business partners.

1999 - 2002 Senior Account Director

JCPenny Direct Marketing Services CENDANT

JCPENNY— Dallas, TX — (Senior Account Director) Responsible for profit and growth of 20 of top 40 financial institution partners: Capital One, Citibank, Bank of America, Chase, and Household. Responsibilities including determining product mix, channel development, relationship

2008 - 2010

management. Products included Debt Cancellation, Debt Deferment, Direct marketed insurance products and Membership services. Channels included Telemarketing, Direct Mail, VRU, Inserts, Inbound Customer Service, Collections, and Combination sales.

1998 - 2002 **CENDANT**

Developed Debt Deferment and Debt Cancellation businesses. Responsible for growing customer base to 6 million accounts in 3 years with annual billed premium of \$360 million in. Liaison between operations and business partners which requiring strong communication skills and knowledge of internal and external processes. — Stamford, CT — 1999

Director of Inbound

Cendant Corporation

Director of Inbound Marketing) Responsible for Voice Response Unit(VRU) marketing of membership services through affiliated banks' credit card activation process. Responsible for Transfer marketing program for key Cendant clients such as Ticketmaster, AOL, Intuit, Prodigy, and Thrifty. Responsible for strategic planning of marketing campaigns and testing of new scripting.

1997 - 1998 Director of New

CENDANT

 Stamford, CT — Cendant Corporation(CUC Intl.) (Director of New Channels) Responsible for telemarketing of new small business and family-oriented membership services, new billing methods such as phone and utility bills, and developing marketing strategy for purchased lists and in-house files such as Avis, Days Inn, Super Eight and Century 21. Responsible for scheduling and executing 100k hours of telemarketing per month. Responsible for selection and training of new telemarketing vendors. Managed internal staff of Marketing Managers and external vendors.

1995 - 1997 **Director of Operations**

CUC INTERNATIONAL

— Dallas, TX — CUC International, Privacy Guard Division(Director of Operations and Memberships Sales) Opened new call center in Texas to support rapidly growing Id theft product Responsible for member retention strategy that included developing premiums, scripting, and Sales Representative compensation. Reengineered sales process resulting in increased sales of 33%. Met attrition and staffing targets in tight labor market despite major increases in call volume(service grew from membership base of 2 million to 4 million). Responsible for allocation of calls between multiple call centers. Profit and loss responsibilities for entire membership sales and customer service unit.

Marketing Manager

CUC INTERNATIONAL

— Stamford, CT CUC International, New Channels Division (Marketing Manager) Assisted with development and strategy of new joint marketing effort featuring selling CUC's travel service within Kmart, Caldor and Venture stores across the U.S. Managed regional managers and sales representatives and assisted with hiring and training. Responsible for development of marketing materials and inventory management. Conducted sales presentations to prospective retailers.

Manager of New Product Development 1990 - 1994

CUC INTERNATIONAL

— Trumbull, CT — CUC International, New Products Division (Manager of New Product Development) Assisted with concurrent creation of three membership services, resulting in a membership base of over 4 million and gross revenue of \$230 million. Responsible for the inbound call center and development of processes to support new services. Managed staff of 50

1995