



# JEFF CHARNEY

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Founder + Chief Creative Officer, M.<H>STRY'  
Former CMO, *PROGRESSIVE*



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"*Make history...or be history*" has been one of Jeff Charney's disruptive drum-beat mantras about the importance of staying relevant and his constant effort to be sitting at the head of the pop culture and technology table throughout his storied career. Arguably, one of today's most heralded marketers and winner of more than 100 national/international awards for breakthrough creativity and business effectiveness, Charney decided to "[drop the microphone](#)" (as *CMO of Progressive Insurance*) after winning *Ad Age's* "Brand CMO of the Year" award in 2021, honoring the nation's #1 marketer. After finding his successor and completing the baton-passing early 2022, he set his sights on an even greater goal-transforming the 150 year-plus, \$300 billion advertising and marketing industry that he so loves.

## MKHSTRY LAUNCH

In April of 2022, [he founded MKHSTRY](#), the nation's newest virtual collective of game-changing marketers who share a simple two-word vision - *Make History*. The virtual collective sets out to achieve this lofty MKHSTRY goal by combining industry transforming ideas (i.e., *Uber, Spotify, Venmo, Tesla, Netflix, Apple, Open AI etc.*) along with the newest technology (*AI, AR/spacial computing, Blockchain, Web3, Metaverse, etc.*) to complement the more traditional print, radio, television, and digital marketing lineup. In addition to establishing an elite *Ocean's Eleven* group of multi-discipline experts to complete the work, Charney and his team constantly search to find the bravest clients in the business to achieve the code-cracking results that meet the MKHSTRY standard.

MKHSTRY has turned the existing marketing business model [on its ear](#), by establishing an "invitation only" collective. And even if an invitation is issued, the clients must pass his proprietary *Make History Index* (MHI). The MHI is a fast-paced, 75- question relevance-gauging "combine" of sorts that acts as a "bravery barometer" to measure joint risk tolerance, decision making, creative flexibility, and ability to change. That way, neither MKHSTRY nor its clients are left "spinning their wheels" *waiting* for a breakthrough idea to get into the market vs. *driving* breakthrough ideas into market... today.

## MKHSTRY AI ANNOUNCED

Some 200+ days after MKHSTRY's launch, following the democratization of CHAT-GPT, MKHSTRY was able to pivot its model and develop its own patent-pending AI engine-MKHSTRY AI-a code-cracking AI creative ideation engine for national campaigns. MKHSTRY AI is the first machine trained to be creative by a top tier CMO. This H.I. (Human Intelligence) and AI combination will give the start-up's exclusive client base and select brands the opportunity choose whether to crack-codes via MKHSTRY's people, its proprietary AI technology, or a combination of both.

## SIMPLE INVITE-ONLY MODEL - BECOMES THE MODERN-DAY 'STUDIO 54'

What started as a simple "invitation-only" specialized business has turned into the positive modern-day version of Studio 54 resulting in an-overwhelming market reaction with an overflow of brands, individuals and agencies vying for the business code-cracking opportunity to indeed...MKHSTRY. And this existing demand is even before the launch of MKHSTRY AI.

Charney equates MKHSTRY's client acquisition approach to what we all go through individually in selecting our own personal life partner. While it's the hardest decision two people will every make, both have to share common values, attraction, beliefs, ability to flex and most importantly--be courageous. To learn much more about the innovative model visit [www.mkhstry.com](http://www.mkhstry.com) or [www.mkhstry.ai](http://www.mkhstry.ai) or check the range of media links at the end of this bio.

## PRE-HISTORY: EARLY POP-CULTURE BACKGROUND TRANSLATES TO RELEVANCE TODAY

A self-described pop-culture junkie from an early age, Charney grew up watching the ground-breaking television shows that have come to define their respective genres. Studying pioneers, the likes of Norman Lear, Matt Groening, and Lorne Michaels, he adapted the underpinnings of their seminal work to create an industry-first "network" approach to the craft of marketing--creating content and running his teams similar to that of a Hollywood entertainment studio. This radically different approach to storytelling has been the defining mainstay of Charney's success as a corporate marketer and led to the development of not just *one*, but *three* of the most historic brand icons of this century in the [Aflac Duck](#), [Progressive's "Flo"](#) and the [parental-life coach, "Dr. Rick."](#)

## BREAKTHROUGH INDUSTRY RESULTS TRANSLATE TO BREAKTHROUGH INDUSTRY AWARDS

From an industry perspective, Charney's innovative and highly disruptive marketing has led to him to become one of the most sought-after chief marketing officers not only in marketing consulting, but in terms of exclusive "concert-like" engagements, [AI guidance](#), business executive coaching and employee culture/motivation.

As mentioned earlier, he and his teams have won well over 100 national and international awards for creativity, communications, and business effectiveness. The most recent recognition came in June of 2021 when Charney was named the "[Brand CMO of the Year](#)" by *Ad Age*, marketing's leading industry publication. Earlier in his tenure at Progressive, he was awarded "[Brand Genius: Brand Marketer of the Year](#)" by *Adweek Magazine*; named one of the "Top 100 Creative People in Business" by *Fast Company Magazine*; noted as one of the 40 top brand innovators by *PR News*; listed on the "Creativity 50," recognizing the top 50 creative minds in business by *Ad Age*; honored with the "Brand Impact Award" from the American Advertising Federation; named "Marketer of the Year" by the Radio Mercury Awards; [Crain's C-Suite award](#), and received the CMO Clubs' "Marketing Leadership Award" from his industry peers.

## TRANSFORMATIVE CHARACTER DEVELOPMENT & THE UNIQUE 'NETWORK' STRATEGY

Often described as the "Lorne Michaels (SNL) of marketing" because of his similar emphasis on using improv actors to create humorous and relevant content that capitalizes on social and cultural currency, Charney's [marketing "network" strategy](#) has grown over the years to create some of the industry's most memorable characters and campaigns.

Most notably, as CMO of Progressive, Charney developed the "Flo" character into what's widely considered the country's #1 brand icon. This often emulated-but never duplicated- character is the centerpiece of the company's landmark "Superstore" campaign. In addition to the long-running "Flo," her family, her sidekick Jamie, and the rest of the Superstore squad, Charney's slate of cast members include the [parental-life coach, 'Dr. Rick'](#); the half-man, half motorcycle, 'Motaur'; the stadium dwelling Baker Mayfield; the never-grow-up, 'Baby-man'; the sign-twirling, 'Sign Spinner' and even the half-insurance clerk, half-basketball superstar, ['FloBron' featuring LeBron James](#).

## DEVELOPING A 'BEST-IN-CLASS' CREATIVE TEAM: THE NATION'S #3 SPENDER

To establish his "network" and explore such character development, Charney built a broad, talented, best-in-class marketing team by combining both his external and internal agencies to create a singular creative structure. This seamless content pipeline fed Progressive's media budget, which more than quadrupled since Charney's arrival to become the nation's #3 spender (source: *Ad Age*). His team's marketing efforts helped the company achieve a record eight consecutive years of sales and prospect growth in the hyper-competitive insurance marketing category. Charney also pioneered "in-housing" creative work by establishing an award-winning internal creative shop, *Ninety6*, which provides Progressive with an efficient, speed-to-market creative alternative-lessening its reliance on outside creative agencies. When *Ninety6* first launched in 2011, in-house agencies were considered a rarity among large brands. Now, the in-house model is increasingly being replicated and adopted. [The company also buys most of its media in-house as well.](#)

## EXPERIENCE AS A CMO: FROM THE AFLAC DUCK TO QVC & HOMESTORE.COM

At Aflac, he led the development of the "Duck" character and two of the most extensive marketing campaigns in the company's history, "You Don't Know Quack" and "Get the Aflacs." He also drove branding for the company's #2 most-liked commercial in the U.S., several months after Aflac's Japan marketing team grabbed the country's #1 spot with the innovative "[Cat-Duck](#)"-another iconic character. Under Charney's creative leadership as senior vice president and CMO, the company moved from brand recognition to brand definition- quadrupling existing brand understanding figures and increasing quarter-by-quarter sales.

Before Aflac, Charney served as senior vice president and CMO of QVC Inc., one of the largest multimedia retailers in the world. He led the company's domestic and international marketing and helmed a complete overhaul of the brand. He also led hundreds of entrepreneurs, developing their brands/businesses in a pre-Shark Tank-like advisory capacity.

He previously held posts as a CMO at real estate aggregator Homestore.com (now Move.com and parent of Realtor.com), and was the chief creative officer at Fringe Ventures, LLC-an experiential-based digital marketing and consulting company he founded.

## NEVER BEEN DONE BEFORE (NBDB) CREATIVE MARKETING "FIRSTS"

A strong believer in that first movers have the ultimate advantage, [Charney pioneered hundreds of Never Been Done Before \(NBDB\) programs](#) in earlier jobs that include the following "Top 10.":

- *First* corporate-produced film, [Home Movie](#) (by acclaimed director Chris Smith), which premiered at the Sundance Film Festival before being released nationwide (homestore.com/now move.com);
- *First* and only **company** to construct a life-size replica of [The Simpsons cartoon home](#) for a record-breaking national traffic/sales driving promotion (Kaufman and Broad/now KBHome).
- *First* marketer to [pilot QR code](#) (3D) testing for print and online advertising (QVC). He donned a QR code on his neck during his [entire tenure at Progressive](#);
- Unveiling of the nation's *first* "cinmercial" (part film/part commercial) with director Joe Pytka (homestore.com/now move.com);

- Becoming the **first** real estate website to release President Clinton's residence to the public (early guerrilla marketing), which resulted in an avalanche of media for Homestore.com, as well as Secret Service attention (homestore.com/now move.com);
- Creation of the **first** Facebook site with two-way interaction from a corporate icon; as well as driving what was then the largest and fastest corporate sponsored Facebook fundraising campaign ever (Aflac);
- **First** nationwide search for the "Next Big Thing" (QVC product), which appeared on an hour-long episode of the Oprah Winfrey Show;
- **First** in the real estate industry to co-brand the sides of moving truck trailers (Homestore.com/now move.com);
- First marketing campaign, post-Challenger tragedy, to change NASA Rockwell perception, with the award winning "I Need My Space" national launch.
- The first CMO to have his relevant characters/companies spoofed on [SNL FOUR times](#)—which shows his continued relevance.

## BOARD POSTS & "ALUMNI OF THE YEAR" @ BOTH UNDERGRAD/GRAD SCHOOLS

He is a member of the Board of Directors of *Investor's Exchange (IEX)*, the highly transparent NY-based stock exchange and the subject of author Michael Lewis' best-selling *Flash Boys* novel; serves on the Board of *UnifyWork*, a game changing start-up designed to "transform the entire hiring practice for good"; is on the Advisory Board of *Cann-Ade*, the only USDA approved, health-centric, organic hemp infused beverage; and is a Member at Large Executive Board Member of the global *Mobile Marketing Association (MMA)*, with over 800 member companies covering marketing technology and innovation. He also serves on the Dean's Advisory Board for the School of Arts and Sciences at *The Ohio State University* as well as being on the Dean's Advisory Board for the College of Information and Communications at the *University of South Carolina*.

Charney holds a Bachelor of Arts degree in journalism (*summa cum laude*) from the University of South Carolina (USC) and a Master of Arts degree in journalism (*highest honors*) from The Ohio State University (OSU). He was awarded Alumni of the Year from USC in 2023 and Alumni of the Year from OSU in 2022.

## KEY INDUSTRY SPOKESPERSON: SELECTED MEDIA LINKS

A passionate evangelist for the marketing craft, Charney is a key industry spokesperson and has been featured in hundreds of articles, some of which include the following:

# ADWEEK

- [Q&A: Aflac's Jeff Charney](#)
- [Insurance: Progressive CMO Jeff Charney](#)
- [Progressive's Flo Meets First Celebrity](#)
- [Progressive's Flo Makes a Facebook 'Look Back' Video, and It's Filled With Unicorns](#)
- [Brand of the Day: LeBron James Was Flo for Halloween, as Progressive Makes Them BFFs](#)
- [5 Tips From Progressive's CMO on Building a Brand That Cuts Through the Clutter](#)
- [Ad of the Day: Homebuyers Start Turning Into Their Parents in Progressive's New Ads](#)
- [Progressive's Perplexing New Mascot Is a Motaur: Half Man, Half Motorcycle](#)
- [Baker Mayfield Settles Into His New Home, the Browns' Stadium, in Progressive Ad Debut](#)
- [Progressive Won't Be in the Super Bowl, So It Put a Halftime Show in Its New Ad](#)
- [All Quibi Advertisers Are Taking Advantage of 'Turnstyle' Format](#)
- [Progressive Brings Back Its Painfully Relatable Campaign About Becoming Your Parents](#)

## BUSINESS INSIDER

- [How companies can become Super Bowl advertisers without spending \\$5 million on a TV ad](#)



Authority Magazine

- [C-Suite Perspectives On AI: Jeff Charney Of MKHSTRY On Where to Use AI and Where to Rely Only on Humans](#)



- [Former Progressive CMO says new AI platform will disrupt marketing industry!](#)

**RADIO  
ON MAIN  
STREET**

 **RAB  
PODCAST**

- [Radio on Main Street Podcast Featuring Jeff Charney](#)

- [Progressive's new pitchman showers money on unsuspecting people as part of ad campaign](#)
- [Progressive's Jeff Charney promotes disruptive thinking at Content Marketing World 2014](#)
- [Progressive's former top marketing executive, behind many Flo, Baker Mayfield and Aflac Duck ads, starts his own collective](#)
- [Jeff Charney of Progressive: 2015 people to watch](#)
- [Meet FloBron: LeBron James' new alter ego and star of unique Progressive ad campaign](#)
- [Jeff Charney was Progressive's, Aflac's top marketer: Now he's trained an AI to think just like him](#)

# AdAge

- [Former Progressive CMO Jeff Charney Debuts New Marketing Venture](#)
- [Meet the 2012 Creativity 50](#)
- [Creativity 50: Jeff Charney, CMO, Progressive](#)
- [Progressive CMO Jeff Charney Makes Sure There's No Fruit Bowls in Office Art Collection](#)
- [Flo Gets More Company as Progressive Rolls Out 'The Box'](#)
- [Ad Age Picks the Top 10 Female Ad Icons of All Time](#)
- [Ad Age: What Did Flo Look Like In Grade School?](#)
- [Progressive Goes Flo-less in Corporate Image Campaign](#)
- [Allstate Bringing Mayhem to Super Bowl Postgame](#)
- [Flo's Progressive Evolution](#)
- [Take Progressive CMO's Marketing Pop Quiz](#)
- [As Marketers' Annual Meeting Aims to Inspire, Some Big Topics Are Left Aside](#)
- [Progressive Swaps Out Flo for the 'Box of Love' Bachelor](#)
- [Progressive Warns of 'Parentamorphosis' in Flo-less Campaign](#)
- [Oh, Yeah! Flo Meets Kool-Aid Man in Progressive's New Spot](#)
- [Progressive Ain't Afraid of No Ghosts](#)
- [Bingo! Progressive Hosts Its Own Super Bowl Game](#)
- [It's Time For The Advertising Profession to Rebrand Itself — Before AI Does It For Us](#)

# THE WALL STREET JOURNAL.

- [Coronavirus Upended Advertising, How Brands From Progressive to Budweiser Responded](#)
- [Jeff Charney Announces Decision to Leave Progressive](#)

## The New York Times

- [A Nomadic Insurance Pitchman, Luring New Consumers](#)
- [Aflac Is Leaving Its Agency, and Taking the Duck](#)
- [Character From Progressive's Ads Leaves the Set to Meet the People](#)

## Forbes

- [Sims Social Gets Branded With A New Campaign for Progressive](#)
- [How Progressive's CMO Jeff Charney Made 'Flo' More Loveable Than Ducks And Geckos](#)
- [CMO Predictions for 2012—Part 1](#)
- [Progressive's New Ad Promotes An Electronic Device That Helps Good Drivers Save Money](#)
- [CMO Jeff Charney Provides A Look Inside Progressive's Unconventional Marketing Machine](#)
- [With 'Super-Duper Bingo,' Progressive Gets Role In Super Bowl Ads--Without The Expense](#)
- [Progressive's April Fool's Joke Is Another First For The Brand](#)

## The Washington Post

- [Afraid of becoming your parents? Dr. Rick comes to the rescue, smartly satirizing a generational divide.](#)

## FAST COMPANY

- [Open Minds After Closing Time](#)
- [Top 100 Creative People in Business: CMO of Progressive Insurance](#)
- [Progressive Salutes Progress With New Apron-Themed Campaign](#)