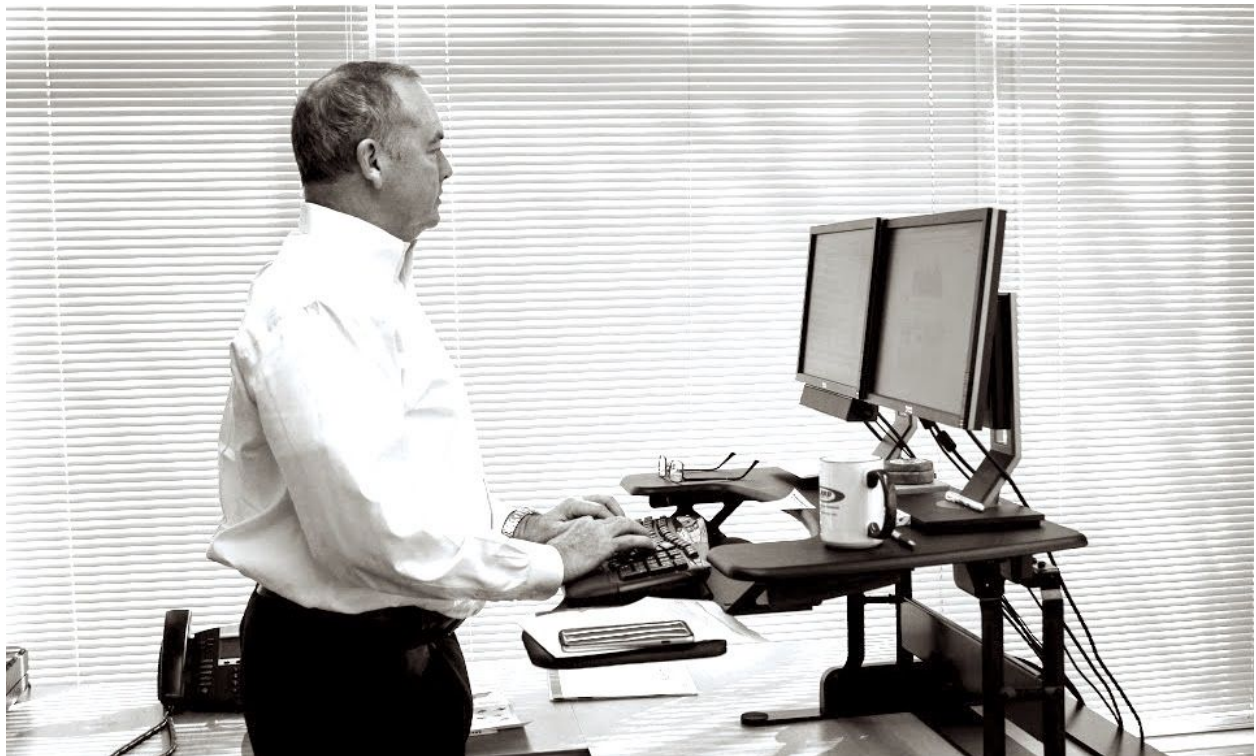




Risk Management & Human Capital Solutions

Leading in the Insurance Industry: An interview with KMRD Co-Founder and President Kevin McPoyle

The co-founder and president of one of the Mid-Atlantic region's largest providers of risk management, insurance and human capital solutions discusses leadership, character, and what it means to care.





Risk Management & Human Capital Solutions

With over 2000 clients, 35 staff members, and three offices operating in the Greater Philadelphia area, KMRD Partners is one of the nation's fastest growing independent agencies with double digit revenue growth each year for 10 years running.

President [Kevin McPoyle](#) is steering his award-winning company through significant growth and change—and doing so at a time of considerable uncertainty. For McPoyle, the leadership challenge comes down to leading from the heart, putting caring and others first, and building up people and teams to cope successfully with organizational growth.



In this discussion, McPoyle draws from 20+ years of experience at working in the insurance business, as well as his service in the Army as a helicopter pilot, which, he feels, has helped to define his approach to leadership and helps him see what's required to help KMRD continue to grow at its current pace. He spoke with TalentSum's Christopher Mengel about leadership, the character of people, care in business and life, and how KMRD thinks about the people they attract and hire into their business.

You can email Kevin McPoyle at kmcpoyle@kmrddpartners.com or connect with him on [LinkedIn](#).

A lightly edited transcript of our conversation follows.

ON WORK AND LEADERSHIP

TalentSum: *Why did you decide to enter the risk management and insurance industry?*

Kevin McPoyle: I got into the industry quite by accident. I was being headhunted and was looking for another job. I was sent to an insurance broker by the headhunter who basically needed a warm body because he was under contract to deliver talent.



Risk Management & Human Capital Solutions

I walked into the interview wearing a tie and shoes that were shined, with no expectation other than I was going to do the headhunter a favor – a quid pro quo of sorts. The way I saw it was I would represent him well out in the client-facing interview and when I walked back into the office, he was going to pull out his real list of companies. But when I arrived at that client interview, I ended up being intrigued by the insurance business. I left that interview with direction and a whole different view of what risk and insurance meant to me.

TalentSum: *You worked for one of your competitors prior to launching KMRD Partners. What was the catalyst that got you to start the business in the first place?*

Kevin McPoyle: My partner, Bob Dietzel, and I wouldn't be doing what we're now doing without the benefit of the experience that we had working for someone else. In life, you take experiences and utilize them to fit your own future purpose.

For more than 11 years, Bob and I helped our employer grow. But over time, we started to notice a shift – our employer started doing business with larger and larger companies. They left out the small and mid-market. The agency we worked for started as deer hunters and ended up being elephant hunters. There just weren't enough elephants in this space for me with a new business responsibility.

We noticed that even as our clients kept getting larger, the middle market was still reaching out – either through a referral from a lawyer, or an accountant, or a benefits broker. The problem was our firm had built up the financial model around larger firms, and we weren't set up to serve small businesses and the middle market.

Truth was, we weren't even sure how we would take them if we could. We were only set up to work with big firms, and serving big firms was the only way we could make enough money to build up the organization and the operation.

There were a few other issues, but our early inspiration for KMRD was we thought we could help a lot of other smaller and middle market companies looking for both high quality and access to a sophisticated risk management.

The world is becoming increasingly litigious and exposure oriented. KMRD is in the one percent of agencies in the country that reads the entire policy. We read it before and during an assessment, and prior to sending them out to our clients. We're not a transaction shop and we



Risk Management & Human Capital Solutions

understand coverage very well. These differentiators alone make us unique and well-suited for lots of small and mid-market companies out there.

Consider cybersecurity. People think that they're covered and they're not. Providing the capability to make an assessment, and the right coverage, can make or break a company.

TalentSum: *Why risk and insurance?*

Kevin McPoyle: Put yourself in the shoes of a founder, or owner, of a third-generation business where the entire family – their heritage and assets, their time and energy, and even their sense of self – is wrapped up in the business. Imagine losing this business because somebody forgot to cover a building that implodes or catches fire. Choose your catastrophe. Most families don't have the assets to sustain.

Imagine this business was everybody's job. Not only the family, but also all the employees working in the business. Everybody becomes unemployed. They're all out of a job. That's significant. My job is to find the next person I can help before they have a disaster. That's what gets me out of bed every day.

TalentSum: *Why do you care so much?*

Kevin McPoyle: Great question. It's the way I was raised. People are important to me. Plus, I'm a business owner and wouldn't want that to happen to me. I know how much time and energy I've put into this business. To have something go wrong – and not be supported when I thought it was – that would be agonizing.

We're all human, and all of us are capable – in our own lives – of making wrong decisions. But when you, in good faith, hire and pay a professional to protect your foundation – there is an expectation that you will be protected. When a policy is not communicated effectively, or when it's not given the courtesy of the resources, time, and the intellect to make it work, that's just not right.

It's critical to understand what you're covered for – and perhaps even more important to know where you're not covered. Some would say we're not the most popular people in anybody's pantheon. Most days, that distinction probably goes to the banks, customers, or vendors. Though, the moment there's a claim, it all changes and we become the most popular people on earth. And that's just fine with us.



TalentSum: *Tell us about a typical day for you at work.*

Kevin McPoyle: There's never a typical day. Some days I'm in the office doing work for clients and other days I might be prospecting for new business. Location varies. I could be on-site in a client meeting, out at a prospect meeting, or I could be in the office mentoring employees or solving issues and helping my team make sure we're doing what we're supposed to do for our clients.

And then there are all the administrative, HR and financial issues that come with job. That's not where I'm gifted but I have a great partner (Bob Dietzel). I'm more than willing to yield the stage to him for this type of work because he's extremely good at it.

TalentSum: *What's your gift?*

Kevin McPoyle: Building Relationships. Anything relational. Conveying a message. Sharing and telling a story. Getting people to understand, in a very simplified language, why what we do is important. Answering the "so what" question of insurance. I also enjoy coverage and being available to provide a sense of stability – both inside and outside the organization. Being in the eye in the storm. That's where I'm at my best. I don't ride an emotional rollercoaster. I do what I do.

I learned a long time ago, as a helicopter pilot, when the fire light comes on, you can panic and die, or you can pull out your checklist and survive. In those moments, I learned that you better not get too excited, or agitated. When you get too excited you forget things. Over the years, I've grown into a "steady state" guy.

TalentSum: *We enjoy our freedoms because of men and women like you who have served and sacrifice for our country. Thank you for your service. Can you share a few of the lessons learned as a helicopter pilot that are transferable into the corporate environment? Specifically those you bring to your work each day.*

Kevin McPoyle: Trust but inspect. Use a checklist. Have a plan. Be prepared. And have a hell of a good time. Being a pilot was fun, exhilarating, and exciting. But I never failed to recognize that good moments could turn – with something as simple as a warning light. Even small things can change your day in a hurry. I also learned you need to adapt and be prepared for what might come next.



TalentSum: *Did you always want to be an entrepreneur?*

Kevin McPoyle: No. I had every expectation that I would become a career Army officer. And when I worked for my first firm, I didn't set out to be an entrepreneur, in the traditional sense. I work well as a team member. I don't need to be the leader and I would have been okay either way.

TalentSum: *Do you think it's important to learn to follow before you lead?*

Kevin McPoyle: Absolutely. One hundred percent. Full stop period. End of discussion.

TalentSum: *Learning to follow before we lead. What does that mean to you?*

Kevin McPoyle: Learning to follow, or followership, is a critical skill in business and life. We all need to be coachable. We all need to learn that we don't have all the answers. There are times when we need to shut our mouth and listen to other people because they might have a better solution.

Being able to follow is not only about having the ability to listen. It's also having the ability to recognize new or better information, and then execute on it. Followership means it doesn't have to be our own idea. What we're also talking about here is servant leadership. And I don't believe we can become a good servant leader unless we understand the concept of service.

TalentSum: *What are some examples of great servant leadership that come to your mind?*

Kevin McPoyle: I don't have to look any further than my friends, classmates, and experience in the military. It's in the big and small things. You see it when leaders appreciate, recognize, and support their people and the things they do. You see it in leaders when they give their people better opportunity. And you see it in leaders who set and communicated the standard, could live up to the standard, and followed up by checking and applauding the standard.

When I was in the Army, it meant a lot to my guys, when at chow line, I was always last in line and last to eat. If there was no food when it was my turn, then I didn't eat. That was the standard and they all knew that's how it was with me. They knew that I was going to go out and inspect everything. And they knew that I was going to sleep less, work longer, and do more. I did it for them so they could go out and do what was needed for others.



Risk Management & Human Capital Solutions

It's the same way in business. There are standards and we all do what needs to be done. I'm not going to ask my people to do anything more than I would do.

TalentSum: *What's the most rewarding part of your job?*

Kevin McPoyle: It's having a client recognize someone on the team for a job well done. I received an email last week and the subject header was "You have good employees". At first, I thought it was someone pitching me HR software. Instead, it was a client who was in a pinch. He needed some insurance documentation so his people could access a job site. But it was Thanksgiving weekend and our offices were closed.

One of our employees stepped up, and invested her own time to get him what he needed, so his people could get into the site and do their job. We see her go above and beyond for clients all the time. But this time, our client took the time to show appreciation for her, and her level of commitment and work. Seeing others being recognized, watching them grow into their potential, and helping them to define and meet their own definitions of success. That's the most rewarding part of my job.

People enjoy coming to work at KMRD. We've worked hard to establish the right culture and we've all contributed to our good reputation in the region. We talk about how we collectively share our reputation and it's true. Suppose I go to an underwriter with a false story and end up doing them harm. A few weeks later one of our people might need that same underwriter to help them do a deal. Fair or not, the underwriter is probably going to see both of us the same and either not give their best for us, or quite possibly not do business with either of us.

KMRD has a good reputation because we all take ownership of it together. We all have responsibility and accountability and work hard to protect our reputation.

TalentSum: *Talent is arguably the source of a company's biggest competitive advantage. And as a services business, KMRD runs on people. What do you look for in a person?*

Kevin McPoyle: I look at a person's character. To me it's about who the person is when nobody's looking. That speaks volumes to me. Is the person going to do the right thing when it comes to dealing with a carrier, client, co-worker, or me?

I know what others say about us and understand our reputation in the market. And so, I look for people with the character and integrity to match, or even exceed, our good reputation. I don't



Risk Management & Human Capital Solutions

care if a person walks in with no experience. If a person has the right mindset, a strong will to succeed, and the right character, we can teach the rest. We can teach insurance. We've got a lot of talent in our firm. We can develop skills to get people to where they need to be.

We have a young producer who works for us. A few months ago, we sent him downtown to a producer training event with one of the large carriers. When he came back, he told me he was sitting at the same table with a bunch of insurance veterans – some who had been working in the business for almost twenty years. He was surprised to find out he knew more about insurance than others did.

When a person is trained by KMRD – assuming they have the right mindset, will and character – they end up learning more than people who have been in the business for decades.

TalentSum: *What's the hardest part of your job?*

Kevin McPoyle: Well, the easiest part is anything related to people or customer facing. The hardest parts of my job are back-end administration, making technology decisions – that sort of thing. Those are not my strongest areas but, because of the position I hold, people feel the need to involve me anyway.

TalentSum: *What is it about customer-facing work that appeals to you most?*

Kevin McPoyle: Being able to help customers solve real problems and protecting our clients. It's important to me that we try our best to prevent the next financial catastrophe in somebody's life.

TalentSum: *Lots of leaders say they like to solve problems. But for you, what's behind those words? What is it about solving problems that is so important?*

Kevin McPoyle: For me, solving problems means we're finding coverage flaws and exposures for our clients. Coverage flaws means exposure and possibly even the risk for catastrophe.

A while back a CFO called to tell me we saved his job. He had two million dollars in finished goods in a warehouse but it wasn't scheduled on the property policy and the warehouse caught on fire. Burned right to the ground. He said he had his resignation letter draft in hand and was prepared to walk into the CEO with it. But before he did, he found out that we had created a five million dollar unnamed, unscheduled location limit for them before the fire. He told me that prior to KMRD jumping in, the limit was a million dollars. None of the product was scheduled on the property policy. This would have been a million-and-a-half-dollar financial loss.



Risk Management & Human Capital Solutions

That's the kind of thing that gets me up wanting to find the next guy who I can help. That makes me feel good – doing something good for somebody else.

ON GIVING AND CARING

TalentSum: *Doing good for somebody else. This seems like the right moment to segue into the topic of giving and caring. Why does KMRD care? And why give?*

Kevin McPoyle: We give and we care because we've got lots of employees who have a heart for it. They give their time and their talents to their clients every day. So, it's not that big of a stretch to see how we're all part of a community. The need is there and we all see it every day. Being part of a community should mean we're not only passive bystanders. We should be willing to jump in and do something.

When we started KMRD, one of my first realizations as an entrepreneur, was that I could manage my own time much more deliberately than I could if I were working for someone else. Very early on, we moved offices from downtown Philadelphia to Warrington. Moving out to the suburbs freed up a lot of commuter time. At about the same time, I decided that we should participate in our community – the same community that I was leaving in the dark in the morning and coming home to in the dark.

I wanted to be a part of something larger than myself and so I actively sought out volunteer opportunities. I sat on the board of the Bucks County Housing Group. I told them that I was looking for something to do and they were willing to meet with me and have a conversation. That's how it first got started, but now, it's something that everybody shares.

Giving and caring is not, and should not be, an obligation. If it were, there would be a lot more volunteers. It's about doing good things for others and easing some suffering along the way.

What we're trying to do is make somebody's personal life better. And this isn't much different than what we do with our insurance programs – trying to make a person's business more viable, stronger, and more secure.

We just kind of decided that giving and care is something that's good for us, and good for the community. We've been blessed with the resources – because we've worked hard – and we decided we should share those resources. That's how we got started. I'd like to think it's part of everybody's personal development.



Risk Management & Human Capital Solutions

When somebody is hungry you feed them. You provide comfort and care. You do what you can to deliver hope. Maybe insurance isn't the same as hope, but when you put together a good program, and there's a loss, people hope they are covered.

TalentSum: *What does hope mean to you?*

Kevin McPoyle: The potential for good.

TalentSum: *What do you think giving and caring does to a person?*

Kevin McPoyle: Giving and caring makes a person more compassionate, empathetic, and more aware of their relationships with all the other people around them. This has a huge impact at KMRD because ours is a relationship business – whether it's with an underwriter, a client, or somebody in the claims world. In our business, we're called to empathize, understand, and comprehend, and we use all of this to help our clients solve problems and seek out solutions.

We start with great employees with great character. And part of having great character is being aware of our surroundings. We don't want people at KMRD who are too busy looking at their own belly buttons to think about anybody else. People who are only looking at their own shoes won't make it here. There are not a lot of "I's" here but there are a lot of "we's".

TalentSum: *Can you give us an example of when your ability to give met the need?*

Kevin McPoyle: One of the best examples relates to a client of ours who makes and sells hams. A few years ago, we decided that the whole Christmas holiday card process was not the best use of our resources. We figured out we were spending about \$2,500 – that's after we included stamps and cards and all the time and money it took to make, order, and sign each one.

We decided to do something else with the money – something other than send cards to people who will open them and then throw them away. We contacted our client who makes the hams and we reached out to a charity, The Keystone Opportunity Council, and said we wanted to help them. The deal we arranged was that our client would sell us what they call "seconds" – near perfect hams at a discount price. When a ham is spiraled, sometimes they are sliced at one eighth of an inch thickness, and sometimes at a quarter inch. These hams are perfect in every way, except maybe in their appearance.



Risk Management & Human Capital Solutions

With our money, and our client's help, we could purchase 250 hams. And it just so happened that the Keystone Opportunity Council needed to feed 250 families that year. That's when we knew this was going to work.

TalentSum: *You're telling us that instead of sending holiday cards – which most people throw out anyway – you used the money to feed 250 families?*

Kevin McPoyle: Yes, we fed 250 families for the holidays. We're now in our third or fourth year of giving out hams in our community. Our people are in there every week between Thanksgiving and Christmas. We hand our check to the ham distribution facility and then we pick up our hams. We put them in the back of a car and drive to the community center where we load them into the freezer. Everybody participates. Even people from our Limerick and West Chester offices join us.

When you are loading hams into a freezer and you see a single parent with two children going through the pantry, looking for food, it hits home. I want everybody to see and feel the gratitude that this community organization feels for us – that we're doing something that truly matters to people.

TalentSum: *Incredible. There are so many great reasons for people to give. How do you think it will change you and others, even many years from now?*

Kevin McPoyle: Our people will always remember they worked for an organization with leaders who cared more about their people, and others, than they did for themselves.

TalentSum: *You're setting the bar high.*

Kevin McPoyle: Correct. People must ask themselves whether they will find a company that cares as much for them, and their community, as we do. And not only cares, but acts on it and then demonstrates it over and over again.

ON COMPANY CULTURE

TalentSum: *Giving and caring sounds like a non-negotiable part of your company culture. What other non-negotiables are there?*



Risk Management & Human Capital Solutions

Kevin McPoyle: The issues we discussed earlier. Character. Integrity. Putting others first. Having a customer and team orientation. You can't come into KMRD and be a solo act. It doesn't work. You won't be here very long.

TalentSum: *KMRD has been growing quite well lately. Is there a secret sauce?*

Kevin McPoyle: The secret is no secret. We get ribbed about it. Even at our carrier events, we'll have our competitors come up to us and say, "you guys work too hard for your clients". Quite literally. I've even heard "you work too hard for your clients". What are we supposed to say to that, "thank you"? We don't talk about our secret sauce. We just execute. And we don't put up with people who don't want to do the work.

If somebody comes in with the expectation that they're just going to slap people on the back and encourage people but not do anything else? They can forget it. It's not going to work for them here. Because we're going to call them out on it and they're not going to make it here.

TalentSum: *In a prior conversation, you had mentioned that you were reading the book "Grit" by Angela Duckworth. Do you have any thoughts on grit and perseverance? And how does all that fit in here at KMRD?*

Kevin McPoyle: It's integral to who we are. It's in our DNA. It's there when we must make the hard call to the client. It's there before, during, and after the three-alarm fire that destroyed all the product at the warehouse. And it's there when we had to stand with the owner to tell them it was going to be okay.

In this business, if you don't have grit and perseverance, as well as the right character, empathy, and the ability to communicate, you will fail.

ON TALENT AND SKILLS

TalentSum: *We hear a lot these days about IQ versus EQ (Emotional Quotient). What do you value more, high IQ or high EQ? And who would you like to apply to work with you at KMRD?*

Kevin McPoyle: I want the person to apply with the high EQ because this is a relationship business. I mentioned earlier that we can take somebody who has no knowledge of insurance – bringing them off the street, if you will – and teach them the business of insurance.



Risk Management & Human Capital Solutions

Insurance is not Nobel-worthy. I always kid people and say, “we keep waiting for the Nobel committee to call me but they must have lost my number”.

It’s not about IQ. It’s about the simple and small things and about having the ability to execute. When you combine an interest and knowledge in the small details, and a high EQ and the ability to build strong relationships, this becomes a winning formula.

When you reach out to a client to try to help them solve a problem, but don’t hear back from them, what do you do? In this business, you follow up to make sure they received the email and understand the email. You provide context and you let them know that if they have any additional questions, you are available to help.

It’s not rocket science. And when we work this way, KMRD develops solid relationships and partnerships. This is good for everybody. You’ve got to care. It comes back around to care.

TalentSum: *One last question. The Philadelphia Eagles have been doing well this year. Do you have any thoughts or predictions?*

Kevin McPoyle: They are a team. Carson Wentz would tell you there’s no superstar. He might win MVP but there’s no superstar there. It’s all about the team. They got their first 100 yard receiving guy last weekend. They’ve had one 100-yard rusher. They spread the ball. They work together. They rely on each other. They’re running well in all aspects of their team. It goes back to team. Stay in your lane, do your job, work together, and communicate. Things will work out.

About the Author

Interview by Christopher Mengel | [@chrismengel](#) | chris@talentsum.com

Christopher Mengel is the Managing Partner and Founder of TalentSum LLC, a talent acquisition consultancy and best practices implementation firm located in Radnor, PA. Learn more at <http://talentsum.com>