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Leading in the Insurance Industry: An interview with KMRD Managing Partner Keith Boyer

The managing partner of one of the Mid-Atlantic region's largest providers of risk management, insurance and human capital solutions opens up about KMRD and talks about how he got into the insurance business, what he looks for in potential new hires, and life outside of work.





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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.

Leader, mentor, influencer, role model, manager, employee, husband, and father. In this discussion, [Keith Boyer](#), Managing Partner of KMRD Partners, discusses his role with TalentSum's Christopher Mengel and provides valuable insights on what he has learned as a leader, how he manages people around him, what he looks for in potential employees, and how an earlier accident helped to shape his views about work and life.



You can email Keith Boyer at kboyer@kmrddpartners.com or connect with him on [LinkedIn](#).

A lightly edited transcript of our conversation follows.

TalentSum: *Can you tell us how you landed in the risk management and insurance business?*

Keith Boyer: After eight years in the Marine Corps in military police and criminal investigations, I entered college to pursue a degree in criminal justice and psychology. I was actually preparing for a career in federal law enforcement, but then a friend of mine – a claims manager at an insurance company - encouraged me to interview. Later, I took a job as a multi-line claim adjuster with a national carrier. When a job offer for federal law enforcement finally came, my career in risk management had already taken off so I turned down the opportunity.

TalentSum: *It seems there are a few similarities between claims and law enforcement.*

Keith Boyer: Yes, there are similarities. Instead of a crime, I was investigating automobile accidents. I was investigating circumstances surrounding a slip-and-fall. Was there a defective



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condition, and if so, was it really there? Were there any witnesses? If so, what did they say? What was the lighting? If it was a slip-and-fall case, what was the individual wearing? What kind of shoes might have prevented or mitigated or aggravated the circumstances of the slip-and-fall. For me, the investigations aspect was what I liked most about claims work.

TalentSum: *How did you end up working at KMRD?*

Keith Boyer: I attended a carrier golf outing and was partnered with Bob Dietzel and Kevin McPoyle, both founders at KMRD. I was a riding in the cart with Bob and told him I was beginning to look for my next opportunity and to let me know if he heard of anyone looking for my talents to let me know. He asked “why wouldn’t you come to work for us?” The rest all fell into place.

TalentSum: *What types of companies does KMRD serve?*

Keith Boyer: There is no one industry segment that we particularly focus on. We have a great deal of expertise in nursing and aging services - but we also have solid experience ranging from retailer and shopping centers, manufacturers, large transportation companies, real estate firms, and more. We bring a lot of institutional knowledge, industry resources, generalist and specialist insights, and lots of value to each of our clients.

In fact, I believe the main reason we have a 98 percent client retention rate is because we deliver on our promises and provide value to our clients. This might be someone on our team visiting a property and evaluating exposure or it might be someone helping a particular client to transfer risk through a contract, or anything in between. I believe our high retention level is directly related to the high value we provide our clients.

TalentSum: *What is it that clients are really buying from KMRD?*

Keith Boyer: I think that when a person decides on making a relationship with a company like KMRD, they're looking at a few different things. First, they're looking to work with people that they like to work with. Second, they are looking for expertise, and that expertise has to match up well with their particular need. Third, they are looking for value. We have to bring the right kind of value that delivers a benefit to them operationally whether they are looking for coverage expertise, claims advocacy, effective claims management, or a loss control resource where they can maybe realign their manufacturing facility to provide less material handling. There's any number of things they want from us - including expertise, value, and transparency - but in my opinion, what they want most of all is access to the right people.



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What clients really want is somebody who can actually deliver the value that they say they will. They want somebody to help them understand what they're paying for and the value that they're getting. And all of this, together, helps them to assess whether they're dealing with the right firm. It's about people and experience. When we do a coverage analysis, our people understand the endorsements and the add-ons that a particular business owner can get from various insurance companies because of our experience. We are able to bring the broadest coverage to bear at the most cost-effective price because we have the people and experience necessary to benchmark what another company in their industry is paying.

TalentSum: *Many of your clients have stayed with KMRD for 10 years or more. Why do you think that is?*

Keith Boyer: I think they stay for a number different reasons. We certainly encourage our clients to utilize the resources that we bring to bear. For example, our clients get the benefit of our coverage knowledge. They know we're there to protect their assets through coverage. We also bring a lot of value from a claims advocate perspective. Our claims advocates are constantly working with the insurance companies to amicably resolve the claims, at the best interest of our clients - and then from a loss control perspective. We have boots on the ground that provide a great deal of resources that allow our clients to more effectively manage risk throughout the day. We're very good at being able to use our coverage, claims advocacy, and loss control resources to serve our client at the highest levels.

TalentSum: *KMRD has a risk management portal to support its clients. What does it do and what do clients get?*

Keith Boyer: First, our clients are getting complete transparency. I believe our clients appreciate the fact that they can look at everything we're doing at any point in the day - in real time. The client can see everything that we're doing throughout the day on their account. They see how much we make on their account. They see what we're doing from a claims and loss control perspective. They see our policy review work and endorsement requests. They see it all. Second, our technology allows us to effectively and efficiently communicate with our clients at all times. With KMRD, it's easy to check out a payroll document or automobile schedule in an Excel format, amend it, and upload that document back into our system so we can review and forward it to the insurance company. Our approach is collaborative and saves time. It removes the duplication of work and provides a very transparent environment where our team and clients can communicate.



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TalentSum: *KMRD offers a free demo of the risk management portal on the website. What can you tell us about it?*

Keith Boyer: The demo is approximately 15 to 20 minutes long. We walk you through the actual back-end process. We show you exactly how we would work with you if you were a client. We open a file together, do the actual work, and check it back in. We walk you through how we communicate and support you. We provide a fully transparent review - in as much detail as you want or need - to show you everything we will to deliver value to you as a client.

TalentSum: *What do you look for in people to work at KMRD? And what can you tell us about the KMRD promise?*

Keith Boyer: I look for people with purpose who want to come to work. This is a people business and so I look for strong listeners and communicators. People with a real passion for what they do. People who are very good at problem solving. People who are persistent and willing to achieve their objectives. And especially people who will align with our values and culture. If they have industry experience, then we'll talk about that. And if they don't, then we'll talk about passion. We're in the business of problem solving. The person who wants to make sure somebody else's world is better during the course of the business day - that's the person that I want to hire.

TalentSum: *Where do you believe people like this come from who enter the field?*

Keith Boyer: It's a great question. I don't think there's any one answer to that. I think many come from a sales background because they're used to responding to clients and their needs. But probably the best entry-level hires I ever made, in prior companies, were folks who came out of the restaurant business. These people deal with customers all day long - often with people who are not the happiest when something doesn't go their way.

For example, the drink comes to the table and it's not right. The food comes with table and it's not prepared correctly. Drinks need to be refilled. I believe the restaurant business is a good resource for two reasons. One, they have very strong communication and customer service skills. And two, they're used to working a lot of hours, many of those at night and on the weekends. Our industry typically is 8-5 during the week so for anyone looking to remove themselves from nights and weekends, this gives them an eight to five o'clock job where they are able to use their problem-solving skills with customers looking for professional help. I've had a lot of success hiring people out of the restaurant business.



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TalentSum: *Which jobs do you primarily hire these people into?*

Keith Boyer: Mostly into the customer service role.

TalentSum: *What do you think is behind that? Is it a character trait such as perseverance? A behavior? Something else?*

Keith Boyer: It's work ethic. People work very hard in the restaurant business. People have to hustle to be successful in that environment.

TalentSum: *What steps in your career have prepared you for your job as Managing Partner?*

Keith Boyer: Shortly after joining PMA Insurance years ago, I was given the opportunity to assist in opening a new territory where I was able to directly interact with brokers, agents and their clients. This afforded me the opportunity to gain a much more thorough understanding of an outsourced risk manager. I joined a regional brokerage operation as an account executive and shortly thereafter as the commercial brokerage manager. During my 14 year tenure, I've gained a lot of experience in operationally managing a fast-paced, growth-oriented agency.

TalentSum: *Tell us about your role at KMRD and what a typical day looks like.*

Keith Boyer: As Managing Partner, my role is both externally and internally focused. The external focus consists of personally managing the day-to-day risk management needs of our clients - assisting in the development of new business and ensuring carrier relationships are profitable and growing. My internal focus extends to agency management issues such as training and development of staff and making sure our client deliverables are meeting or exceeding expectations. At any given time during the day, I could be doing any of these activities.

TalentSum: *What do you like most about your job?*

Keith Boyer: What I like about this job is that I can be dealing with a manufacturer, a long-term care facility, and a construction company, all in the same day or week. We see it all - from the manufacturing facility and raw materials all the way to the finished product. There's risk everywhere. Facilities have risk. Products have risk. The workers' compensation coverages have risk.. During any day, I can be in multiple environments where my team is assessing risk. When I enter a retail store and see the floor map as a potential hazard and I can't even walk past it without flattening it out because somebody might trip and fall.



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TalentSum: *It seems a person can learn a lot about how a business works in your field.*

Keith Boyer: Absolutely. Not only from a production level but also from a management level as well. And there are any number of ways, both at a production level and a management level, that we are helping our client - as a business owner - run the operation more profitably and safely. This is ultimately what we want to do. We want our clients to run more profitably and safely. So there is more money they can reinvest in the business so they can stabilize or grow the business. They're not only in business to serve their own customers but they are in the business to make money as well. They need to protect their assets, which could be their property, product, or personnel. Personnel is very important because you can't do much without a safe workplace.

TalentSum: *Why should others consider joining KMRD?*

Keith Boyer: For starters, KMRD has a strong entrepreneurial spirit and has invested heavily in acquiring strong, talented professionals and dedicated resource to develop staff. We are very well positioned for continued growth and strong profitability. But personally, what brought me to this organization was that I saw that Kevin McPoyle, Bob Dietzel, and I all shared the similar work and family values. Our families are very important. They are our world. I have four kids and a wife, and my own world revolves around my family. When I'm not working, I'm hanging out with them.

I had an accident a few years ago and lost a leg as a result of a fall from a ladder. That was life changing and it made me step back and think about what was most important. It reprioritized everything. I used to be a bit of a workaholic. Even though my family was extremely important to me before the accident, I probably spent more time working than I did with my family. The accident gave me perspective and the opportunity to reassess. Now, instead of working most of the day on weekends, I'll get some work done early in the day and then chase my kids around to different sporting events in the late morning and into the afternoon. The accident was a real wakeup call for me and I learned from it.

TalentSum: *What else did you learn?*

Keith Boyer: Perseverance. I was a strong-willed individual before the accident, but in an injury like the one I had, you've got to persevere to get back to where you are able to enjoy quality of life. Perseverance is going to get you there or you will remain in a wheelchair. And that was not how I wanted to live my life.

TalentSum: *Do you mind telling us how long you were out of work?*



Keith Boyer: My fall was on January 6th and my amputation was on March 29th. I was back to work on May 1st - about a month after my amputation. I was in a wheelchair for a while and my wife drove me into work for the first few weeks. Later, I drove myself and had some folks meet me at the door. I'd call them on the phone and tell them I was in the parking lot and they would come out and get my wheelchair out of my trunk and put it up next to my car and I'd wheel myself in.

TalentSum: *Was is difficult getting used to a prosthetic leg?*

Keith Boyer: When I fell I shattered both legs but my right ankle was in really bad shape. I was able to keep my right leg but my left leg had to be amputated. The process of being fitted for a prosthetic was completely new to me, obviously, and it took about three months for the limb to recover to the extent that it could be weight-bearing. I was fitted for my new leg sometime in late June and I spent three days learning to walk with the prosthetic, and then walked out of the rehab facility without any assistance. I still have the phantom pain - a toe that feels as if it's on fire. And my right ankle is not what it used to be either because it now has 20 screws in it. Every day I'm reminded of the accident, but I consider myself lucky. It could have been a lot worse.

TalentSum: *What keeps you motivated throughout the day?*

Keith Boyer: There are a few things that get me out of bed in the morning. Passion to deliver the highest quality customer service to my clients. Being able to problem solve for clients. Teaching the younger folks in the business and helping them to get up to speed as quickly as possible so they can add more value to our clients.

TalentSum: *Can you share a work accomplishment you are proud of?*

Keith Boyer: We have a support team and we call them account managers. They are folks with maybe between five and ten years of experience in the business. It's great to watch the transition as they come into KMRD. They listen to our stories when we're out in front of the customer and over time they begin to understand our process and understand how we speak and how we work technically. Then, we gradually set them loose and they become the driving force for that client relationship. When they win over that client relationship, that's when I know we've succeeded.

When new people become part of the client relationship, it's a huge win for me. It frees me up to run the business and it allows me to focus on delivering more value to our clients. One of the biggest challenges of my job is balancing what's going on around me. At any time, I can be



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managing a new relationship, dealing with a client problem, or managing a process or staff issue. Having the right people inside KMRD, trained up and ready to go, makes my job much easier.

TalentSum: *What's your piece of advice for young people looking to enter the field of risk management?*

Keith Boyer: I would offer a couple pieces of advice. First, the field of risk management can provide a stable, long-term career which can be intellectually stimulating, challenging and make a difference in people's lives. Second, I would encourage a strong work ethic. Look at your career growth in three to five year increments. The stronger the foundation you build early in your career, the more you will achieve over time. It's a great opportunity. Give it a chance.

TalentSum: *Do you have any hobbies or interests outside of work?*

Keith Boyer: When I do get some free time, I enjoy detailing cars. Weird, I know, but I enjoy taking something caked in dirt and putting a shine on it. I'm a sports fanatic and a family guy so coaching or watching my kids play sports is something that's very personal and enjoyable for me. I also really enjoy taking my kids to the local Philadelphia sporting events - and certainly the city is in a turnaround with the Eagles winning the Superbowl, Villanova winning a national championship, and the Sixers and Flyers looking to improve their rosters. There's a lot of excitement in Philadelphia sports right now and I love to share it with my kids.

TalentSum: *Any sports predictions for next year?*

Keith Boyer: I want to see the Eagles back in the Super Bowl. That's my favorite team. I'd like to see another Super Bowl win because that would absolutely rock this city.

About the Author

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Christopher Mengel is the Managing Partner and Founder of TalentSum LLC, a talent acquisition consultancy and best practices implementation firm that partners with some of the world's best leaders and companies to help them stand out with a strong employer brand, attract more people who fit, improve engagement and experiences, and deliver high-performing cultures.

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