



Risk Management & Human Capital Solutions

Client Focused | Results Driven

Employee Benefits

Human Capital Solutions

Capabilities

KMRD XCHANGE®





KMRD Partners

Employee Benefits & Human Capital Solutions

Philosophy and Approach

- ✓ Employee benefits are more than an insurance commodity
- ✓ An effective program must focus on the concept of total rewards and be linked to an organization's business and human resources strategy
- ✓ Program design requires thoughtful analysis and mindful of economic pressures





Risk Management & Human Capital Solutions

Where We Are

Client Focused and Results Driven

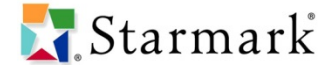
Capabilities & Resources

✓ Human Resources Advisory	✓ Multinational Benefits & Human Capital Solutions	✓ Health and Wellness Programs
✓ Compliance Services	✓ Healthcare Insurance Captives	✓ Financial Wellness Programs
✓ Talent Management Strategies	✓ Group Health and Welfare Plans	✓ Retirement Plans and Consultations
✓ Healthcare Analytics	✓ Private Healthcare Exchanges	✓ Consumer Benefits
✓ Benefit Funding Strategies	✓ Claims Advocacy and Resolution	✓ Technology



Risk Management & Human Capital Solutions

Employee Benefits Carriers (Partial List)





Risk Management & Human Capital Solutions

Employee Benefits Partners (Partial List)



EMERSON REID



CRUMDALE PARTNERS LLC





KMRD Partners

For More Information

John E. Garber, Jr., SPHR, SHRM-SCP
Managing Director

KMRD Partners, Inc.

2600 Kelly Road, Suite 120

Warrington, PA 18976

jgarber@kmrddpartners.com

Mobile +1 (215) 390-7959

Direct +1 (267) 486-7018

kmrddpartners.com

