**Bio for Denise Lloyd-Withrow**

Mrs. Denise Lloyd-Withrow, President & CEO, established D.H. Lloyd & Associates, a commercial insurance and risk management firm, in 1986. The Washington, DC based agency is licensed in 50 states and serves as the risk and insurance broker for Fortune 500 companies and state and federal governments in major cities in the US. Gaining the respect of large companies and risk managers was a challenge for women, particularly minorities. Her technical knowledge and her brazen personality blew down the barriers earning her recognition across the industry. During a time when many agents and brokers are choosing to sell to conglomerates, D.H. Lloyd & Associates has continued to grow adding logos such as MGM Grand Hotel & Casino and the 2016 Democratic National Convention.

Creating change for the industry is an objective for Denise Lloyd-Withrow. Her stature in the insurance community attracted NAAIA’s founder, Jerald L. Tillman. Naturally, she was elected the first Chairman of the organization charged with increasing the presence of minorities in the industry. As the inaugural Chairwoman, she led the efforts to create partnerships and programs, which has become the annual conference and empowerment summit. Today, the NAAIA has hosted over 20 conferences and affecting the lives of over 5,000 professionals. NAAIA is the premier professional services organization for minority underwriters, actuaries, executives, risk managers and more.

Mrs. Lloyd-Withrow pays it forward. As a Committee Member for The Howard University’s risk and insurance program, she is a regular guest speaker for prospective professionals. Mrs. Lloyd-Withrow encourages learning and development encouraging young professionals to pursue designations, an important differentiator for women and minorities in the industry. Denise has mentored countless individuals who have prospered in the industry. Her reward for her investment was having her daughter, Kaia join her agency.