



NATIONAL
AFRICAN AMERICAN
INSURANCE ASSOCIATION

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NAAIA Mourns the Passing of Denise Lloyd-Withrow

Washington, DC – The National African American Insurance Association (NAAIA) is deeply saddened to announce the passing of Denise Lloyd-Withrow, a distinguished broker, the inaugural NAAIA National Board Chair, and a transformative leader within NAAIA and across the insurance industry.

Lloyd-Withrow was the Founder and President of D.H. Lloyd & Associates, Inc., a minority-certified insurance brokerage she established in 1985. Her career began in 1975 at Liberty Mutual Insurance where she held roles in claims, underwriting, and executive leadership, ultimately managing a regional office of more than 500 employees and overseeing Commercial Underwriting across eight Northeastern states. Through her firm, she secured coverage for major institutions and events, including The Washington Convention Center, George Washington University, District of Columbia Public Schools, and the 2016 Democratic National Convention.

Within NAAIA, Lloyd-Withrow's leadership and influence shaped the organization's early growth and long-term vision. She was a champion for access and representation, leaving an indelible mark on our association and the professionals we serve. NAAIA National President and Chief Executive Officer Omari Aarons-Martin shared, "From moving our national office to DC and ensuring NAAIA had a strong and stable start, Denise helped build the foundation that we stand on today. She was an indomitable force of nature with her own center of gravity and the consummate mentor who has poured



into the lives and careers of countless professionals across the industry.” In recognition of her impact, NAAIA honored Lloyd-Withrow with the Lifetime Achievement Award in 2023 and, in 2025, announced the creation of the Denise H. Lloyd-Withrow Annual Lecture, an event that will celebrate academic research and innovation in the insurance industry

Lloyd-Withrow’s legacy extends beyond her professional accomplishments. As a trailblazer and advocate, Lloyd-Withrow played a critical role in expanding access and driving business leadership. She was deeply committed to service, holding leadership roles including Chair of the National Minority Business Coalition, Chair of the YMCA for MD, DC, and VA, and President of the DC Chamber of Commerce.

“I have always said that Denise is the smartest person I know in the insurance industry,” said NAAIA Founder Jerald L. Tillman. “Respected by many, both personally and professionally, she will be missed by us all.” NAAIA extends our heartfelt condolences to the family, friends and colleagues of Denise Lloyd-Withrow, and all who were impacted by her leadership and generosity. She will be remembered for her unwavering commitment to creating pathways for others.



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ABOUT NAAIA

The National African American Insurance Association (NAAIA) was organized to create a network among people of color and others employed in or affiliated with the insurance industry. The association currently has 3,300 members and 33 chapters, with others in development, throughout the nation and its members represent every sector of the industry. NAAIA's focus is the professional development and personal empowerment of its members, and to serve as a gateway to diverse talent at every level of the industry.

Visit www.naaia.org to learn more.