

***D.H. Lloyd & Associates, Inc.***

**Corporate Capabilities  
Presentation**

**Presented By:**

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# ***WHO WE ARE***

## ***Full Service Commercial Insurance Brokerage Firm***

### ***Our Specialty Services Are:***

- Property and Casualty Insurance
- Risk Analysis and Management
- Claims Management
- Safety and Loss Control
- Bond Services
- Employee Benefits
- Pension Plans
- Actuarial Services
- Benefits Consulting

### ***SBA 8(a) Graduate:***

- **6411** Insurance Agents, Brokers, & Service
- **6324** Hospital & Medical Service Plans
- **7374** Computer Processing & Data Preparation and Processing Services
- **8741** Management Services
- **8742** Management Consulting Services

## ***Licensed in 43 States***

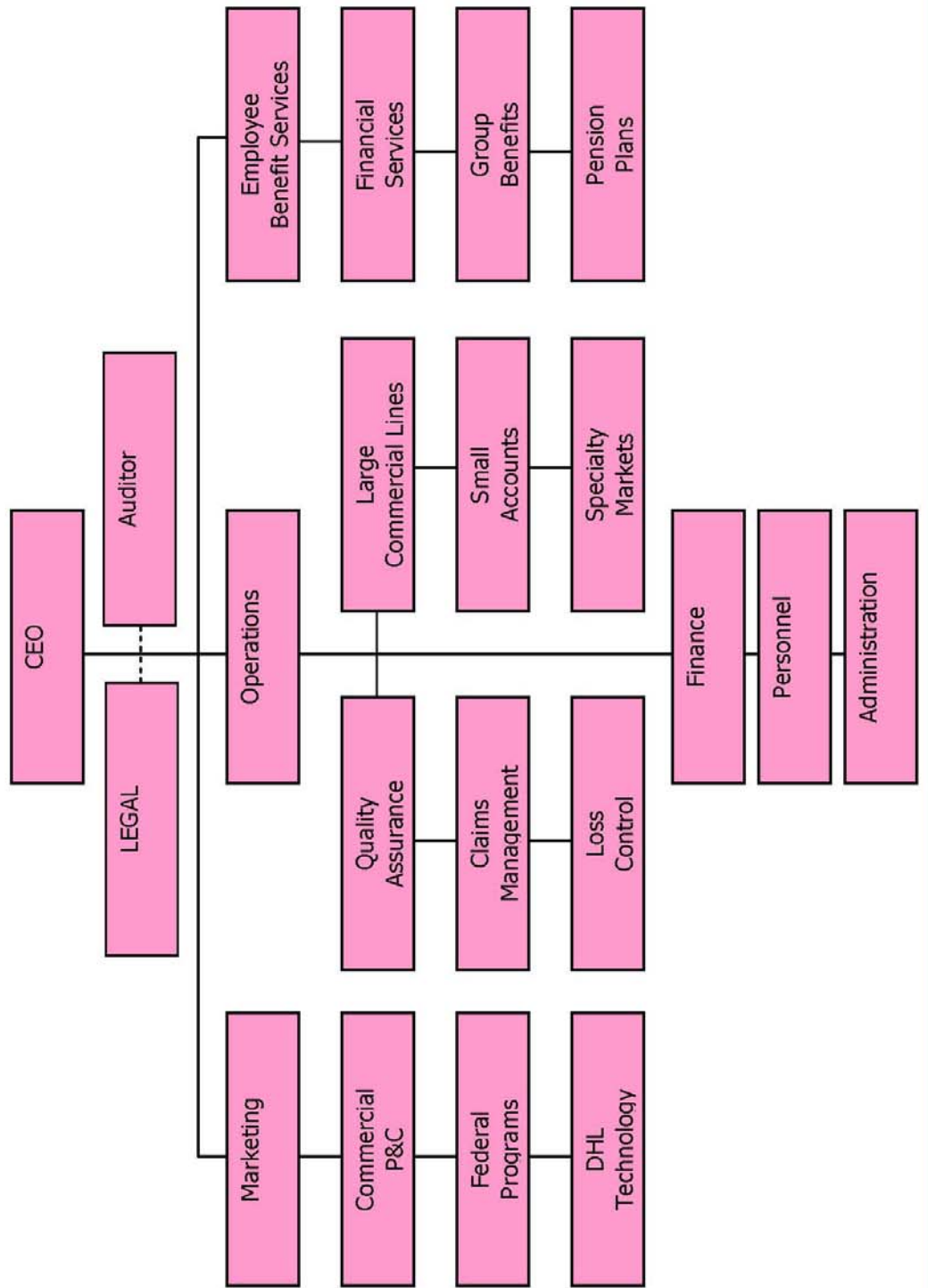
### ***Offices In:***

- Washington, D.C. (Corporate Headquarters)
  - ◇ Toll Free Number: 800-487-0332
  - ◇ Website Address: <http://www.dhlloyd.com>
  - ◇ E-Mail Address: [dhlloyd@dhlloyd.com](mailto:dhlloyd@dhlloyd.com)
- Baltimore
  - ◇ Phone Number: 410-637-3991

### ***Staff Industry Experience***

- Exceeding 150 Years
- Involved in Eight [8] Major Construction Wrap-Ups

# D.H. Lloyd & Associates, Inc. Organizational Chart



# ***PRODUCTS AND SERVICES OFFERED***

## ***Property and Casualty***

- Commercial Liability, Property, Workers Compensation, Equipment & Machinery, Inland Marine, Business Automobile, Professional Liability, Directors & Officers Liability, Fiduciary Liability.

## ***Employee Benefits***

- Brokerage and Consulting Services, Corporate Retirement Plans, Voluntary Plans, Cafeteria Plans, Life & Income Replacement Policies, Group Major Medical, Self Insurance, Actuarial Services, Pre-Paid Legal Services, Executive Compensation Plans, Long Term Care Insurance.

## ***Bond Services***

- Payment and Bid Bonds, Performance Bonds, Maintenance Bonds, Advance Payment Bonds.

## ***Risk Management***

- Risk Analysis, Loss Control Initiative, Risk Transferals, Catastrophic Insurance Coverage, Risk Financing Development Program, Claims Review and Processing.

## ***Loss Control***

- Safety Inspections and Training, Accident Analysis, Preventive Maintenance Programs, OSHA Plans.

## ***Claims Management***

- Claims Administration, Cost Containment and Medical Reviews, Funding Alternatives and Program Management.

## ***Financial Services***

- The Registered Representatives of H. Beck, Inc. work with you to select the appropriate investment vehicles, to accomplish client objectives. Our investment options include – Stocks, Bonds, Mutual Funds, Limited Partnerships, REITS, and Direct Placement. We also offer Fee Based Financial Planning and Asset Allocation Strategies.

# ***BENEFITS***

D.H. Lloyd & Associates, Inc. (DHL) is a full-service insurance brokerage and employee benefits consulting firm. We are experienced in both the design and implementation of corporate, non-profit, and individual benefit plans.

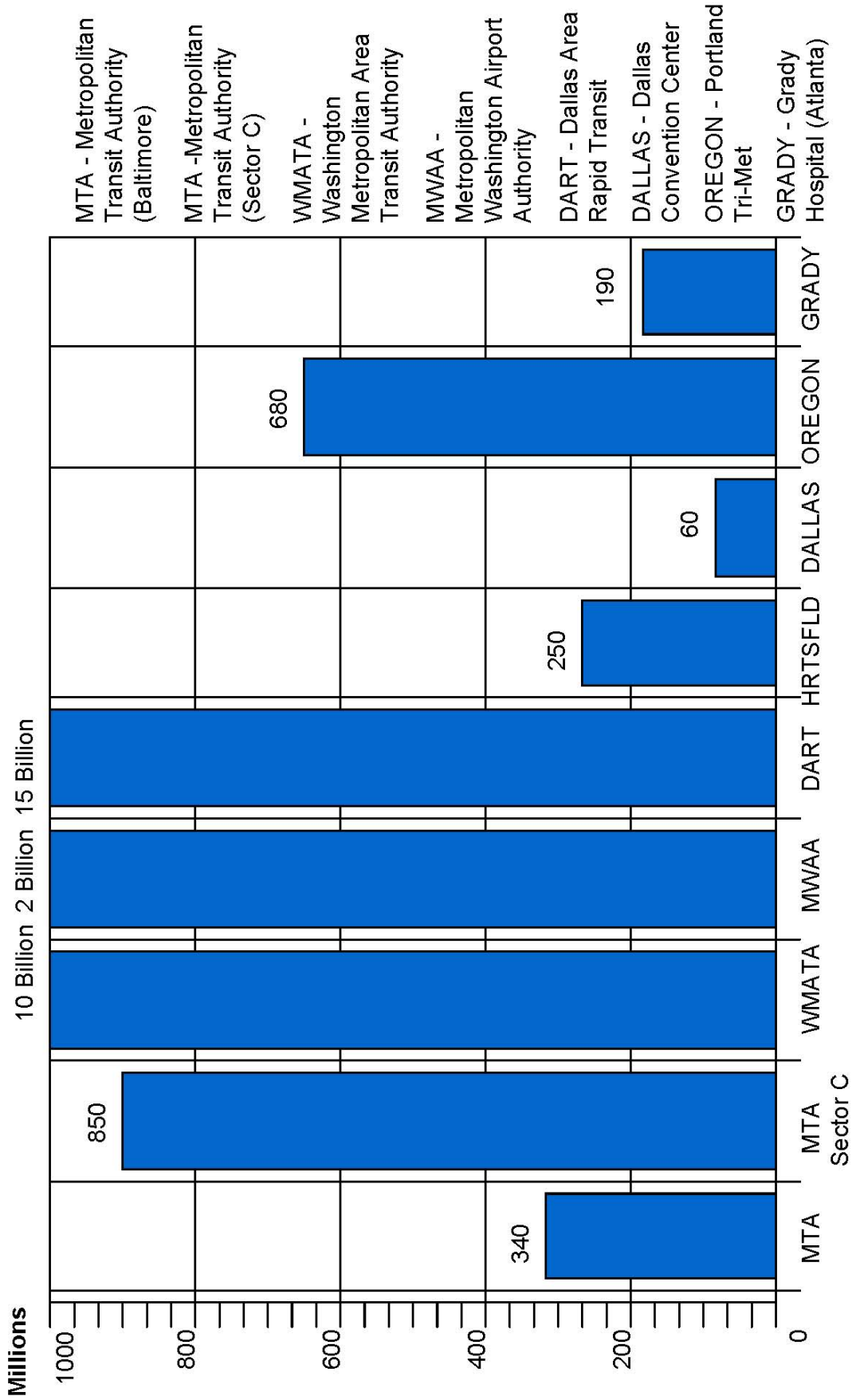
Products offered include: Major medical coverage, life, dental, travel and accident plans, vision, long and short-term disability coverage, and long-term care. We have successfully designed and implemented self-funded plans, flex plans, and incorporated managed care, and utilization review to produce savings in health and workers compensation claims. We offer a variety of retirement plans, including 401(k), 403(b), SEP, IRA, and other profit-sharing plans.

DHL works directly with the client to establish reasonable goals, objectives, and to identify the range of benefits most suited to the client's needs. As brokers, our tasks may include the following:

- ◆ *Determination of management and human resource objectives.*
- ◆ *Survey employees to ascertain level of plan satisfaction, and/or recommendations*
- ◆ *Analysis of census, demographic and utilization information to determine the optimum plan design, premium structure, and delivery requirements.*
- ◆ *Recommendation of cost-savings plan design alternatives.*
- ◆ *Development of performance and rate guarantees.*
- ◆ *Development of Requests for Proposals (RFPs), and an evaluation of vendor responses.*
- ◆ *Development of Executive benefit(s) packages, such as keyperson, split-dollar deferred compensation, and corporate-owned life insurance plans.*
- ◆ *Plan implementation.*
- ◆ *Communication of the employee benefits package.*

Employee benefits are an ever-changing arena. Legislation, state mandates, and consolidation in the health care industry make it difficult for the employer to stay abreast of all of these developments. DHL acts on your behalf to guarantee that your plan incorporates all of these changes, remains flexible and cost effective to meet employee and employer needs.

# Construction Wrap-Up Partnerships



# ***PARTIAL CLIENT LIST***

## ***Private Sector***

- Anacostia Waterfront Development Corporation
- Arch Development Corporation
- D.C. Healthcare Systems, Inc.
- George Washington University
- Hillary Clinton for President Committee
- Individual Development, Inc.
- Industrial Bank
- New Urban Entertainment TV
- R L J, LLC
- SHORE Up, Inc.
- Syndicated Communications
- The Sanctuary at Kingdom Square
- Thompson, Cobb, Bazilio, & Associates

# ***PARTIAL CLIENT LIST***

## ***Federal, State and Local***

- Atlanta Committee for the Olympic Games (ACOG)
- Atlanta Grady Hospital
- Atlanta Hartsfield International Airport
- City of Baltimore
- City of Portland Combined Sewer Overflow Program (OCIP)
- Dallas Area Rapid Transit
- Dallas Convention Center
- D.C. Convention Center
- D.C. Sports & Entertainment Commission
- D.C. Housing & Finance
- D.C. Water & Sewer Authority
- Hampton Roads Transit
- Maryland Transit Authority
- Maryland Port Administration
- Massachusetts Port Authority (Boston Logan Airport)
- Mayor and City Council of Baltimore
- Metropolitan Washington Airports Authority (MWAA)
- Montgomery County, Maryland
- Nationals BallPark Stadium
- New York City Economic Development Corporation
- Office of Public Education Facilities Modernization
- Office of the Comptroller of the Currency
- Portland Tri-Met Transit System
- San Diego Transit
- State of Maryland
- U.S. Coast Guard
- U.S. Department of State
- University of Maryland Public Television
- Washington Metropolitan Area Transit Authority (WMATA)

# ***COMPANIES REPRESENTED***

## **PROPERTY & CASUALTY**

- Ace
- Allianz
- American International Group (AIG)
- Bond Safeguard Company
- CNA
- Harleysville Group
- HCC Surety Company
- Liberty Mutual
- Ohio Casualty Group
- Philadelphia Insurance Company
- Safety National (formerly Employers Reinsurance)
- The Chubb Group
- The Hartford
- The Insko Dico Group
- Zurich-American

## **LIFE & HEALTH (PARTIAL LIST)**

- Aetna
- Cigna
- Fortis
- Great-West Life
- Hartford
- Manulife
- Mutual of Omaha
- Ohio National
- The Principal Financial Group
- Selected HMO's
- Unum
- Care First Blue Shield
- C N A Kemper
- GE
- Guardian
- ING
- Metropolitan Life X
- New York Life
- Pacific Mutual
- Prudential Sun Life
- Standard
- Unicare

# ***SERVICE COMMITMENT***

- Pre-qualify Markets for Availability, Continuity, Stability
- Examine and Review Provided Specifications and Contracts
- Aggressively Negotiate Coverage Terms, Conditions, and Pricing
- Report on a Quarterly Basis, the Status of the Insurance Marketplace
- Legislative and Regulatory Compliance
- Bi-Monthly Newsletter
- Monitor Safety and Loss Control
- Provide Claims Administration
- Outstanding Customer Service

# ***KEY STAFF BIOGRAPHIES***

## ***DENISE H. LLOYD, CIC*** ***President & CEO***

### ***Current Responsibilities***

Ms. Lloyd is the President & CEO of D.H. Lloyd & Associates, Inc. which she founded in 1985. She has executive responsibilities for personnel and operations. She has executive oversight for clients such as the Metropolitan Washington Airports Authority, Dallas Area Rapid Transit (DART), Phillip Morris/Kraft Foods, Atlanta Hartsfield International Airport, Portland Tri-Met, U.S. Coast Guard, Baltimore MTA, and Black Entertainment Television, Inc.

### ***Experience***

In 1975, Ms. Lloyd began her insurance career at Liberty Mutual Insurance Company as a Commercial Claims Adjuster. She was later assigned to Liberty Mutual's largest accounts which included TWA, Johnsbury Trucking, Macy's Department Store and Madison Square Garden.

Her experiences on the carrier side ranged from Commercial Claims Adjuster, Commercial Underwriting and Regional Management. The regional office she managed had in excess of 500 employees, and handled Commercial Underwriting for the eight Northeastern states.

In 1980, Ms. Lloyd moved to Washington, DC and started her broker experience with the local broker Hagner Insurance Corporation (Hagner). Subsequently, she was later appointed to the Board of Directors of Hagner. She left Hagner as a Vice President in 1984 to establish her own brokerage firm.

In 1985, Ms. Lloyd founded D.H. Lloyd & Associates, Inc. (DHL), a District of Columbia minority certified insurance agency. DHL is currently one of the largest minority insurance agencies on the East Coast, ranking in the top 10 nationwide with licenses in 47 states. The company has corporate offices in Baltimore, MD, Dallas, TX, and Atlanta, GA. In addition, DHL is the only minority firm in the country to insure four major airports: National and Dulles Airports in the Washington, DC area, Atlanta Hartsfield International Airport and Baltimore Washington International Airport.

Through claims and environmental claims, Ms. Lloyd was the first Minority-Owned Prime Contractor for the United States Coast Guard who settled environmental claims regarding oil spills in all U.S. Navigable Waters, under OPA Act from 1995 – 2000+.

Ms. Lloyd holds a B.S. from Queens College in New York. She has a CIC and sits on the board of Alliance Inc. which offer the CIC, CISR, & CARM designations nationwide. Currently Ms. Lloyd is the Chair of Minority Business Coalition for MD, DC, & VA. Ms. Lloyd is also a past President of DC Chamber of Commerce, and a Class of 94 graduate for Leadership Washington.

## ***DENISE H. LLOYD, CIC***

### ***Awards and Accomplishments***

- Chairperson of National Minority Business Coalition
- Past Chairperson of the YMCA for DC, MD, & VA
- Past Chairperson of the National African American Insurance Association
- Past President of the D.C. Chamber of Commerce
- 2003 Top 25 Influential Black Women in Business
- Outstanding Entrepreneurial Contributions Award - Howard University 8th Annual Salute to Blacks in Business
- Top Minority Businesses for the City of Baltimore, Presented by The Baltimore Sun Department of Commerce
- Regional Minority Businesswoman of the Year, Presented by the Department of Commerce
- Vice President of the Association of Professionals in Risk Related Disciplines, Board of Directors
- Special Award in Recognition of Outstanding Performance on Mass Transit Contracts
- Who's Who in U.S. Executives
- Outstanding Business Person of the District of Columbia
- Black Presidents' Roundtable Association, Business Person of the Year
- Entrepreneur of the Year Award Finalist
- Board Member of the National Small Business United
- Co-Chair of the Mayor's Health Care Reform Committee
- Mayor's Business Advisory Board
- Treasurer of the Black Presidents' Roundtable Association
- Member of the National Federation of Black Women Business Owners (NFBWBO)
- Board of Directors of the Federal City Council
- Graduate of the 1994 Class of Leadership Washington
- Member of the Mayor's Advisory Committee on Entertainment
- Association of Professionals in Risk Related Disciplines - "Thumbs Up Award"
- Secretary - Board of Directors National Association of Minority Business
- Professional Insurance Agents, Virginia and District of Columbia
- Board of Directors of Alliance Inc.
- Prior Board of Directors of Metropolitan Washington Independent Agents Association
- Board of Directors for President William J. Clinton Library Committee

**CAROLYN HARRIS**  
***Executive Vice President***

***Current Responsibilities***

Ms. Harris joined the team of D.H. Lloyd and Associates, Inc., in 1989. In her current capacity as Vice President, she works closely with the President and CEO in administering the day to day management of Agency Operations. In addition, Ms. Harris personally manages several accounts, which include: The Mayor and City Council of Baltimore, Philip Morris Management Corp., Black Entertainment Television and associated accounts. Ms. Harris assists the President and CEO with the management of off site contracts, which include Dallas Area Rapid Transit Authority (DART). Ms. Harris's duties involve providing client services in the provision of Risk Management, Marketing, Account Maintenance, Servicing, Claims and Loss Control oversight assistance.

***Experience***

Ms. Harris is a licensed Property and Casualty Agent in Maryland and the District of Columbia. She has over (25) years of experience and training in the Personal and Commercial Lines insurance industry. Her area of expertise consist of Commercial Lines underwriting and account oversight of large Property and Casualty risk in the Public and Private sector, domestic and national accounts.

Over the years, Ms. Harris has gained the technical knowledge of most all lines of commercial insurance coverage and risk, including diverse experience in the implementation of loss sensitive and self-insured programs. Her experience is inclusive of risk identification/transfer, coverage evaluation, manuscript insurance forms, large deductible programs as well as excellent carrier relationships and effective premium negotiation skills.

Prior to joining D.H. Lloyd & Associates, Inc., Ms. Harris served as the Vice President of an independent insurance agency in Maryland for (8) eight years. Her duties consisted of staff management, administration of agency goals and objectives and responsibility for servicing and underwriting of large multi-line commercial accounts and large radiology accounts, i.e., Wener, Boyle & Associates, Inc., and Metropolitan Radiology Associates

***Education***

Education – Business Administration  
CIC courses  
CPCU courses  
ARM courses

**DIANNA B. OLIVER**  
**Senior Account Manager**

***Current Responsibilities*** Ms. Oliver works closely with the CEO and Executive Vice President servicing and managing the Agency's mid-size and large accounts. She supervises the underwriting staff and manages new and renewal business for the agency. Ms. Oliver's other duties include Insurance Consulting, Marketing, Claims, and Coverage Evaluation.

***Experience*** She has over 25 years experience and training in the Commercial Lines insurance industry. Her experience consists of commercial lines rating of policies, claims handling, service and sales. She previously worked for a local independent agency as lead producer selling insurance to churches, non-profits, and businesses. Ms. Oliver was also responsible for working closely with the insurance carriers to set up risk management programs for churches and businesses. Her past experience included the handling of a \$2 million book of nursing home/assisted living business. She brings a wealth of experience and has worked for one of the largest insurance agencies in the US, AON Corporation. Ms. Oliver is a Lifetime member of the NAACP and served on the Board of Directors of the DC Chapter for 7 years. She also served on the board of directors as Executive Director for Humanity Fest, Inc. a local non-profit agency in the District of Columbia.

***Education*** Ms. Oliver is a licensed Property and Casualty agent in DC, MD, VA, and PA. She has studied Business Management and presently she is taking courses to obtain her Certified Insurance Counselor's (CIC) designation.

**AMY K. OSER**  
***Account Manager***

***Current Responsibilities*** Ms. Oser works closely with the Senior Account Manager. She is responsible for the placement and servicing of small New Business and Renewal Accounts.

***Experience*** Ms. Oser brings D.H. Lloyd & Associates, Inc. 10 years of experience and a wealth of knowledge of the insurance industry. Ms. Oser began her insurance career in 1998 at Victor O. Schinnerer and Company, Inc. She was an Underwriting Technical Assistant in the Real Estate Errors & Omissions Department. During her years at Victor O. Schinnerer and Company, Inc., Ms. Oser assisted Underwriters and Managers with new and renewal business and also helped to train new hires. She spent several years working for Exclusive Agencies in the D.C. area where she serviced existing clients and marketed and sold new business. In 2006, Ms. Oser began working at Novick Group, Inc., an industry leader in the Non-Profit insurance industry, as a Customer Service Representative. She serviced Small Business Accounts and assisted with larger accounts as well as securing Insurance for new clients.

***Education*** Ms. Oser has taken Business and General Studies courses at Montgomery College in Rockville, MD. She currently holds a Property & Casualty and Life & Health Insurance Broker's License with the State of Maryland. She has completed several insurance courses and hopes to complete an insurance designation program in the near future.

**JOSEPH L. DAVIS, CLU, ChFC, CFP**  
**Senior Vice President**

***Current Responsibilities***

Mr. Davis oversees our executive and financial compensation department. As an insurance broker, he works with several insurance companies to design and implement programs for the individual and corporate client. In addition, he is affiliated with H. Beck, Inc. which markets securities and other investment products. He also offers fee-based financial advisory services, as an Investment Advisor Representative with H. Beck, Inc. He has considerable experience in the design and implementation of employee benefit plans. This includes indemnity and self-funding plans, flexible spending plans, pension and profit sharing plans, and deferred executive compensation. His clients include municipalities, universities, corporations and nonprofit entities, as well as owners of closely held businesses, professionals and individuals.

***Experience***

Mr. Davis began his insurance career in June 1970, after graduating from Lafayette College with a B.A. degree in Economics. He was employed as an insurance agent with Manufacturers Life Insurance Company in Washington, DC. While at Manufacturers, Mr. Davis received many honors, among them Agent of the Year and International Leaders Group. He is a lifetime member of the Million Dollar Round Table and a member of Court of the Table.

Mr. Davis has completed courses in both life and health insurance through the Life Underwriters Training Council. He received his Chartered Life Underwriter designation from the American College in Bryn Mawr in 1979 and his Chartered Financial Consultant designation in 1982. In 1989 Mr. Davis became a Certified Financial Planner after successfully completing instruction from the College of Financial Planning in Denver.

Mr. Davis is a past President of the D.C. Association of Insurance and Financial Advisors, and is a member of the Estate Planning Council, the Association of Health Insurance Agents, the American Society of CLU, ChFC, the International Association of Financial Planners, and National Insurance Industry Association. He is a board member of the D.C. Life Underwriters Foundation. He is a member of PLI Financial Services, a select national network of insurance professionals. Mr. Davis is also a frequent guest lecturer, seminar leader and has appeared on television and radio shows regarding financial services.

**JANICE HAYNES DAVIS**  
***Vice President, Employee Benefits***

***Current Responsibilities***

Mrs. Davis has worked in the insurance industry since May 1984. Her responsibilities include case management and client communication and service. Most of her work is in the area of employee benefits, where she serves as broker and/or consultant on several employee benefit accounts. She ascertains client goals and budgetary requirements and assists in analyzing clients' existing plans. In designing plans, she tailors benefits to suit the client's present and projected needs. Through ongoing contact with clients, she keeps them apprised of any legislative and regulatory changes that may impact their present plans and proposed laws, and trends that may affect them in the future.

She has experience with clients whose needs range from individual health plans to those whose needs include cafeteria plans and flexible spending accounts, major medical, and dental plans, disability plans and voluntary group plans.

***Experience***

Mrs. Davis holds a B.A. degree from Wilson College and an M.A. degree from George Washington University. She is currently licensed in Life and Health in Washington, Maryland, and Virginia. She has received CEBS training and successfully completed courses in life, health, and group insurance. She has organized and conducted seminars and written magazine and newsletter articles concerning risk management and legislative changes in the life and health arena.

In this capacity Mrs. Davis has been instrumental in agent licensing issues, Healthcare reform, including small group reforming the District of Columbia, and instituting continuing education requirements. As a LUPIC representative Mrs. Davis' responsibility is to keep her associates apprised of significant changes in national legislation, which affects the delivery of healthcare services.

Mrs. Davis is on the Executive Board of the D.C. Association of Insurance and Financial Advisors where she serves as National Committee Person. She is also a member of the Association of Health Insurance Agents the National Insurance Industry Association and the Professional Insurance Agents Association. She is a recipient of the Bernard L. Wilner Memorial Award for her achievements in the community and contributions to the industry.

**CRAIG A. DELLERBA**  
**LOSS CONTROL, SAFETY ENGINEER**

***Current Responsibilities***

Mr. Dellerba develops procedures, processes, specifications, and systems, to achieve optimal control, or reduction of hazards, and exposures that may harm people, property, and/or the environment. His background in marine, transportation, environmental, and occupational safety has provided him with a unique perspective on safety management. Mr. Dellerba conducts general industry; construction safety audits, surveys, provides loss control services, develops safety-training materials, teaches safety courses, and assists in implementing OSHA and EPA regulations.

***Experience***

He has supervised and directed teams in planning and administering company safety policies, conducted orientation and provided task-specific safety training, supervised and implemented safety issues, conducted safety audits on job sites assuring OSHA and state compliance; conducted investigations on all claims to determine facts and establish cause; responsible for validating equipment including: cranes, bucket trucks directional drills, trenchers and guardrail's installation trucks; maintained safety fleets, and made sure they were kept in compliance with all state and federal guidelines.

***Education***

Mr. Dellerba received training with the US Navy/USMC - ER Tech/Medic/Corpsman, completed OSHA Compliance Training; won the Pentagon Renovation Program Award for Outstanding Performance, Certified by the National Safety Council as CPR First/Aid Certified Instructor, has held the position of the OSHA Competent Person Instructor, and Hydraulic Power Lift Instructor; and earned the Navy Achievement Medal.