



D. Mark Lowers, CFE

Founder & Chief Executive Officer
Lowers Risk Group

Professional Summary

An international authority on crime risk management, Mark serves as President and Chief Executive Officer of Lowers Risk Group. Under his leadership, Lowers Risk Group employs more than 500 people and has been named for seven consecutive years to the Inc. 5000 list of fastest-growing private companies in America. Furthermore, Mark's leadership approach has cultivated a unique family-like atmosphere of compassion and grace and throughout the COVID-19 pandemic he has proudly maintained the integrity of the business with minimal reductions in force.

Mark's clients include many Fortune 500 companies, international insurers, cash-in-transit companies, casinos, and financial institutions. He is actively involved in the CIT industry with the National Armored Car Association (NACA) and he currently serves as president and board member of the Secure Cash & Transport Association (SCTA). He has also served on several publicly traded boards of directors in the banking and healthcare industries.

Prior to launching Lowers & Associates, the first Lowers Risk Group company, Mark served as President and CEO of AMSEC International, a global security organization based in Winchester, VA. In his more than two decades as leader of the organization, he oversaw its expansion from a physical security systems installer to a multinational player in risk management. During his tenure, Mark directed the development of internal processes for client service and quality control. He also oversaw the creation of sophisticated loss control programs and industry standards for the exclusive use of major international insurers serving a variety of industries, including cash-in-transit, ATM, precious metals, and others.

Education

Course Study – Criminal Justice Program, University of Akron (1976 – 1977)

Course Study – Criminal Justice Program, Northern Virginia Community College (1977 – 1978)

Course Study – Criminal Justice Program, George Mason University (1978 – 1979)

Course Study – Criminal Justice Program, Northern Virginia Community College (1978 – 1981)

Brig. General Joseph Cappucci, U.S.A.F., Retired, Washington, DC (1978 – 1980)
On-the-job training for executive protection, defensive driving, lie detection, investigations, electronic security systems, firearms, protection against kidnapping, and surveillance

Areas of Expertise

- Crime Risk Management
- Risk Assessment
- Risk Mitigation
- Audits
- Compliance Programs

Credentials & Affiliations

- Lloyd's of London, Associate Member Association of Certified Fraud Examiners (ACFE)
- CFE (Certified Fraud Examiner) Certificate, active since 1997
- Secure Cash and Transport Association (SCTA), President and Board Member
- National Armored Car Association (NACA)
- Independent Armored Car Association (IACOA)
- European Secure Transport Association (ESTA)
- American Society for Industrial Security (ASIS)
- Risk and Insurance Management Society (RIMS)
- International Security Ligue (ISL)