



Keith Gray, CFE, CAMS

Vice President, Client Relations
Lowers & Associates

Areas of Expertise

- Client Relationship Management
- Program Coordination and Oversight
- Cash Vault Audits
- Risk Assessment and Mitigation
- Security Compliance Verification
- Investigation and Reporting
- Loss Prevention and Asset Safeguarding
- Operational Reviews and Auditing
- Accounting and Financial Analysis

Credentials & Affiliations

- Certified Fraud Examiner (CFE)
- Certified Anti-Money Laundering Specialist (CAMS)

Professional Summary

Keith Gray is a seasoned professional with over 20 years of experience at Lowers & Associates (L&A), where he manages client relationships and operational oversight across industries such as insurance, cash-in-transit, and financial services. He coordinates nationwide teams and provides strategic leadership in program management, investigations, client communications, claims process review, and research.

Keith specializes in business operations and security consulting, complex data analysis and reconciliation, insurance claim vetting, and controls oversight to ensure accuracy and integrity of data critical to business operations and decision making. Keith is also heavily involved in L&A's cash and precious metals vault audit programs, acting as an independent third-party auditor to verify compliance, reconcile vault balances, and assess valuables handling and security. His expertise helps safeguard client assets and reduce loss. With a background in accounting and business administration, Keith holds the Certified Fraud Examiner (CFE) and Certified Anti-Money Laundering Specialist (CAMS) credentials.

Education

Radford University, B.A. in Accounting