



ABOUT US

LOWERS & ASSOCIATES

INTERNATIONAL RISK MITIGATION PARTNERS



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Lowers & Associates (L&A) is an internationally-recognized leader in providing Risk Management and Loss Prevention services. Offering a full range of solutions from assessment to mitigation to recovery, we're able to design, implement, and provide ongoing support to long or short-term programs that respond to your organization's specific needs.

Whether we conduct a fraudulent-claims investigation, audit for regulatory compliance, develop cyber-security policies, provide litigation support, or advise on loss prevention, our experts draw upon their vast experience and expertise to provide a solution that is a perfect fit for your organization.

Risk Assessment • Audit • Investigation • Compliance

PROVEN SOLUTIONS THAT REDUCE INTERNAL AND EXTERNAL RISK

BACKGROUND

Our experts have extensive experience in such disciplines as risk management, accounting, law enforcement, physical security, information technology, and human resources. Our diverse professional backgrounds and depth of experience in these related fields allow us to zero in on your organization's needs and provide the appropriate solutions to reduce your risks and improve your bottom line.

L&A has expanded significantly from its roots in the loss prevention and alarms sectors—the pillars of our business when we began in 1981. But loss prevention is still at the core of everything we do today.

Two of our earliest clients were underwriters at Lloyd's of London. From our early work for Lloyd's in loss investigations and assessments of the gaming industry, fine arts, financial institutions and armored car companies, we cultivated a broad-based expertise in risk assessment for the insurance market.

L&A is now equipped to handle much more than insurance-related risk assessments. During the past 20 years, we have expanded our assessment services, loss prevention programs, and claims investigations into a multitude of markets and specialty services.

L&A performs audits for corporate compliance with regulations governing how companies use and store data, review internal controls for fraud, implement security controls, and otherwise reduce enterprise-wide risk. Among other statutes and regulations, we help clients comply with the Gramm-Leach-Bliley Act, the Maritime Transportation Security Act, the Sarbanes-Oxley Act, the Chemical Security Act, and the Health Insurance Portability and Accountability Act.

MARKETS

While our consulting expertise has been applied to a broad range of corporate needs, L&A has special competence in the following risk-sensitive markets:

- Cash-In-Transit
- Casinos and Gaming
- Couriers
- Event and Entertainment Venues
- Financial Institutions
- ATM Operators
- Hospitals and Healthcare
- Insurance and Risk Management
- Information Technology
- Government Agencies and Contractors
- Law Firms

SERVICES

L&A offers a comprehensive set of risk mitigation services including:

- Enterprise Risk Assessment
- Loss Prevention
- Compliance Audit
- Insurance Claims Investigation
- Fraud Investigation
- Forensic Investigation
- Asset Recovery
- Due Diligence
- Litigation Support
- IT Risk Management
- Business Continuity Planning
- Venue Security
- Corporate Security Management
- Training Programs
- Background Screening

PROVEN SOLUTIONS

Since the early 1990s, L&A has been a special advisor to one of the country's largest armored car companies, developing and assisting in management oversight programs for risk mitigation. The program began as a risk assessment and surveillance effort intended as a supplement to the company's limited in-house security staff. It now covers a wide range of services – from cash audits and IT security reviews to building a company-wide Business Continuity Plan. Furthermore, L&A provides broad oversight and counsel on policy development and implementation, including checks and balances for all levels of corporate controls.

