



CASINOS AND GAMING RISK MANAGEMENT



HIGH RISK
SECURITY
MANAGEMENT

CASINO & GAMING RISK MANAGEMENT

The staff at Lowers & Associates (L&A) has been serving the casino and gaming industry in the U.S. and internationally for more than 20 years. Working on behalf of owners and their insurers to provide total risk mitigation coverage that delivers measurable results is an area of service expertise. Whether your need is employee theft reduction, IT security, or internal loss controls, L&A has the experience and expertise to help.

L&A offers a broad range of services targeted to meet the specific needs of casinos and the stringent requirements of insurers and regulators:

Risk Assessment • Audit • Investigation • Compliance

PROVEN SOLUTIONS THAT REDUCE INTERNAL AND EXTERNAL RISK

RISK ASSESSMENTS

Quantifying the areas and levels of risk within a casino and gaming operation can be a daunting task. Lowers & Associates (L&A) has developed a proprietary Risk Scoring methodology and on-line reporting system that provide a powerful tool for identifying, addressing, and mitigating risk. This timely and cost-effective service provides a detailed management snapshot of more than 40 assessment areas, enabling more effective risk management.

Some of the key reported assessment areas are:

- Surveillance and Security
- Chip Fills and Major Cage Transactions
- Dice and Card Storage, Control, and Inventory
- Credit Operations
- Cage Operations
- Slot Ticket Security
- Hard and Soft Count Procedures
- Accounting and Wire Transfers
- Personnel and Training
- Information Technology Security

The Risk Scoring risk assessment service can be delivered in several ways. In a limited or full-scope on-site risk assessment, L&A's experts are sent to your operational field location(s) for hands-on evaluation and documentation of current policies and procedures. The result is a formal report highlighting both commendable and adverse findings, with a set of recommendations developed to minimize losses and maximize security and profits.

SELF-EVALUATIONS

Complementing the L&A-administered Risk Scoring service is a self-evaluation tool based on the same methodology. This service extension allows casino operators to conduct their own audits of internal controls and operational procedures at a reduced cost and without the interruptions experienced during an external audit. L&A scores the self-evaluation results and discusses the outcome with the casino's designated representative(s) to prioritize and address areas in need of improvement.

An in-depth IT security module, based upon the provisions of ISO 17799/27001, COBIT, and other pertinent standards and regulations, is also available as a separate, self-scoring service. Follow-up services include external penetration and internal vulnerability testing, and a comprehensive evaluation of all aspects of IT security specific to the gaming industry.

The flexible Risk Scoring solution provided by L&A is a proven method for uncovering areas of vulnerability, developing strategies that lead to reduced losses and increased profitability, and stabilizing insurance premiums.

INVESTIGATIONS

If a loss does occur, L&A is able to dispatch its skilled investigators, each with broad backgrounds in private investigation, forensics, law enforcement, and fraud examination. Furthermore, our forensics tools can be used to re-create loss scenarios, restore digital artifacts, and reconstruct or recover assets should the need arise. L&A's team of investigators are Certified Fraud Examiners (CFEs), Licensed Private Investigators, and Digital Forensics Experts, ensuring that they have wide expertise in many types of investigations. Investigators are selected for their experience in specific types of casino investigations.

Experience, innovation, and results make Lowers & Associates the perfect partner to help mitigate casino and gaming risk.

PROVEN SOLUTIONS

Gaming industry clients like Great American Insurance Group have relied exclusively upon L&A to conduct pre and post-coverage risk assessments as a primary strategy for reducing potential losses and maximizing profits. This trust has been earned over time through a combination of in-depth industry risk mitigation knowledge, innovative solution development, and reliable integrity.

