



Cargo Claims Investigation & Recovery Services

Lowers & Associates ('L&A') has extensive experience in handling both ocean and inland marine cargo claims investigations and recovery efforts. With over 25 years of experience, we have worked closely with both the London and U.S. domestic insurance markets, as well as with trucking companies, manufacturers, and retailers directly in solving high-value cargo theft cases, identifying the perpetrators, and in many cases recovering the stolen cargo/asset.

We work closely with industry anti-crime and local, city, state and federal law enforcement resources to track, find, secure, and recover the stolen cargo. Our proven, comprehensive procedures have enabled L&A to consistently provide quality and timely investigative/recovery services. While no two cargo theft investigations are identical, the following outline provides an overview of the variety of Cargo Claims Investigation & Recovery Services that L&A offers.

Loss/Claim Investigations, include the following elements:

- Fast Response to Notice of Loss or Case Assignment
- Establishment of an Audit Trail
- Loss Reconstruction
- Review of Insurance Coverage, Warrants & Conditions
- Interviewing of Witnesses, Warehouse, and Crew Personnel
- Task-Force / Law Enforcement Liaison
- Loss Recovery Efforts & Monitoring of Police Investigation
- Loss Substantiation / Proof of Loss, incl. video/photographs, as appropriate
- Claim Reserve Recommendation
- Polygraph Examinations, as appropriate
- Policies & Procedures Review, upon request
- Individual / Asset Surveillance
- GPS Tracking Solutions offered via our partnership with FindWhere

Paramount with any crime scene is fast response. We respond on-site within 24 hours of notification. Within the first 48 hours following on-site response, we provide a Preliminary Report on the circumstances of the loss, including confirmation of the stated loss amount. The on-site response can often require 20 - 40 working hours for the initial investigation, with additional investigative effort to substantiate the loss (depending on audit trail documents and amount of loss to proof). Lastly, depending upon the complexity of the investigation, the final Loss Evaluation Report typically requires another 1-2 days to complete.

Lowers & Associates is an independent firm that understands cargo crime. Over the years we have investigated hundreds of losses and have the staff necessary to successfully complete any investigation. Lastly, in addition to our domestic expertise, we have international capabilities with offices in London and Miami, serving the UK/EU and Central/South America, respectively. For more information, please visit our website at, www.lowersrisk.com, or call us at (540) 338-7151. We look forward to serving you!