

# LOWERS & ASSOCIATES

INTERNATIONAL RISK MITIGATION PARTNERS



## LEGAL RISK SERVICES



## SUPPORTING THE LEGAL PROCESS

### LEGAL COMMUNITY RISK MANAGEMENT

Lowers & Associates' (L&A) staff of experienced investigators has provided litigation support for criminal and civil cases to the legal profession for 25 years. L&A has the capability to responsively conduct investigations throughout the United States, United Kingdom, Europe, and Central and South America by utilizing an experienced and strategically located team of seasoned investigators.

Our investigators are selected for their knowledge of the region and the nature of the investigation. With vast experience in a number of investigative fields, most have retired after 20 or more years with federal and state law enforcement and intelligence agencies. Many of our investigators are either Certified Fraud Examiners, Licensed Private Investigators, or both.

**Risk Assessment • Audit • Investigation • Compliance**

### FORENSIC ACCOUNTING

The most effective way to deal with fraud is to prevent it, and Lowers & Associates (L&A) offers specialized resources that steer clients clear of accounting problems. L&A has a highly skilled and multidisciplinary team that can effectively review and understand the elements needed to understand today's complex world of international transactions, including:

- ❑ Corporate Accounting
- ❑ Bank Records
- ❑ Internal Financial Controls
- ❑ Computer Records
- ❑ Other Documentation

L&A professionals can also provide expert testimony to support the forensic examinations that they conduct.

### FRAUD

Our team of expert auditors, attorneys, fraud examiners, IT experts, and accountants delve into financial and operational controls, seeking out potential vulnerabilities and making fraud much more difficult to perpetrate. Upon detecting fraud at any stage, we help curtail it, investigate it, assist in the claims and recovery effort, and address the gaps that made the fraud possible.

Our experts identify and disrupt asset misappropriation schemes, corruption, fraudulent statements, and other fraudulent practices. We tailor fraud investigation programs that are uniquely suited to the client's environment and business practices. We also strengthen our client's systems of internal controls to halt fraud in its earliest stages or prevent it from occurring in the first place.

### CLAIMS

L&A responds to a client's claim for most losses within 24 hours. We assess the loss quickly, collect and preserve critical documentation, obtain statements from employee witnesses, police as soon as possible, and provide a loss report to clients with all the supporting documentation.

We also ensure that claims are justified and financially accurate, and when possible, we mitigate the claims. Our investigators frequently work with federal and local law enforcement officials when they're needed to assist in recovery and prosecution.

Key among L&A's objectives is to ensure that clients only pay claims that are verified. Inaccurate, unsubstantiated, or inflated claims are a major concern. It is our position to make certain that our clients get the very best support to verify that the claim is legally justified and financially accurate.

### LITIGATION SUPPORT

Our years of experience with the U.S. judicial system, and others around the world, translate into recovered assets, enforced judgments, conviction of felons, freedom from liability, and other legal victories. Our services include investigating cases, verifying and documenting evidence, testifying, locating witnesses, witness verification, fact finding, locating assets, and developing relevant lines of inquiry. Areas of Legal expertise include:

- ❑ Civil Litigation Support
- ❑ White Collar Crime Investigation
- ❑ Defense of Negligence Claims
- ❑ Criminal Case Support
- ❑ Directors and Officers Insurance Claims
- ❑ Crime and Fidelity Insurance Claims
- ❑ Embezzlement and Theft Prosecution
- ❑ E-Commerce Crime
- ❑ Digital Forensics



### PROVEN SOLUTIONS

**Forensic Accounting** uncovers and prevents costly errors.

**Fraud Services and Investigations** prevent, detect, and interrupt fraudulent activities.

**Claims Investigations** ensure that clients only pay out what is required through substantiation and verification.

**Litigation Support** provides legal field assistance through content area expertise.

Give L&A a call today to learn how we can help you!