

# Casinos & Gaming Risk Management Solutions

## Take Chance Out of the Equation

Casinos offer patrons the chance to win big at tables and slot machines. They cannot afford to gamble on their own security. To take chance out of the equation, you need risk management solutions that account for the unique and specific risks facing casinos and gaming operations.

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. L&A works on behalf of casino owners and their insurers to provide affordable risk mitigation solutions that deliver measurable results. Whether your need is employee theft reduction, IT security, or internal loss controls, L&A has the experience and expertise to help.

We offer 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**

## Solutions to 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. We have developed a proprietary Risk Scoring methodology and online reporting system that provides 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; the results of which drive 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
- IT / Information



## Security

Our risk assessment service can be tailored to meet your needs. In a limited or full-scope on-site risk assessment, our 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.

## Investigations

If a loss does occur, we can dispatch skilled investigators, each with broad backgrounds in private investigation, forensics, law enforcement, and fraud examination. Furthermore, our forensics tools can be used to recreate loss scenarios, restore digital artifacts, and reconstruct or recover assets should the need arise.

Our team of investigators are Certified Fraud Examiners (CFEs), Licensed Private Investigators, and Certified Forensic Investigators (CFIs), who are selected for their experience in specific types of casino investigations.

## Proven Solutions

- ✓ 25+ years of casino & gaming industry experience
- ✓ Expert evaluation and assessment reporting
- ✓ Strategic approach to risk mitigation program development
- ✓ Ongoing service that ensures long-term success
- ✓ Immediate action when time is of the essence

## 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.

Our flexible Risk Scoring solution is proven to uncover areas of vulnerability which lead to the development of strategies to reduce losses and increase profitability, while stabilizing insurance premiums.

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**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.**

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

