

LOWERS & ASSOCIATES | INTERNATIONAL RISK MITIGATION PARTNERS

# Insurance Claims Investigation and Recovery

## The stakes are high.

Insurers who want to provide the best service and rates in a competitive market must verify the legitimacy of claims made on policies. With claims investigations as one of the original cornerstones of its practice, Lowers & Associates (L&A) has a 25-year history of success in claims and recovery services.

Clients around the world, including Lloyd's of London, U.S.-based insurance firms, and a host of Fortune 500 companies, rely on L&A to handle claims ranging from the routine to the complex. Our professionals have backgrounds and experience in law, accounting, law enforcement, research, and insurance. They are experts in forensic accounting, interviewing, asset tracing, restitution, and subrogation. Core services include:

**Audit | Investigations | Compliance | Recovery**

## Solutions to Verify Claims and Mitigate Risk

### Rapid Response

We respond to claims for most losses within 24 hours. Our experts assess the loss quickly, collect and preserve critical documentation, obtain statements from employee witnesses and police as soon as possible, and provide a preliminary loss report to clients with supporting documentation.

We also ensure that claims are legally 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.



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## Investigations

While the objectives associated with claims investigations are essentially the same for all crime and fidelity losses, the interviews and the documentation can vary significantly, depending on the nature of the loss.

The typical documentation an insured business/entity can expect to provide to the examiner includes copies of:

- Current service agreement or agreements with the claimant(s) and relevant third parties
- All relevant insurance policies
- Police report (if reported)
- Written internal reviews, investigative reports, and written statements
- In the case of internal theft, the insured should be prepared to make personnel files available
- Analysis of recovery and reconstruction processes in place
- Documentation from the insured and/or its claimant(s) that substantiates the value of the loss
- Complete audit trail that documents the chain of custody of all missing, lost, or stolen items
- CCTV recordings covering the time period in question, as well as alarm activity reports

## Recovery

Our clients require special attention to being 'made whole' through recovery efforts. Among our key objectives is to ensure 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 receive the very best support, and to verify that the claim is covered under the policy and is financially accurate. Every effort is made to simultaneously:

- Investigate the claim
- Mitigate claims where possible
- Initiate the recovery process

## Ongoing Support

Client support does not end with on-site investigations and report preparation. When it comes to litigation support, our multi-disciplined professionals are instrumental in working with legal representatives and law enforcement officials to realize recovery through restitution, asset tracing, and subrogation. Providing timely incident response, thorough investigations, aggressive recovery, and ongoing support throughout the legal process makes us a critical service provider.

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**More than 25 years of experience successfully serving the world's foremost insurers makes Lowers & Associates a strategic partner you can count on when you need us most.**

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## Proven Solutions

- ✓ **Rapid response** times provide highly skilled personnel on-the-spot during the most critical phase of the claims process.
- ✓ **In-depth investigations** uncover the details required to assess coverage and limit loss.
- ✓ **Ongoing support** delivers the litigation support required to close claims with minimum losses.



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