

LOWERS & ASSOCIATES

# International Risk Mitigation Partners

Risk Assessment | Loss/Claims Investigation | Audit | Compliance

## Go Forward with Confidence

Lowers & Associates (L&A) is an internationally-recognized leader in risk management and loss prevention services. Offering a full range of solutions from assessment to mitigation to recovery, we design, implement, and provide ongoing support to long- or short-term programs that respond to your organization's specific needs.

Whether we conduct a fraudulent claims investigation, audit for regulatory compliance, develop cyber security policies, provide litigation support, or advise on loss prevention, our experts draw upon their vast experience and expertise to design solutions that protect your people, brand, and profits.

## Background

Our experts have extensive experience in such disciplines as risk management, accounting, law enforcement, physical security, and human resources. Our diverse professional backgrounds and depth of experience in these related fields allow us to zero in on your organization's needs and provide the appropriate solutions to reduce your risks and improve your bottom line.

L&A has expanded significantly from its roots in the loss prevention and alarms sectors—the pillars of our business when we began in 1981. However, loss prevention is still at the core of everything we do today.

Two of our earliest clients were underwriters at Lloyd's of London. From our early work for Lloyd's in loss investigations and assessments of the gaming industry, fine arts, financial institutions, and armored car companies, we cultivated a broad-based expertise in risk assessment for the insurance market.

L&A is now equipped to handle much more than insurance-related risk assessments. During the past 25 years, we have expanded our assessment services, loss prevention programs, and claims investigations into a multitude of markets and specialty services.

L&A performs audits for corporate compliance with regulations governing how companies use and store data, reviews internal controls for fraud, implements security controls, and otherwise reduces enterprise-wide risk.



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## Markets

While our consulting expertise has been applied to a broad range of corporate needs, L&A has special competence in the following risk-sensitive markets:

- ATM Operators
- Auto Dealerships
- Cash-in-Transit
- Casinos and Gaming
- Check Cashing
- Commercial Mortgage
- Couriers
- Events and Entertainment Venues
- Financial Institutions
- Fine Arts
- Hospitals and Healthcare
- Insurance and Risk Management
- Information Technology
- Government Agencies and Contractors
- Law Firms

## Services

L&A offers a comprehensive set of risk management services including:

- Enterprise Risk Assessments
- Loss Prevention
- Compliance Audits
- Insurance Claims Investigations
- Fraud Investigations
- Forensic Investigations
- Asset Recovery
- Due Diligence
- Litigation Support
- IT Risk Management
- Business Continuity Planning
- Venue Security
- Corporate Security Management
- Training Programs
- Employment Screening

## Global Footprint



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