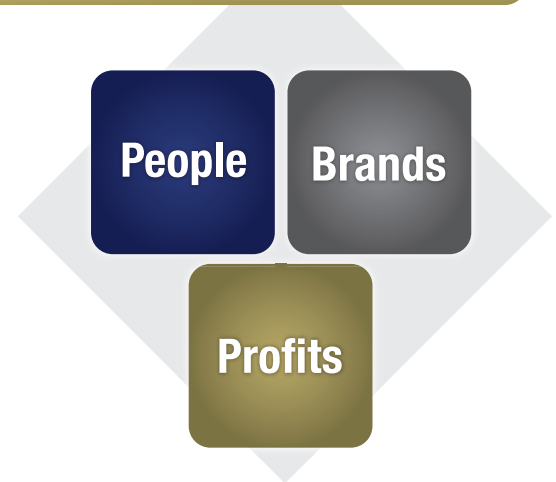


## Protecting Your Company with Confidence

Lowers Risk Group provides **comprehensive enterprise risk management solutions** to organizations operating in high-risk, highly-regulated environments and organizations that value risk mitigation. Our human capital and specialized industry enterprise risk management solutions protect people, brands, and profits from avoidable loss and harm.

With Lowers Risk Group you can expect a strategic, focused approach to risk assessment, compliance, and mitigation to help drive your organization forward with confidence.



### ENTERPRISE RISK MANAGEMENT

The international leader in enterprise-wide risk mitigation and loss prevention, Lowers & Associates (L&A) sets the standard for creating programs that protect your organization and its interests. Offering a comprehensive set of risk assessment, audit, investigation, and compliance solutions, L&A brings extensive experience to the design of short- or long-term programs that address your specific needs.

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Proforma Screening Solutions provides comprehensive employment screening services and talent acquisition solutions to mitigate risk and support the business goals of today's human capital-driven organizations. Proforma's programs go beyond simple reporting to drive compliance, enhance safety, and boost performance throughout each organization.

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