

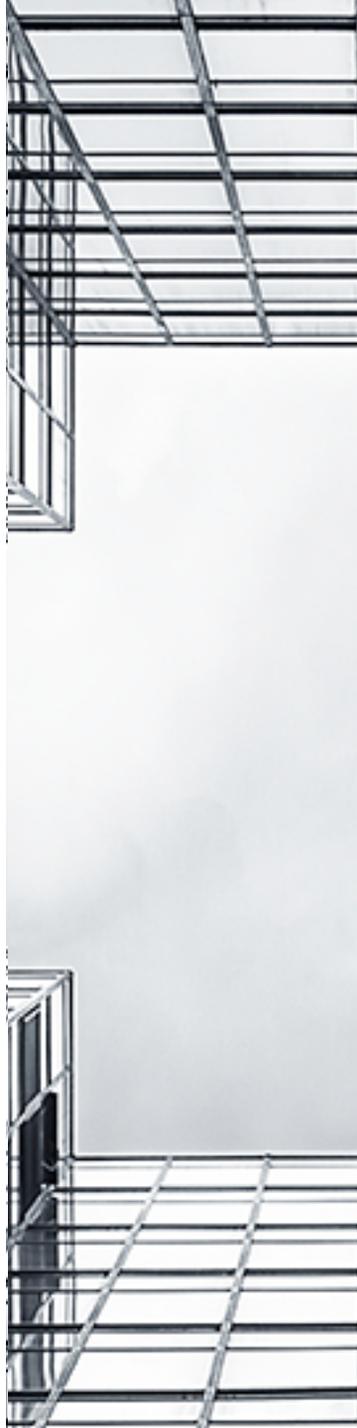
A Complete Solution for Commercial Crime Policies

Claims Investigations
Background Checks
Asset Recovery
Asset Tracing
Cybersecurity
Financial Forensics

LowersRiskGroup[®]

LOWERS
FORENSICS[®]
INTERNATIONAL

LowersRiskGroup®



Protecting people, brands, and profits.

Lowers Risk Group is a collection of companies offering comprehensive enterprise risk management solutions. Our clients include organizations operating in high-risk, highly-regulated environments and organizations that place a high value on 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.

lowersriskgroup.com



Globally trusted financial forensics.

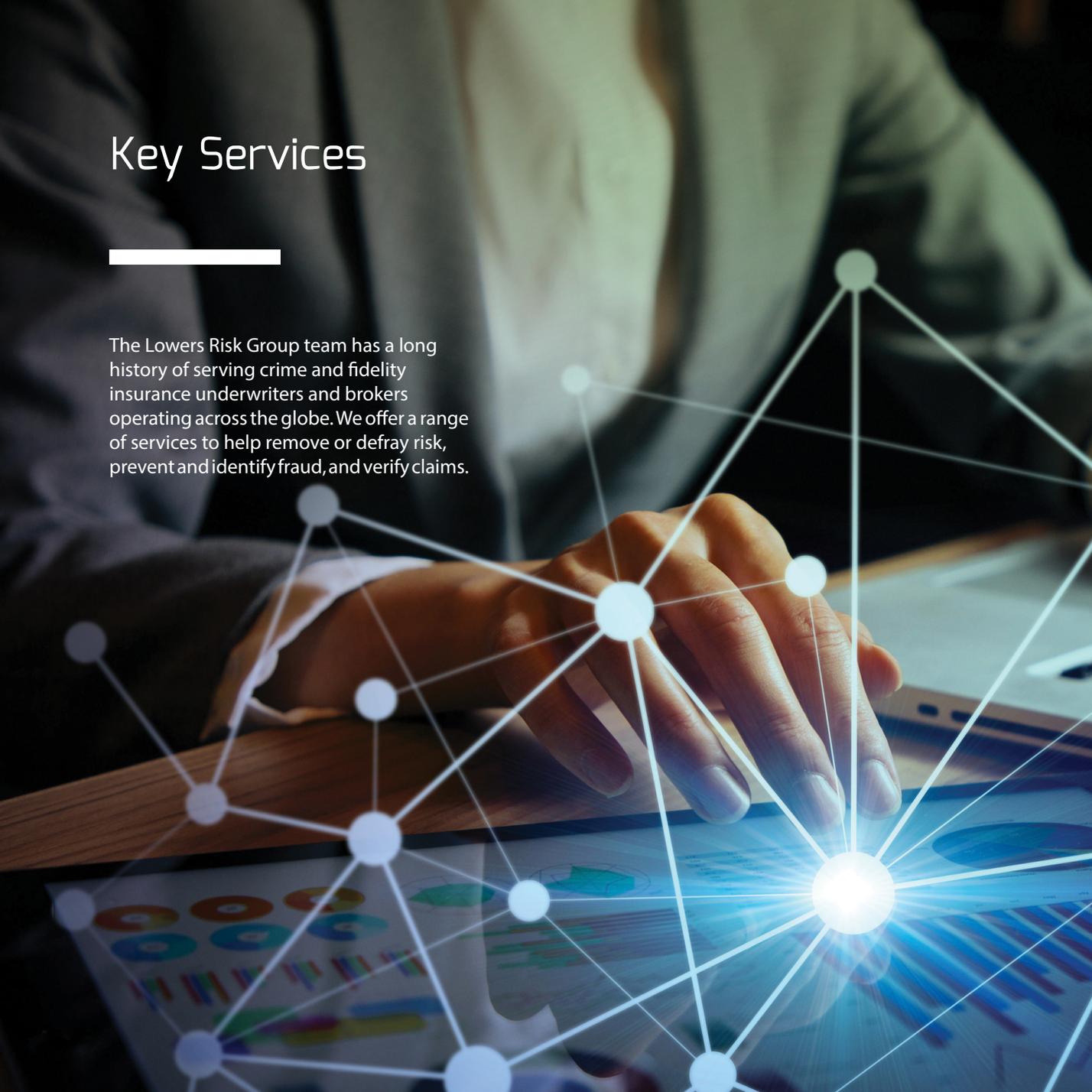
Lowers Forensics International is a Lowers Risk Group company and financial forensics firm, offering expertise in forensic accounting, litigation support, insurance claim accounting, and financial investigation services.

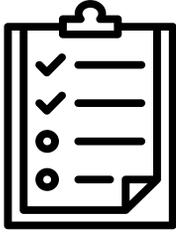
With offices across the United States and United Kingdom, we offer a broad range of experience which includes financial and data analysis, review of relevant economic issues, expert witness testimony, evidence gathering, and administrative support.

lowersforensics.com

Key Services

The Lowers Risk Group team has a long history of serving crime and fidelity insurance underwriters and brokers operating across the globe. We offer a range of services to help remove or defray risk, prevent and identify fraud, and verify claims.





Claims Investigations

Clients around the world, including Lloyd's of London, U.S.-based insurance firms, and a host of Fortune 500 companies, rely on us to handle claims ranging from the routine to the complex.

- 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 allows you to close claims with minimum losses.



Background Checks

Through our background screening division, we help organizations balance the competing influences of cost and risk tolerance, while delivering the information needed to make informed talent decisions.

- Comprehensive background screening and verification services.
- Delivered with a strict commitment to legal compliance, accuracy, and oversight.
- Backed by an enterprise-class employment screening system and integrated with leading HR platforms.



Asset Recovery

Our international asset recovery program is led by a team of specialists with extensive experience conducting loss investigation and asset recovery cases around the world.

- We work closely with industry anti-crime and local, city, state and federal law enforcement resources to track, find, secure, and recover assets.
- Proven, comprehensive process consistently provide quality and timely recovery.
- For insurers alone, our specialists have recovered assets worth more than \$100 million.



Asset Tracing

Whether conducting an asset trace on a business or an individual, our experts have the proven ability to develop usable information to help avoid making a bad financial decision or in the case of loss, collect a debt.

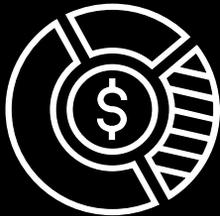
- Properly trained and ethical investigators utilize a broad set of skills to legally uncover information.
- Provide valuable evidence to identify criminal targets and connect assets to the criminal activity.



Cybersecurity

Our team applies a sound and proven risk mitigation approach to the threats organizations face in today's digital world. We help organizations identify vulnerabilities and take measures to operate more successfully.

- Risk assessments, audits, testing, and planning services.
- Determine technology and security needs and assist in reaching operational readiness.
- Measure cyber losses and business interruption losses that result from cyber crimes.



Financial Forensics

Inaccurate, unsubstantiated, or inflated claims are a major concern. Our goal is to make certain our clients receive the very best support, to verify that the claim is covered under the policy, and that it is financially accurate.

- Expert financial insight throughout the claim process.
- Sound financial evidence and expert witness testimony.
- Accurate and complete analysis to support and verify claims.



Case Studies

Ponzi Scheme Investigation

The LFI team was able to uncover the structure and determine the damages sustained by investors from a fraud that had grown to almost \$10 million over a 6-year period. Through a detailed review of the documentation provided, LFI was able to identify a substantial number of assets held by the accused that were presented to the carrier for recovery.

Municipality Fidelity Claim

A major insurance carrier called on LFI to analyze a municipality regarding a fidelity claim submitted with damages in excess of \$100 million. Through significant organization and deep attention to details within the thousands of pages provided, the forensic team at LFI worked through the documentation efficiently and ultimately found the key pieces of information for the carrier to dispute a large portion of the claim.



Employee Dishonesty Claim

A larger insurer turned to LFI to assess an employee dishonesty claim totaling \$902,716 worth of stolen beverage inventory. LFI's skilled forensic experts reviewed and analyzed the insured's inventory records and supporting invoices and confirmed several invoices never made it into the insured's accounting system. LFI's final analysis and resulting recommendation for payment totaled \$516,301 and confirmed some malfeasance attributable to an employee suspected of perpetuating and falsifying inventory records.

Community Bank Employee Fraud

The LFI team was called to a \$3 million case involving a community bank where a loan officer was taking cash and credit from individuals at the bank and rerouting money for the benefit of himself without going through normal banking procedures. LFI experts reviewed the affected accounts to analyze the impact these actions had on the standard banking processes and on the fees and interest that were applied against these accounts.

Leadership



D. Mark Lowers | President/CEO, Lowers Risk Group

D. Mark Lowers serves as President and Chief Executive Officer of Lowers Risk Group. Mark is also President of Lowers & Associates, a division of Lowers Risk Group that specializes in risk mitigation, international risk management, and loss prevention services that provides services to insurance companies, banks, the cash-in-transit industry, and other financial institutions. He has served in this capacity since 2004.



Marc Johnson, CPA | President, Lowers Forensics International

Marc Johnson has handled files throughout the United States and internationally, involving the evaluation of damages, insurance claim analysis, forensic accounting and litigation support. His experience covers a wide range of files related to property damage or theft including Jeweler's Block coverage and employee malfeasance. He has provided testimony as a CPA expert witness in State District Court and has authored expert reports for various federal and state courts on behalf of insurers and other parties. Clients include major property insurance companies, law firms, and other major US corporations.



Daniel Devine, CPA | Senior Vice President, Lowers Forensics International

Daniel Devine has been servicing the insurance industry for over 30 years. He is a respected forensic accountant with CPA licenses in both New York and New Jersey. Mr. Devine specializes in the evaluation and determination of business interruption and other time element losses in various industries. Dan is also a seasoned expert in the fidelity sector and most recently has been involved in major cyber breaches throughout the world. He has also provided litigation support to some of the largest law firms in the country.



Brad Moody | Executive Vice President, Lowers & Associates

Brad supports the delivery of compliance auditing, surveys, street operations consulting, cash vault audits, BCP, IT tabletop exercises, training, and other consulting services to CIT and financial institutions. An accomplished logistics professional with proven success in the financial industry, Brad has notable expertise in transaction services, armored transportation, vendor management, supply chain, check proofing operations, and team leadership.



Joe Labrozzi | Chief Security Officer, Lowers Risk Group

Joe is the organization's senior executive accountable for the development and oversight of policies and programs intended for the mitigation and/or reduction of compliance, operational, strategic, financial and reputational security risk strategies relating to the protection of people, intellectual assets, and tangible property. Prior to this position, Joe was the Director of Claims & Research for Lowers & Associates, as well as manager of the Research & Analysis Department.

Specialties

Cash-in-Transit

Since 1980, the staff at Lowers Risk Group has been involved in the evaluation of, and consultation with, armored car companies around the world. These evaluations have been on behalf of insurers as well as the owners of armored car companies. The company has earned world-wide acknowledgment of the leadership role it provides in this critical area of the financial services market.

We base our approach on evaluation, consultation, and hands-on service that dovetail into a collaborative global risk mitigation platform.

- ✓ 35+ years of Cash-In-Transit industry experience
- ✓ Expert assessment and remediation
- ✓ Strategic approach to risk mitigation program development
- ✓ Ongoing service that ensures long-term success
- ✓ Immediate action when time is of the essence



Cyber Loss and Security

Lowers Risk Group is an expert in the field of IT risk management. Our job is to identify vulnerabilities and help organizations take precautions to minimize their risk. We can help determine if an organization's current technology infrastructure is putting it at risk, whether from internal or external attacks, natural or man-made disasters, poor IT governance, or a lack of regulatory compliance.

In the event of a loss, Lowers Forensics professionals are experienced and skilled in measuring cyber losses and business interruption losses. We provide vital claims valuations and investigations, with the testimony and evidence you need to evaluate a claim.

- ✓ Risk assessments and audits
- ✓ Compliance consulting
- ✓ Investigations
- ✓ Financial forensics



Global Footprint





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