



Joseph M. Scarlato, MBA, CFE

Chief Strategy Officer, Lowers Risk Group

Expertise

- Mining
- Energy & Power Generation
- Refineries/Petrochemical Production
- Product Recall/Liability
- Environmental
- Fraud & Species
- Commodities
- Hotel & Hospitality
- Manufacturing Facilities
- Construction (1st & 3rd Party)
- Fidelity
- Banking & Financial Services
- Biopharma
- Real Estate
- Rental Properties
- Semiconductor (Manufacturing)
- Supply Chain
- Ocean & Inland Marine
- Breach of Contract
- Jeweler's Block, Wholesalers and Retailers

Professional Summary

Joseph M. Scarlato, MBA, CFE, has 15 years of global specialization in forensic accounting and litigation support. Clients include major property insurance companies, law firms, and corporations.

Mr. Scarlato has handled some of the largest international claims in recent history, with particular focus on mining and energy. He has also handled a wide range of diverse matters, with specific focus on quantum and business interruption.

Mr. Scarlato has been involved with the following losses/engagements:

- Self-Insured Retention (Monitoring/Review)
- Subrogation
- Internal Corporate Investigation
- Physical Inventory Counts and Reconciliations
- Verification and Projection of Indemnity and Expense Payment

Mr. Scarlato enjoys providing lectures and presentations to his peers at industry wide and client-centric gatherings. Prior to forming Lowers Forensics, Mr. Scarlato was a partner at Hagen, Streiff, Newton & Oshiro and worked at Meaden & Moore, and C. Lewis and Company, both of which have provided services to the insurance and legal industry. His primary work experience is in insurance claim analysis, forensic accounting and litigation support.

Credentials & Affiliations

- Certified Fraud Examiner
- Association of Certified Fraud Examiners

Education

- American International University – MBA in Accounting and Finance
- William Paterson University of New Jersey – B.S. in Accounting