



Globally Trusted Financial Forensics  
and Risk Mitigation

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# About Us

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Organizations worldwide trust Lowers Forensics International (LFI) to provide expert financial forensics and risk mitigation solutions. As part of the Lowers Risk Group family of companies, we bring deep expertise and advanced technology to help clients navigate complex challenges with confidence.

Recognized internationally, LFI specializes in insurance claims accounting, global investigations, litigation support, intelligence and security, and fraud prevention. Our team of seasoned professionals delivers precise insights and actionable solutions, ensuring clarity and value in every engagement.



## Solutions

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### Financial Forensics

Combining nearly 50 years of industry excellence and leadership, clients worldwide have trusted our financial forensics experts to provide insurance claims accounting, litigation support, forensic accounting and investigations, and expert testimony.

#### Financial Forensics Solutions

- Insurance Claims Forensic Accounting and Consulting
- Litigation/Disputes
- Forensic Accounting and Corruption Investigations

### Risk Mitigation and Loss Prevention

As an international leader in enterprise-wide risk mitigation and loss prevention, we set the standard for creating programs that protect your organization and its interests. We offer a comprehensive set of risk assessment, audit, investigation, and compliance solutions.

#### Risk Mitigation and Loss Prevention Solutions

- Anti-Fraud, Corporate Compliance, and Training



# Insurance Claims Forensic Accounting and Consulting

## Trusted for a Timely and Specific Response

The unpredictable and devastating impacts of losses and catastrophic events require a timely and specific response. Our independent and objective forensic accountants understand the delicate balance between crisis, relationships, accuracy, and timeliness that arises during the property and casualty claims adjustment process.

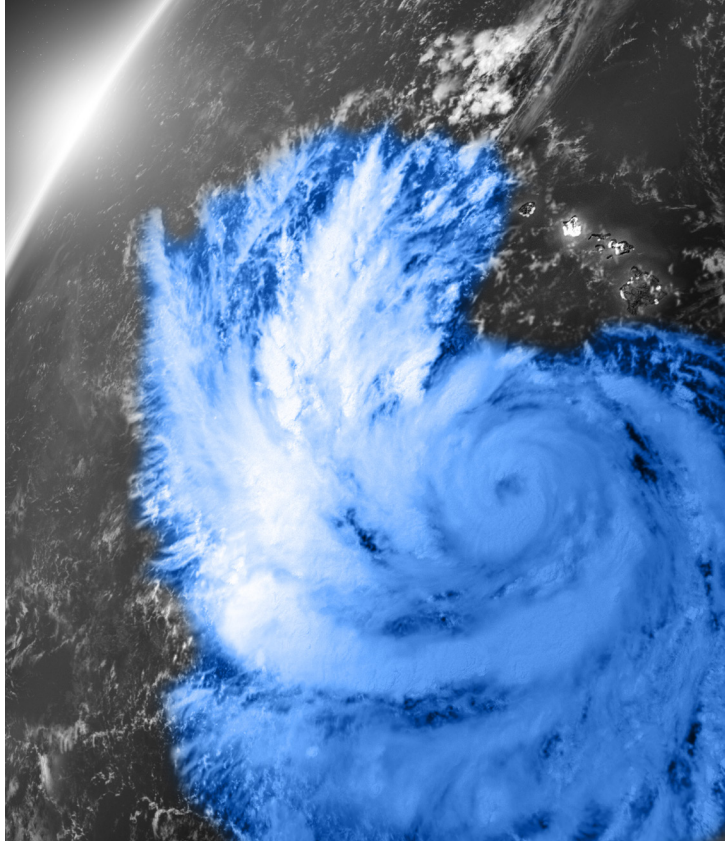
Our team brings extensive experience to property, fidelity, liability, and casualty insurance matters worldwide.

## Insurance Claims Forensic Accounting and Consulting

We review and quantify potential business interruption losses for our clients. Our experience includes the analysis and calculation of primary insurance claims including:

- Business interruption
- Extra expense
- Inventory losses
- Contingent business interruption
- Fidelity
- Cyber claims
- Property damage





## stratis™ AI Platform

Using machine learning and built-in algorithms, our expert team uses Stratis, our proprietary business interruption tool. Stratis catches red flags and generates accurate calculations that are verified by expert forensic accountants and reviewed by top-level executives. Adaptable to any product line and any portfolio, Stratis is the most advanced claims accounting tool available.

How Stratis works:



1. Claim Data



2. Automated Claim Accounting



3. Expert Review



4. Final Calculations

## Fidelity Insurance Claims

Too often, dishonest employees cause financial losses to companies. The Lowers Forensics team combines our deep forensic accounting investigation and insurance preparations skills in order to help companies recover from losses stemming from dishonest employees.

## Cyber Loss Investigations

Our professionals are experienced and skilled in measuring cyber losses and business interruption losses. This includes quantifying data (PII, financial or otherwise) that was potentially compromised due to a breach and measuring lost profits and additional costs associated with hacking and ransomware attacks.

## Cyber Insurance Claims

We combine financial forensics and risk mitigation solutions to address today's dangerous cybersecurity threats and to recover swiftly in cases where a loss occurs. Our forensic accounting team offers post-incident investigatory and evidentiary support. We have vast experience working on behalf of breached companies or their insurers to quantify damages stemming from lost revenue, extra expenses, tangible assets, or business reputation.

## Catastrophic (CAT) Claims Accounting

Catastrophes have devastating and wide-reaching effects on both individuals and businesses. Rarely can we control how disasters impact us and the world around us, but we can always control how we react when they occur. As a forensic accounting firm, our primary concern is to ensure that claims are paid out efficiently and accurately in the wake of a catastrophic event.

# Litigation/Disputes

## Damages and Expert Testimony

We provide damages analysis and quantification (and, if needed, expert reports and testimony) in the context of commercial disputes such as breach of contract, intellectual property, and a variety of other types of disputes, as well as individual disputes such as personal injury, loss of earnings, and wrongful death.

Experience includes:

- Federal and state courts, as well as arbitration settings
- Broad and deep experience in a variety of industries, including manufacturing, retail, hospitality/restaurant, construction, communications, healthcare, real estate, financial services, and several others
- Fact finding and discovery to computation of damages, development of strategy, trial/arbitration preparation, settlement negotiations, and opposing expert rebuttal with written and oral expert testimony

## Globally Trusted in Financial Forensics for Litigation Issues

Lowers Forensics International offers a global team of forensic accounting professionals to bring sound financial evidence and expert witness testimony in court and alternate dispute resolution settings.

Attorneys and clients rely on the expertise of the Lowers team, which spans the globe and across industries and practice areas, to extract the truth behind the numbers. With proven expertise, our team helps clients bring clarity to the financial reality of any situation during the course of litigation.

## International Reach

Multinational businesses often have cross-border disagreements or disputes with newly acquired entities, vendors, competitors, customers, government agencies, or shareholders. Those disputes often lead to others. When an organization becomes involved in disputes of this nature, including international litigation, arbitration, or mediation, our team can break through international barriers and provide an in-depth analysis of the financial, operational, and economic issues affecting the matter. We mobilize the appropriate support to assist our clients in all phases of the matter in any part of the globe.





## **Dissolution of Marriage**

Our professionals bring a diversity of experiences, allowing us to handle virtually any financial issue that arises during a divorce proceeding.

- Income available for support analyses
- Lifestyle analyses
- Asset tracing
- Real estate apportionment
- Business valuations
- Expert witness testimony

## **Business Valuations**

Whether in the context of litigation or a dispute, dissolution of marriage proceedings, buying or selling a business, partnership matters or estate & gift taxation purposes, our certified valuation professionals can assist in meeting the intended purpose with a comprehensive and tailored report.

## **Post-Acquisition Disputes**

Our team can assist with disputes surrounding fraudulent representation and/or contractual post-closing purchase price adjustments related to working capital or earn-out provisions.

## **Alternative Dispute Resolution**

We serve as mediator or neutral arbitrator typically in a post-closing M&A dispute over purchase price adjustments.



# Forensic Accounting and Corruption Investigations

## Unparalleled Passion and Experience

Illegal or unauthorized acts – whether by employees, vendors, contractors, or strangers – pose grave threats to the integrity of corporate assets and information. Fraud and corruption can cause untold damage to corporate reputations and immeasurable economic harm.

Our overriding objective is to ensure that the reputations of our clients remain intact and that the impact of fraudulent or corrupt activity is identified and quickly mitigated.

## Occupational Fraud Investigations

We assist audit committees, management, corporate counsel and/or the internal audit team with a thorough investigation of allegations of fraud against the corporate entity including common schemes such as:

- Vendor fraud
- Fictitious employees
- Accounts payables fraud
- Embezzlement
- Collusion

## Financial Statement Fraud Investigations

We assist external counsel with the investigation of alleged corporate wrongdoing including financial statement misrepresentations. Classic schemes include overstatement of income and/or assets as well as understatement of liabilities. Our team of experienced CPAs has assisted Fortune 500 companies with complex accounting restatement issues spanning several historical reporting periods in order to deal with their responses to governmental authorities.



## Bribery & Corruption Investigations

We investigate allegations of receipts or payments of bribery and attempts to conceal such activity ranging from isolated “one-off” incidents involving a few employees to more pervasive conduct involving multiple players in multiple countries. Our team of seasoned investigators are knowledgeable in the nuances of various existing anti-corruption laws such as the Foreign Corrupt Practices Act (FCPA) and the UK Bribery Act.

## Forensic Due Diligence

We assist clients in evaluating their FCPA and regulatory transactions risks and with their pre- and post-closing needs. We help reduce transaction execution risk both on the buy and sell side.

## Contractual Compliance

We understand the complexities and risks related to contract compliance. We have conducted risk assessments of contract portfolios by reviewing existing contracts and helping identify areas with the greatest risks. We have also performed reviews of third parties on behalf of rights of holders to identify unpaid or underpaid revenues and royalties.

## Supply Chain Risk

Globalization has greatly expanded the supply chain of organizations throughout the world, as well as increasing the risk associated with it, both foreseen and unforeseen. Our team is prepared to provide expert insight into the contingent claims that accompany supply chain risk management.



## Fidelity Loss Investigations

The reality is that fraud happens and it happens at an alarming rate. As forensic accountants, we frequently play the dual role of accountants and investigators in order to help businesses gain the clarity they so desperately need after a loss occurs and to help insurance companies resolve such claims quickly and fairly.



# Anti-Fraud, Corporate Compliance, and Training

## Sound Practices for Strong Protection

Fraud and the lack of an effective corporate program is a real and significant business risk faced by companies around the world and one that, if unchecked, can significantly damage your company's bottom line and ultimately debilitate its reputation, organizational integrity, and even its viability.

Our assessment and compliance process entails:

- Identifying significant risks and emerging compliance issues.
- Assisting with aligning and coordinating compliance and risk management activities so they can be embedded into the business.
- Monitoring and measuring the design and operating effectiveness of compliance infrastructure, processes, and controls.



## Fraud Risk Assessments

Today, at this very moment, there may be some level of fraudulent activity taking place in your organization. Companies today face a wide and seemingly endless variety of fraud risks that can vary from employee theft, to fraudulent reporting, to corruption, to participation in illegal activities such as price fixing or money laundering.

Conducting a fraud risk assessment is the first step in establishing an effective fraud risk management program.

Our process entails:

- Determining the general types of fraud the company is susceptible to
- Defining the “Fraud Hypotheses”
- Determining the probability of fraud occurring and where
- Determining the potential impact of identified fraud risks on the organization
- Establishing fraud risk priorities
- Comparing audit and control coverage to specific fraud risk



## FCPA Compliance Assessments

We provide FCPA risk compliance assessments for companies taking proactive measures to understand their risks and exposure to global anti-bribery and corruption laws.

- Assist companies and their counsel contemplating voluntary disclosure or settlement with regulators.
- Review company operations, consultant, and agency relationships.
- Review cash transactions, employee T&E reports, marketing and sales practices.
- Assess accounting records to identify potential violations and investigate where necessary.



# Contact Lowers

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## **Purcellville**

### **World Headquarters**

125 East Hirst Road, Suite 3C  
Purcellville, VA 20132  
Tel: 540-338-7151

## **London**

### **European Headquarters**

Floor 4  
18 King William St.  
London, EC4N 7BP  
Tel: +44 20 3821 5080

## **Miami**

### **Latin America Headquarters**

Two Datan Center  
9130 South Dadeland Blvd.  
Suite 1902  
Miami, Florida 33156  
Tel: 833-456-9377

**Tel: 833-456-9377**

## **New Jersey**

30 Montgomery Street  
Suite 730  
Jersey City, NJ 07302

## **San Diego**

501 W Broadway  
Suite 800  
San Diego, CA 92101

## **Chicago**

111 W. Jackson Blvd.  
Suite 1700  
Chicago, IL 60604

## **New England**

10 Dorrance Street  
Suite 700  
Providence, RI 02903

## **Atlanta**

1031 Cambridge Square  
Suite F  
Alpharetta, GA 30009

## **Dallas**

6860 Dallas Parkway  
Suite 200  
Plano, TX 75024

## **Philadelphia**

Two Logan Square  
100 N. 18th Street  
Suite 300  
Philadelphia, PA 19103

## **Puerto Rico**

Metro Office Park  
Metro Parque 7, Street #1  
Suite 204  
Guaynabo, San Juan,  
Puerto Rico 00968  
Tel: +55 11 3434 6644

## **Buenos Aires**

Basavilbaso 1350  
Piso 9 of. 908  
C1001 CABA  
Argentina  
Tel: +54 11 5235 1550

## **Ciudad de México**

Blvd. Ávila Camacho No.36  
Pisos 10 y 12,  
Col. Lomas de Chapultepec, Mexico  
Ciudad de Mexico, 11000  
México  
Tel: +52 55 9171 2284

## **Sao Paulo**

Av. Nacoes Unidas  
8501 – 17° Andar  
CEP – 05425-070  
São Paulo – SP – Brazil

# Global Footprint

