


LOWERS  
FORENSICS<sup>®</sup>  
INTERNATIONAL



Globally Trusted Financial Forensics  
and Risk Mitigation

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# About Us

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Big or small, when problems must be solved, organizations around the globe trust the Lowers name. Lowers Forensics International (LFI) is a globally trusted financial forensics and risk mitigation firm that proudly operates under the Lowers Risk Group family of companies.

We are internationally recognized for work across a broad range of issues, including insurance claims accounting, international investigations, litigation and disputes, intelligence and security, and anti-fraud. With the expertise of our people at the forefront, we apply leading-edge technology to deliver precise insight and value to the clients we



## 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

- Forensic Technology
- Anti-Fraud, Corporate Compliance and Training
- Integrity Services
- Intelligence and Security Services

# 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.

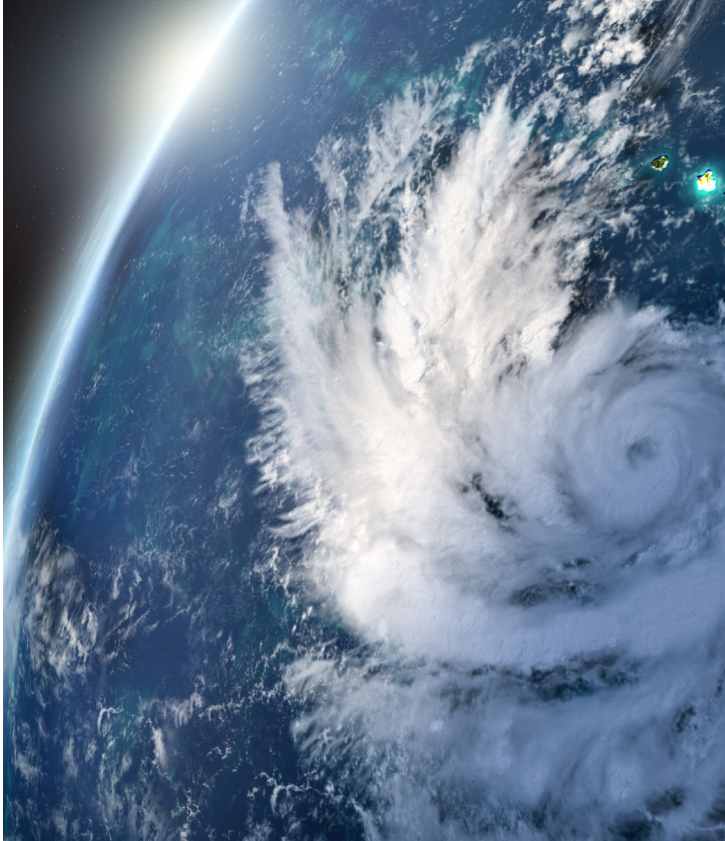
Our team brings extensive experience to property, fidelity, liability, and casualty insurance matters worldwide.

## 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

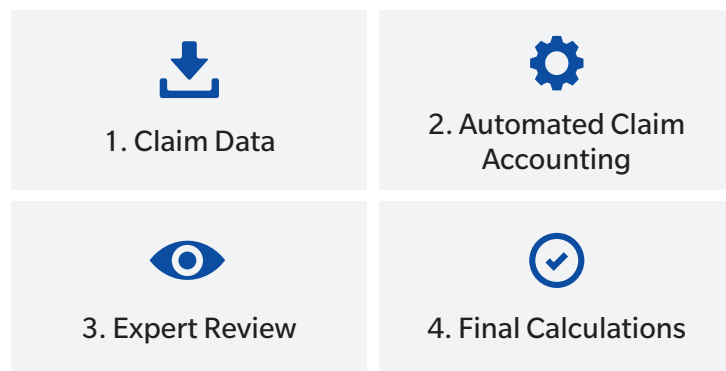




## stratis™ AI Platform

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:



## 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.

## **eDiscovery and Management Document Review**

Today's litigation environment often requires the production and/or review of electronic evidence and discovery.

- Identification, preservation, and collection of electronic data
- Data processing and hosting
- Document managed review
- Specialized legal staffing for reviews
- Technology Assisted Review ("TAR") for larger, more complex matters

## **Litigation Scanning**

We provide large volume document preparation, indexing and scanning for litigation or investigations including OCR scanning, bates numbering, and coding.

## **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.

## **Forensic Technology**

We find and collect electronic data wherever it may be as well as analyze the evidence to locate, identify, and extract information of evidentiary value to an investigation or conflict. In addition, we can assist in compiling evidence into a database searchable by investigators and lawyers around the world. We also maintain the data and assist in constructing searches to help you find what you need when you need it.

## **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.

# Forensic Technology

## Innovative Technology for Worldwide Concerns

Whether as a stand-alone service offering or in conjunction with an investigation or litigation/dispute, we offer the latest forensic technology services anywhere in the world. We take our client's goals and objectives and implement them in a technically and forensically sound way.



## Forensic Data Collection & Preservation

There are two goals of any collection's effort: to extract the data quickly in a defensible manner and to do so in a way that streamlines processing and review efficiencies later. Our forensic consulting service can help you achieve both outcomes, either in support of your in-house team or as a turn-key service.

Our data processing service is designed for corporations and law firms that require fast, accurate, and complete metadata extraction, culling, and deduplication. We use best-of-breed technology, augmented by our own innovative software, to process an array of nontraditional data types, including audio and multiparty chat transcripts. Our data processing service is supported by consultative, experienced project management and operations teams and can be delivered across the globe in our dedicated centers or on premise at our client's facilities.

## Hosting

Upon its formation, the Lowers Forensics team had over two decades of demonstrated expertise providing hosting platforms for various clients. Since 2018, Lowers Forensics has utilized the critical hardware, infrastructure, and trained personnel necessary in-house to support these platforms in a secure, 24/7 hosted environment. Our knowledgeable and experienced staff works daily with industry leading platforms such as Relativity and specializes in migrating data from one platform to another.

## Managed Review

Lowers Forensics assembles review teams quickly and efficiently anywhere in the U.S. and across the globe to deliver fast, accurate, and low-cost document review.

Teams are built with an optimal number of reviewers and skill set combinations. Our metrics-driven approach to talent allows us to select individual team members based on their document review skills and match them to a predetermined set of project criteria, which can include:

- Subject matter knowledge
- Special language fluency
- Precise industry experience
- Familiarity with the client's review platform

## Data Mining

Lowers Forensics will effectively deploy our expertise with our methodology of diverse data mining techniques for detecting and preventing fraudulent activities and categorized fraud. We safeguard our clients by employing data mining techniques to detect fraud in their companies and/or safeguard their computers and networks from fraudulent activities.

We are experts in the "Big Four:"

1. Management Fraud
2. Customer Fraud
3. Network Fraud
4. Computer-Based Fraud

## Forensics & Analytics

Lowers is your go-to team when it comes to digital investigations and analytics. Our team has been forensically investigating and analyzing data for global brands and law firms since 2000. Whether your data involves complex foreign languages, resides inside a custom application or database, desktop or server, or a portable device – we help you reach informed decisions in record speed.

## Document Scanning and Management

Even if you have rows and rows of hard copy documents sitting in bankers boxes stacked in a remote warehouse, we can, oftentimes on site, scan and digitize the documents in whatever form (stapled, bound, etc.) using the latest optical scanning technology for purposes of saving money on storage space or for investigation or litigation purposes. The electronic documents can then be archived and/or uploaded into a searchable database such as Relativity.

# Anti-Fraud, Corporate Compliance and Training

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## 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



## Compliance Program Advisory

Helping companies assess, develop, and improve their overall corporate compliance programs and procedures, we review corporate policies and procedures and assist with education, training, and internal audit programs.

## Anti-Corruption/FCPA Compliance Training

We design and deliver anti-corruption/FCPA training to select business units, departments, or functions of a company in order to enhance their knowledge and create awareness of anti-corruption/FCPA issues and the company's related policies and procedures.



# Integrity Services

## Move Forward with Confidence

The Lowers team offers deep expertise in the areas of vendor due diligence and employee background screening. We tailor programs to the unique risk profile of your industry and the nature of the relationship to give you insights that can help you move forward with confidence.

## Vendor Due Diligence

The economic crisis, vigorous governmental enforcement activity, and the increased focus on enterprise risk are causing global corporations and their audit committees to take a closer look at how they manage and conduct their due diligence around vendor, distributor, joint venture, and customer organizations — defined broadly as third parties.

Those with existing due diligence programs are finding they have not kept up with the increased global risks of third-party vendors — particularly in the areas of antibribery and corruption — leaving many companies to wonder what constitutes a reasonable due diligence program and how much research and documentation are enough.

We help companies create an effective vendor due diligence program to improve their current processes and technologies to address the global regulatory environment.



## Employee Background Screening

We offer a wide range of employment background checks and background screening services to help you make better hiring decisions and manage your human capital risk. All of our services are offered with a strict commitment to legal compliance, accuracy, and oversight.

- Criminal Records
- Personal and Identity
- References and Verifications
- Drug and Health
- Consulting



# Intelligence & Security Services

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## An Eye for What Matters

Today's organizations face ever-evolving risks that threaten the safety and security of their people, brands, and profits. The Lowers team provides intelligence and security services designed to root out potential threats, mitigate the risks, and proactively protect what matters.

### Competitive Business Intelligence

A proper understanding within the local cultural and commercial context of professional reputations, government relationships, regulatory controls, and business profiles are vital in order to maximize commercial opportunities and minimize business risks. Lowers can help you achieve this by providing:

- Competitor intelligence
- Information on sponsors, partners, agents, customers and vendors
- Intellectual property control
- Pre-transaction intelligence
- Contest for corporate control
- Patent and trademark protection
- Intelligence on grey market and counterfeit goods

### Private Investigations and Surveillance

Discrete private investigations are sometimes necessary in litigation and prior to or after business acquisitions/mergers. It is also necessary to uncover unsavory actions of business partners or unearthing the truth in order to make informed decisions.

#### Private Investigations:

- Gather information from various databases, such as criminal records, marriages/divorces, mortgage records, higher educations, certificates, business affiliations, etc.
- Locate individuals
- Social media/character investigations
- Process service

#### Surveillance:

- Covert information gathering
- Corporate investigation
- Insurance claims
- Workers compensation claims
- Associations (friends, colleagues, etc.)
- Lifestyle assessment
- Counter surveillance

## Asset Tracing and Recovery

In anticipation of civil litigation or dissolution of marriage proceedings, or in instances where the execution of a judgement is necessary, Lowers can assist in locating assets all over the world.

- Identify asset ownership, to include real property and business interests
- Identify associated debts
- Bankruptcy proceedings
- Complaints, judgments, and liens
- Adverse media and internet findings

## Cyber Security & Risk Assessments

Lowers is at the forefront of helping clients deal with the realities of life in the age of cyberspace and computer piracy. Our experience in the investigation of high-technology incidents has proven that computers can have long memories, and that on the web, you can run but you can't always hide.

Lowers utilizes an "end-to-end" approach to Cyber Risk, including financial forensics, risk mitigation, and preventative solutions.

- Cyber risk assessments and impact analyses
- Sophisticated software tools and proven methodologies to pinpoint areas where you are most vulnerable to digital exploitation
- Blueprints for understanding your loss probability and the operational changes required to mitigate risks



## IT Security Audits & Compliance

An IT audit is a rite of passage to remaining competitive in your industry. Our team can help you prepare for and respond to an IT audit, whether it is performed by internal or external auditors and examiners. Our international auditing team has vast experience performing reviews (or performing audits in partnership with external parties) using a wide range of IT frameworks and standards.

The penalties of non-compliance with regulatory standards are high, not only financially, but in terms of brand reputation. We help you interpret the myriad of IT security governance standards, determine your technology and security needs, and assist you in achieving operational readiness.

## Tiger Kidnap

Tiger kidnapping is an increasingly common and distressing threat facing businesses across the specie industry. It is a risk you cannot afford to ignore. As a leader in international risk mitigation and loss prevention, the Lowers team has the proven experience to help protect your employees, brand, and profits from the dangers of this dramatic crime.

- Assess your risks of tiger kidnap
- Review tiger kidnap policies and procedures
- Validate necessary controls
- Provide attestation of internal controls
- Raise awareness among employees
- Evaluate and implement training
- Maintain your brand reputation

## Workplace Security

Workplaces are also well-advised to adequately equip their environments with an appropriate level of physical security measures. The nature and scope of those measures will vary depending on the size, volume of daily traffic, and nature of the business. Physical security may include:

- On-site security personnel
- Identity verification (ID badges, biometric scanners)
- Surveillance devices (security cameras, motion detectors, drones, undercover personnel)
- Artificial intelligence solutions (active face recognition; recognition of brandished firearms, etc.)
- Detection tools (metal detectors, sniffing dogs)
- Defenses (shelters-in-place, emergency exit plans, weaponry, radios)
- Physical and terrorist threats to companies, executives and other personnel are a regrettable fact of life in an uncertain world

## Active Shooter Training Programs

Just as you prepare employees to respond to other emergencies, such as fires or tornadoes, with practice drills, you should prepare them how to react in the event of an active shooter or other workplace violence.

A comprehensive training plan will encompass everything from learning to identify and report warning signs, to sharing info about available employee support resources, to knowing what to do in an active shooter situation. The Lowers team provides training geared to all levels and stakeholders in the organization, from employees, to volunteers, to customers, to visitors.

# Contact Lowers

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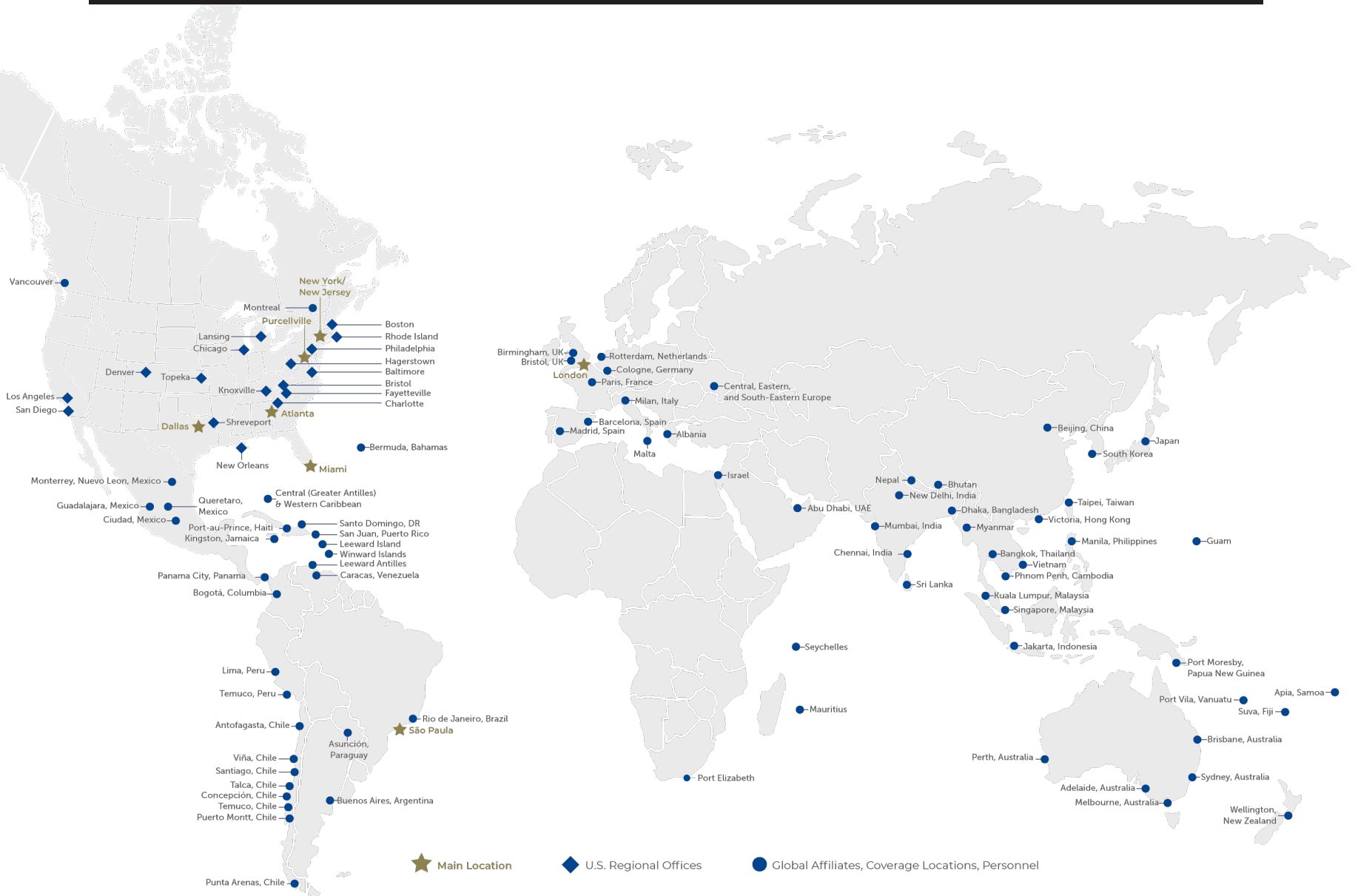
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# Global Footprint





LOWERS  
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