



CYBERSECURITY RISK SOLUTIONS

LowersRiskGroup®

RISK MITIGATION | FINANCIAL FORENSICS

Fortify your business against risk with the trusted help of Lowers Risk Group.

Protection at every stage.

Cybercrime is an evolving risk that requires a comprehensive approach to protecting systems, networks, and programs from threats. It also requires the right response to recover from financial and reputational damage caused by a cyber attack.

Lowers Risk Group combines financial forensics and risk mitigation solutions to address today's most dangerous cybersecurity threats and to recover swiftly in cases of loss. Our clients include insurance companies and enterprise organizations that operate in high-risk, highly-regulated environments and those that place great value on risk mitigation. Our solutions are centered on protecting people, brands, and profits from avoidable loss.

Drawing from our global team of cybersecurity professionals, we take a 360-degree approach to risk management, from assessment to mitigation to recovery, so organizations are protected at every stage. We bring visibility to security vulnerabilities and shine a light on potential risks. With this data in hand, we collaborate with clients to implement more robust security measures, and give them the tools needed to comply with Information Technology (IT) regulatory standards.

And, should a cybersecurity incident occur, we offer post-incident forensic investigatory and evidentiary support. We help you understand how it happened, who was involved, and how much it cost.

Risk Assessments & Mitigation

Protecting your business and its people from the inherent risks of doing business in the digital age requires a clear understanding of your risk exposure. Lowers Risk Group performs risk assessments by conducting an impact analysis tailored to your business model and industry. We use sophisticated software tools and proven methodologies to pinpoint areas where you are most vulnerable to digital exploitation. These efforts culminate in a blueprint for understanding your loss probability and the operational changes required to mitigate risks.



ASSESSMENT AREAS

- IT Governance
- Vulnerability and AV/Malware Scanning
- LAN/WAN, Cloud, Mobile, Wireless, and Application Security
- Intrusion Detection and Prevention, Social Engineering, and Penetration Testing
- Internal Controls, Incident Response, Disaster Recovery, and Business Continuity Plans
- Physical and Environmental Security



MITIGATION SERVICES

- Staff Training
- Background Screening
- Network Security
- Data Storage
- Hardware and Software Selection
- Backup and Disaster Recovery
- IT Policies
- Systems Monitoring
- Business Continuity Planning
- Records Management
- Equipment Lifecycle Management



IT Security Audits

An IT audit is a right 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.



IT FRAMEWORKS

- International Organization for Standardization (ISO) for Information Security Management
- Committee of Sponsoring Organizations of the Treadway Commission (COSO)
- Control Objectives for Information and Related Technology (COBIT)
- National Institute of Standards & Technology (NIST) SP-800 Series
- IT Infrastructure Library (ITIL)
- IIA Guide to the Assessment of IT (GAIT)
- AICPA Statement of Auditing Standards (SAS) No. 70
- Federal Financial Institutions Examination Council (FFIEC) IT Handbooks
- Payment Card Industry (PCI) Standards

Compliance

The penalties of non-compliance with regulatory standards are high, not only financially, but in terms of brand reputation. Our cybersecurity experts delve into your operations to assess the degree to which you comply with applicable standards. We then work side-by-side with you to implement protocols to shore up those risks. We help you interpret the myriad of IT security governance standards, determine your technology and security needs, and assist you in achieving operational readiness.



IT REGULATORY STANDARDS

- Sarbanes-Oxley Act
- Gramm-Leach-Bliley Act
- Health Insurance Portability and Accountability Act (HIPAA)
- Basel II
- Payment Card Industry Data Security Standard (PCI DSS)
- USA PATRIOT Act
- Federal Information Security Management Act (FISMA)
- Banking Regulations from FRB, FDIC, OCC

Financial Forensics

Whether hackers have stolen sensitive data or you've experienced the theft of intellectual property, our team uses sound accounting and cyber investigative skills to analyze the details surrounding the attack. We've helped clients gather evidentiary documentation stemming from fraud, industrial espionage, employee malfeasance, and embezzlement. We discover and preserve digital evidence so you can present the strongest, most persuasive case possible. We also help you quantify losses and business interruptions resulting from cybercrime.



AREAS OF EXPERTISE

- Forensic Accounting
- Data Collection
- Chain of Customer Preservation
- Findings Verification
- Employee Fraud
- Social Engineering Fraud
- Litigation Support
- Expert Witness Testimony
- Complex Valuation

AIU	1,822
EJK	3,680



**LOWERS
& ASSOCIATES**

International Risk Mitigation Partners

Comprehensive risk mitigation.

Lowers & Associates is a Lowers Risk Group company and an internationally-recognized leader in risk management and loss prevention services. Offering a full range of solutions from assessment to mitigation to recovery, we design, implement, and provide ongoing support to respond to your organization's specific needs. We assist enterprise organizations worldwide with fraudulent claims investigations, audits for regulatory compliance, development of cybersecurity policies, litigation support, and advice on loss prevention.

LOWERSRISK.COM



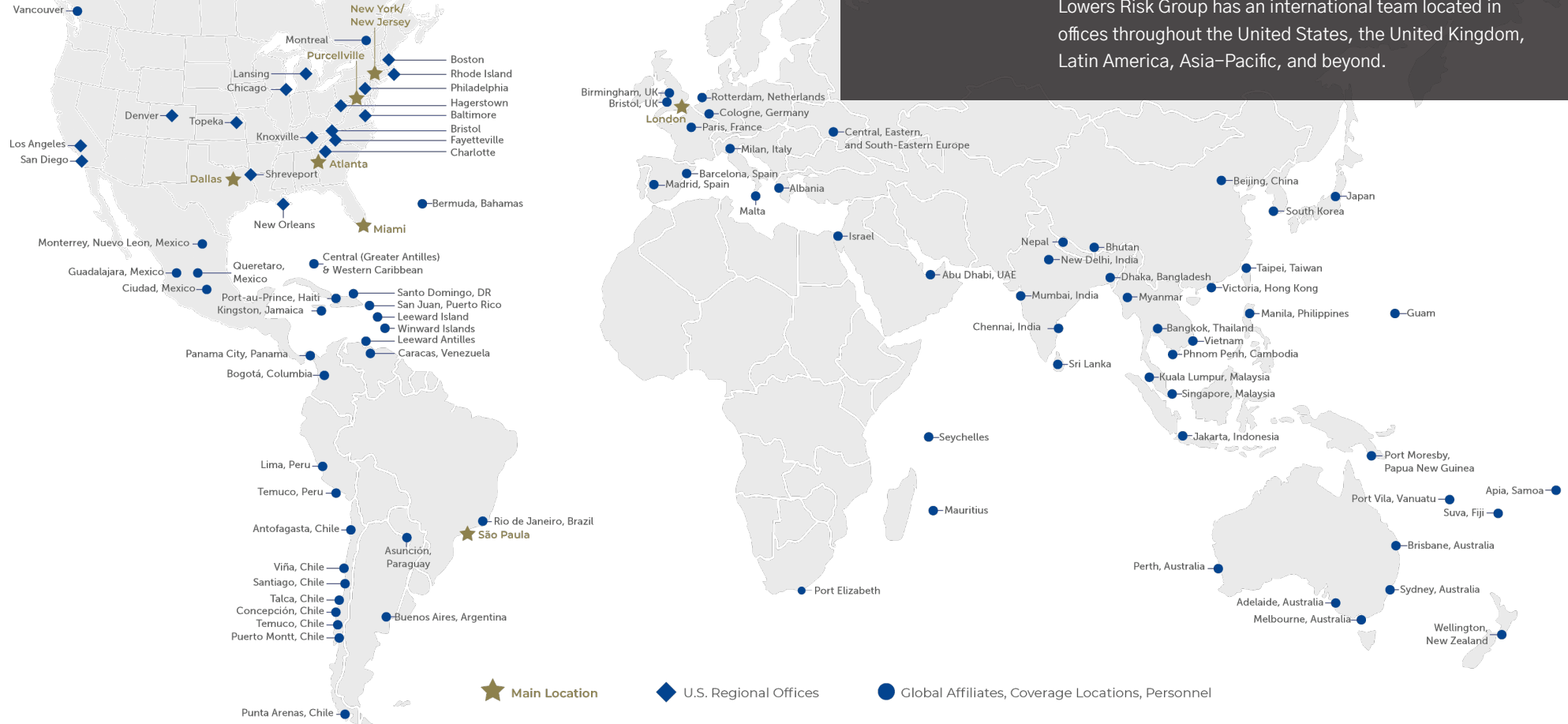
Globally trusted financial forensics.

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 the 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

GLOBAL FOOTPRINT

Lowres Risk Group has an international team located in offices throughout the United States, the United Kingdom, Latin America, Asia-Pacific, and beyond.



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