

Fidelity / Crime Division Your Partner in Crime[®]

Small Business Riskopolis



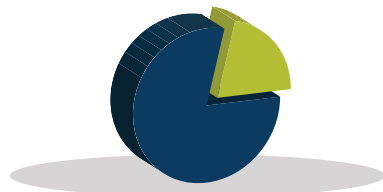
Use Key Advantages from Small Business Comprehensive Solutions



Are your small business clients receiving adequate protection?

Great American, North America's **3rd largest provider** of Fidelity/Crime insurance products, is proud to offer a streamlined crime insurance solution tailored to help protect small businesses with up to 250 employees. Coverage provided by AM Best "A+" (Superior) rated carriers.

When it comes to fighting fraud, many small businesses face an *uphill battle*.



Small businesses are the most common victims of Fraud accounting for **21%** of all cases.



Small businesses have limited resources and are less likely to have robust anti-fraud controls in place, leaving the business to feel the impact of loss more acutely compared to larger organizations. Fraud at smaller companies sustain median losses of **\$141,000** with losses often in the millions of dollars.

Can you spot the hidden risks?



1 Employee Dishonesty

Unauthorized room adjustments where an employee might manipulate room charges, such as converting paid reservations to complimentary stays and pocketing the cash paid by actual guests who stayed at the hotel.

2 Loss of Clients' Property

While performing janitorial services at an office building, an identified employee of the janitorial company steals money from an unlocked office.

3 ERISA Fraud or Dishonesty

An executive of a telecommunications company was sentenced for stealing 401k funds for their own personal use. The damage done from stealing the money, funds, securities, premiums, properties, and other assets of the employee pension plan resulted in a loss.

4 Forgery or Alteration

The owner of a landscaping company noticed an unusual checking account balance and requested a statement from the bank. Upon review, the owner discovered checks they never issued. Investigation reveals an unknown individual likely intercepted blank checks during a recent office move, forged the owner's signature, and deposited the checks into a fraudulent bank account.

5 Inside the Premises

A restaurant manager closed out the cash registers, prepared the nightly deposit, and placed the funds in the office safe before locking up. The safe was a standard bolted safe kept in a locked back-office accessible only to management staff. Upon opening in the morning, employees discovered the back-office door had been forced open, safe pried open, and the cash was missing.

6 Outside the Premises

A project manager for a construction company was responsible for picking up weekly payroll cash for a remote job site where many subcontractors were paid in cash. After withdrawing the cash from the bank, the project manager placed the funds in a locked bag inside his pickup truck. On the way to the jobsite, he stopped at a supply yard to pick up safety materials. The truck was locked in the yard's parking area. When the manager returned, the passenger-side window had been smashed, and the locked payroll bag was gone.

7 Computer Hacking

A computer hacker breaks into an IT firm's computer and causes a transfer out of the insured's bank account.

8 Fraudulent Induced Transfer

A brewing company was subject to a social engineering cyberattack by a sophisticated third party that resulted in a wire transfer of the company's funds totaling \$2.1 million to a fraudulent third-party account. The incident involved vendor employee impersonation and fraudulent wire transfer requests by such third party.



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