

Crime and Fidelity Coverage

Your One-Stop-Shop from Intact Insurance



Commercial Crime

Coverage available for most classes of business and all industry types.

ERISA Bonds

For organizations of all sizes, with capacity to participate on large limit ERISA towers. Multi-year options available.

Excess Social Engineering

Creative solutions for your clients with ability to write excess social engineering only coverage over Crime or Cyber Policies.

Form 14 Financial Institution Bond

For Investment Advisors, Wealth Management, Family Offices and Stockbrokers.

Form 15 Financial Institution Bond

For Finance Companies, REITs, Mortgage Bankers, and Small Loan Companies.

Form 25 Financial Institution Bond

For Insurance and Reinsurance Companies, including Self-Insurance Funds and Risk Retention Groups.

Eight Key Warning Signs

These are the 8 most common behavioral clues of occupational fraud.

At least one of these red flags was observed in 76% of all cases.

85% of all fraudsters displayed at least one **behavioral red flag**



39%

Living beyond means



25%

Financial difficulties



20%

Unusually close association with vendor/customer



13%

Control issues, unwillingness to share duties



12%

Irritability, suspiciousness, or defensiveness



12%

Bullying or intimidation



11%

Divorce/family problems



10%

"Wheeler-dealer" attitude

Send your **Crime** submissions to MLsubs@intactinsurance.com

Or reach out to Crime Experts:

- **Brian Lester**
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