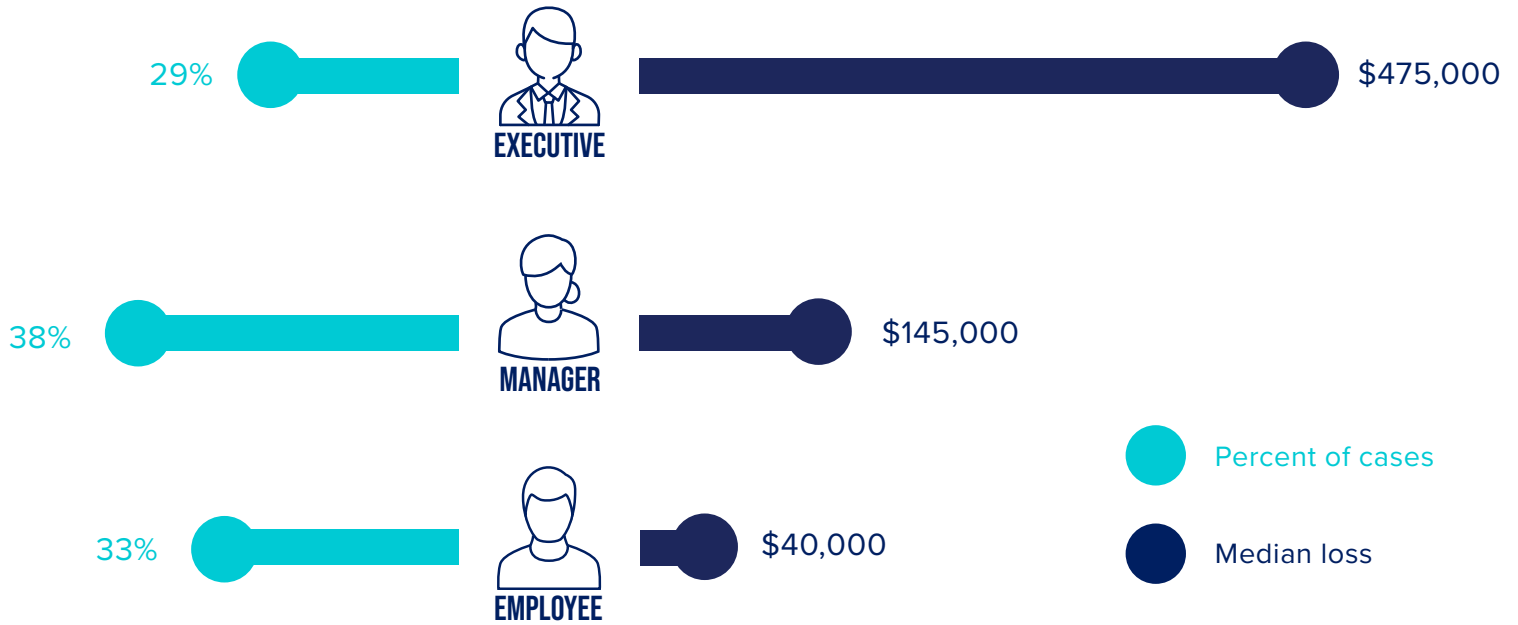


PROFILE OF AN OCCUPATIONAL FRAUD PERPETRATOR



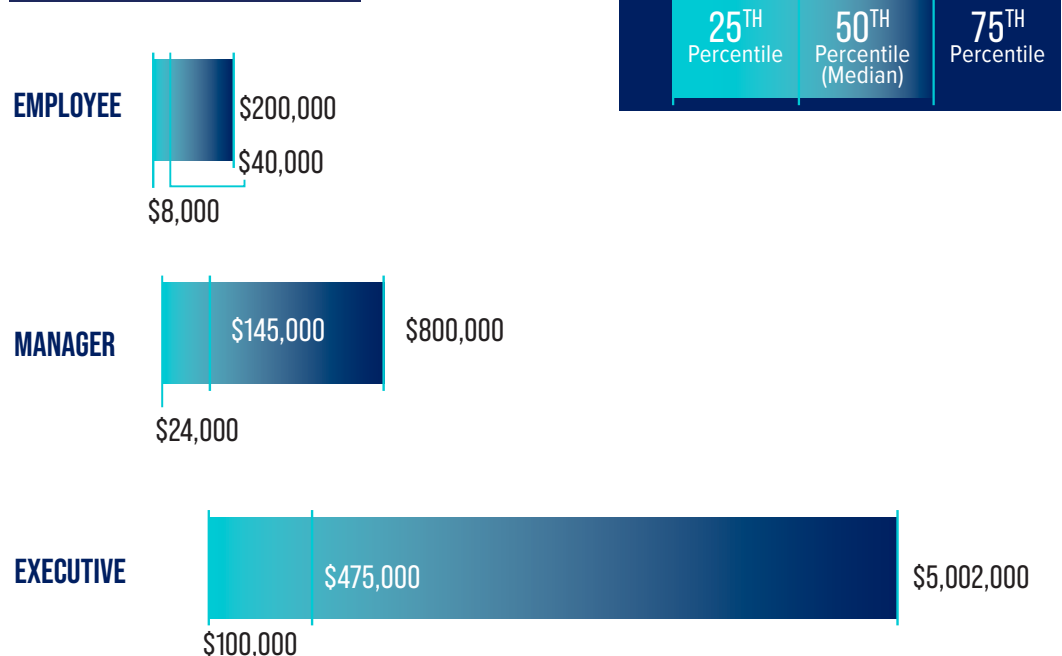
Our study includes data on the characteristics of fraudsters who target government organizations. This information can help organizations assess their internal fraud risk and focus their anti-fraud programs where those risks are highest.*

HOW DOES THE PERPETRATOR'S LEVEL OF AUTHORITY RELATE TO OCCUPATIONAL FRAUD?



WHILE MEDIAN LOSSES INDICATE THE **TYPICAL HARM** CAUSED BY FRAUDSTERS, THE TOP QUARTILE IN EACH CATEGORY SHOWS THAT A SIGNIFICANT PORTION OF THESE CASES **ARE MUCH MORE COSTLY**

LOSS PER CASE



*All loss amounts are expressed in terms of U.S. dollars, which is how respondents reported this information in the *Global Fraud Survey*.

HIGH-RISK DEPARTMENTS

These were the 5 most common departments in which fraud occurred:



17%

Executive/upper management



15%

Operations



11%

Accounting



11%

Purchasing



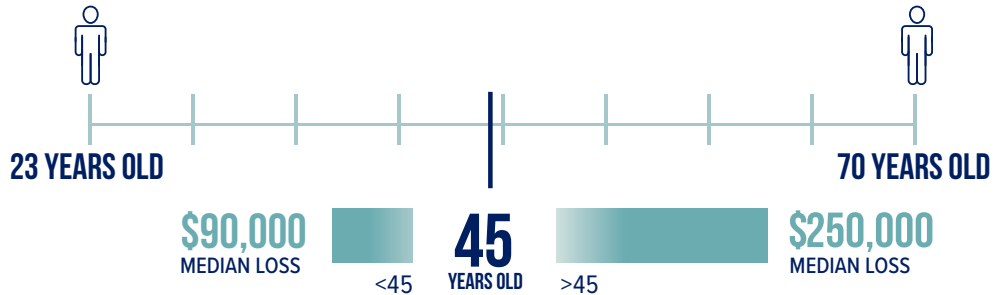
7%

Administrative support

AGE

FRAUDSTERS OVER AGE 45 STOLE ALMOST 3X MORE THAN THOSE BELOW 45

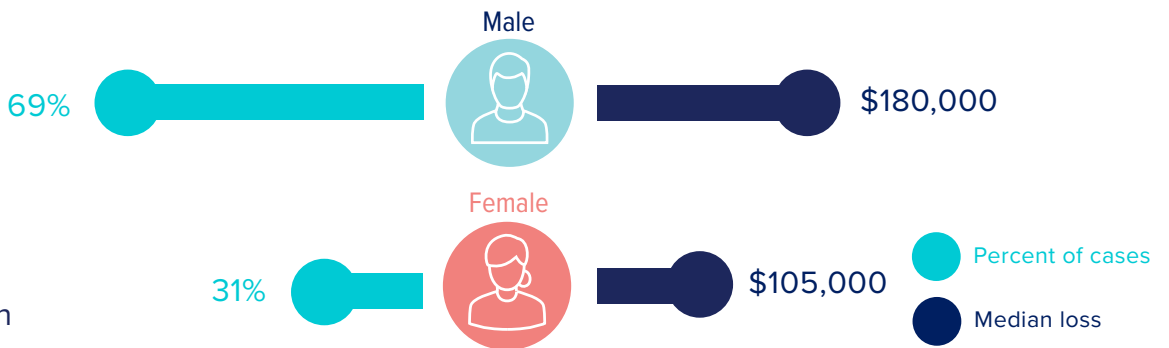
MEDIAN AGE



GENDER

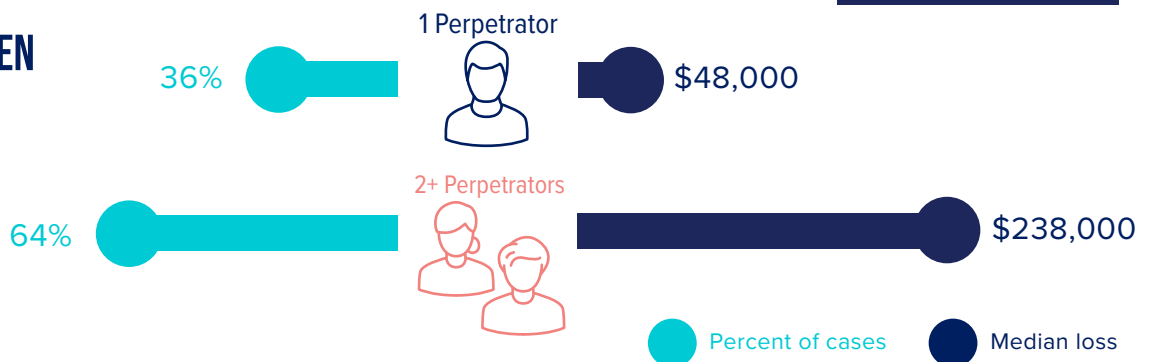
69% of frauds were committed by men

Losses caused by men were 71% larger than those caused by women



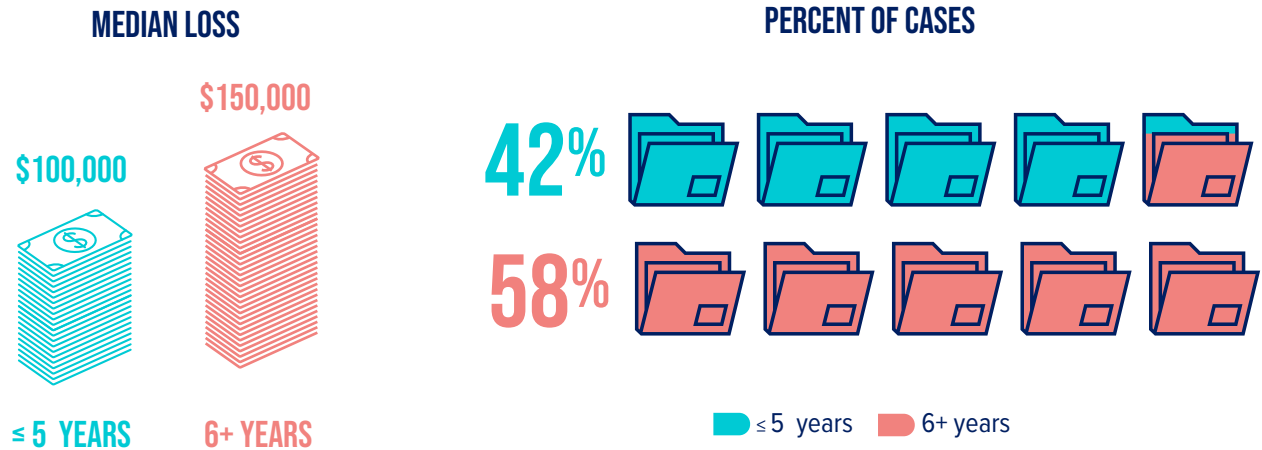
COLLUSION

MEDIAN LOSS WAS ALMOST 5X LARGER WHEN FRAUDSTERS COLLUDED



TENURE

MEDIAN LOSS WAS 50% LARGER IN FRAUDS COMMITTED BY LONG-TERM EMPLOYEES

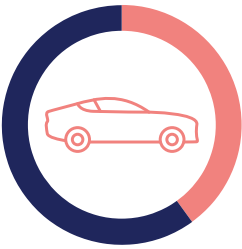


BEHAVIORAL RED FLAGS

85%

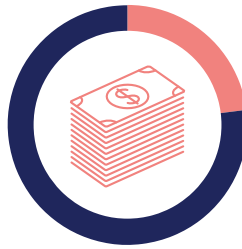
OF FRAUDSTERS DISPLAYED AT LEAST ONE BEHAVIORAL RED FLAG

THE 5 MOST COMMON RED FLAGS WERE:



40%

Living beyond means



23%

Financial difficulties



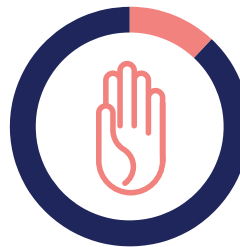
20%

Unusually close association with vendor/customer



16%

Bullying or intimidation



12%

Control issues, unwillingness to share duties