

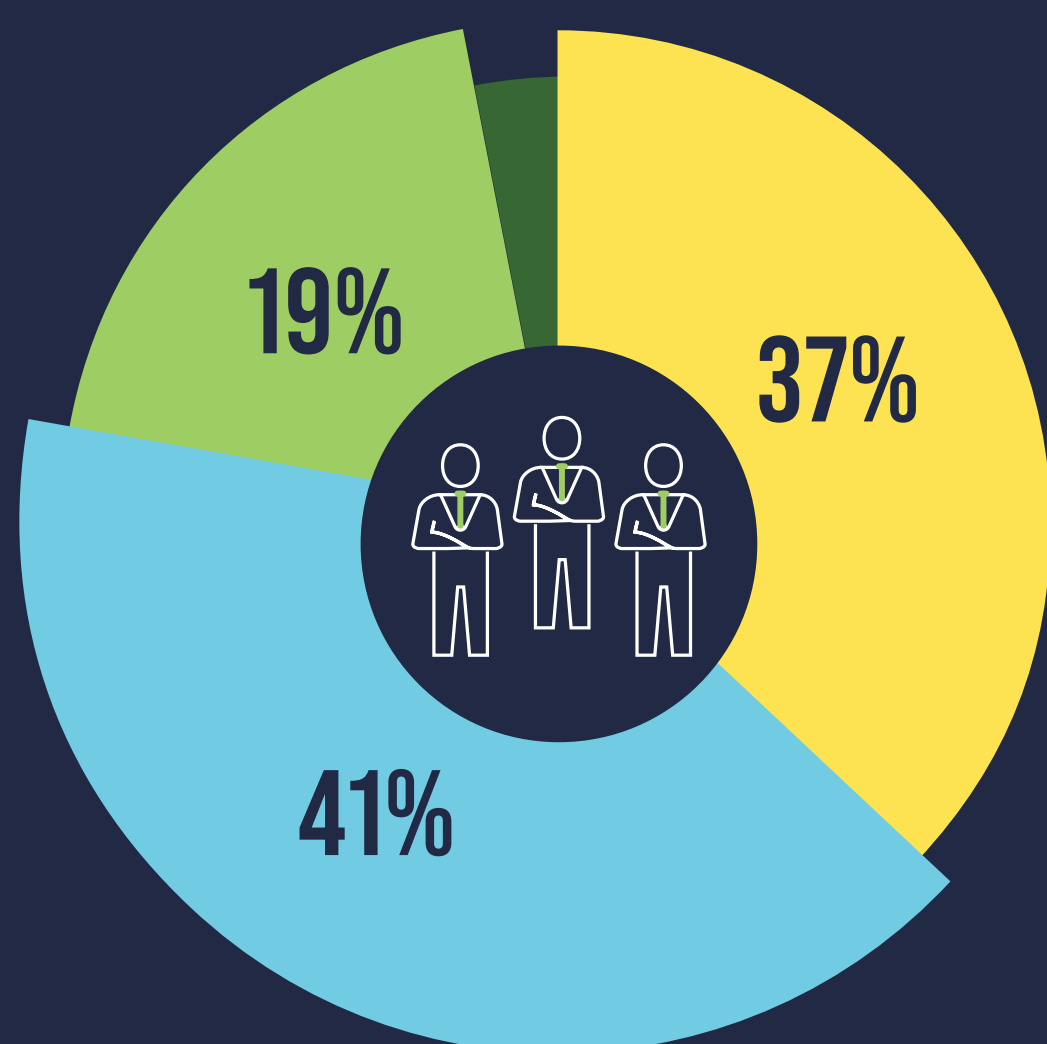
PROFILE OF A FRAUDSTER

LEVEL OF AUTHORITY

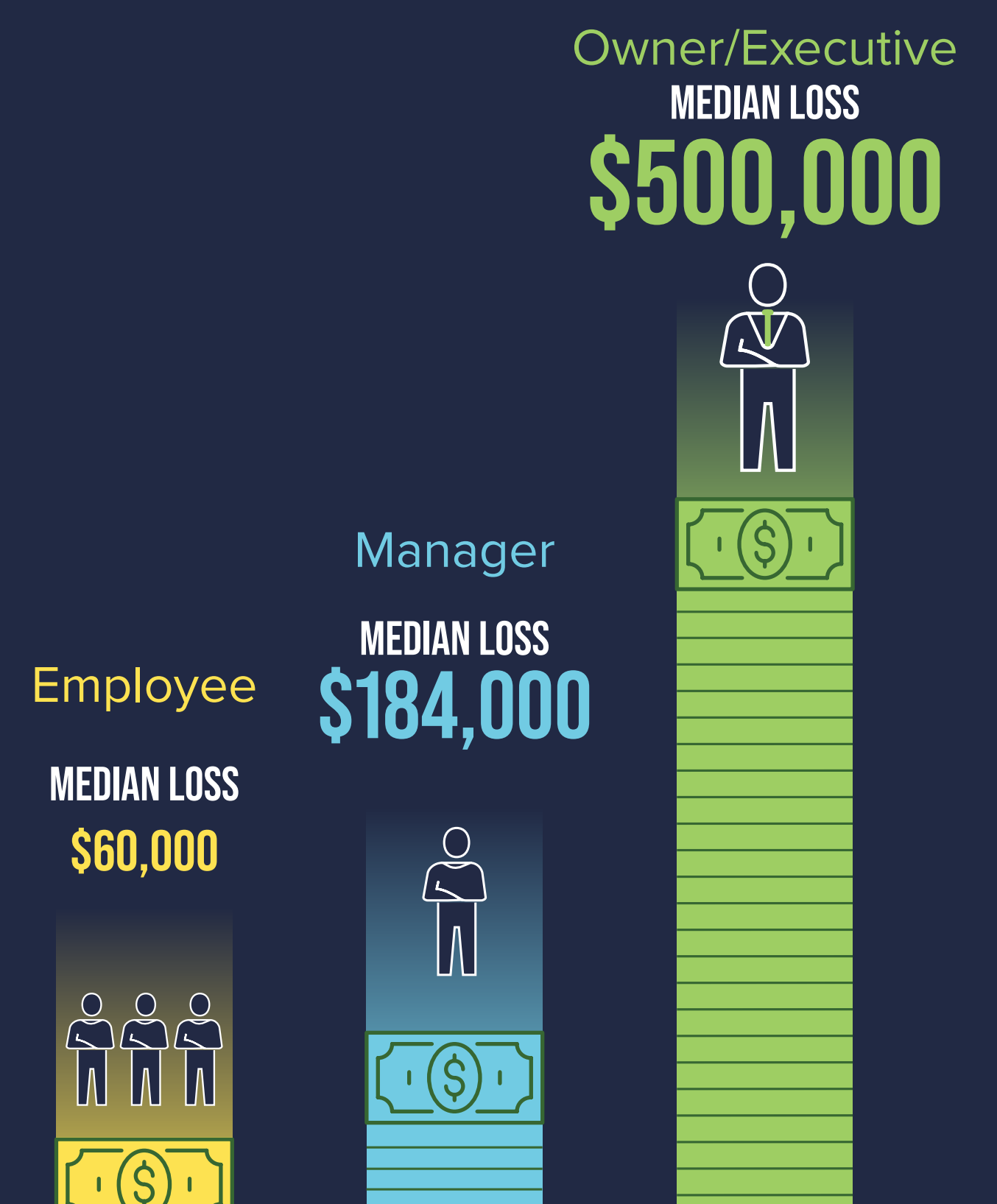


Most fraudsters were employees or managers, but **FRAUDS PERPETRATED BY OWNERS AND EXECUTIVES WERE THE COSTLIEST.**

PERCENT OF CASES

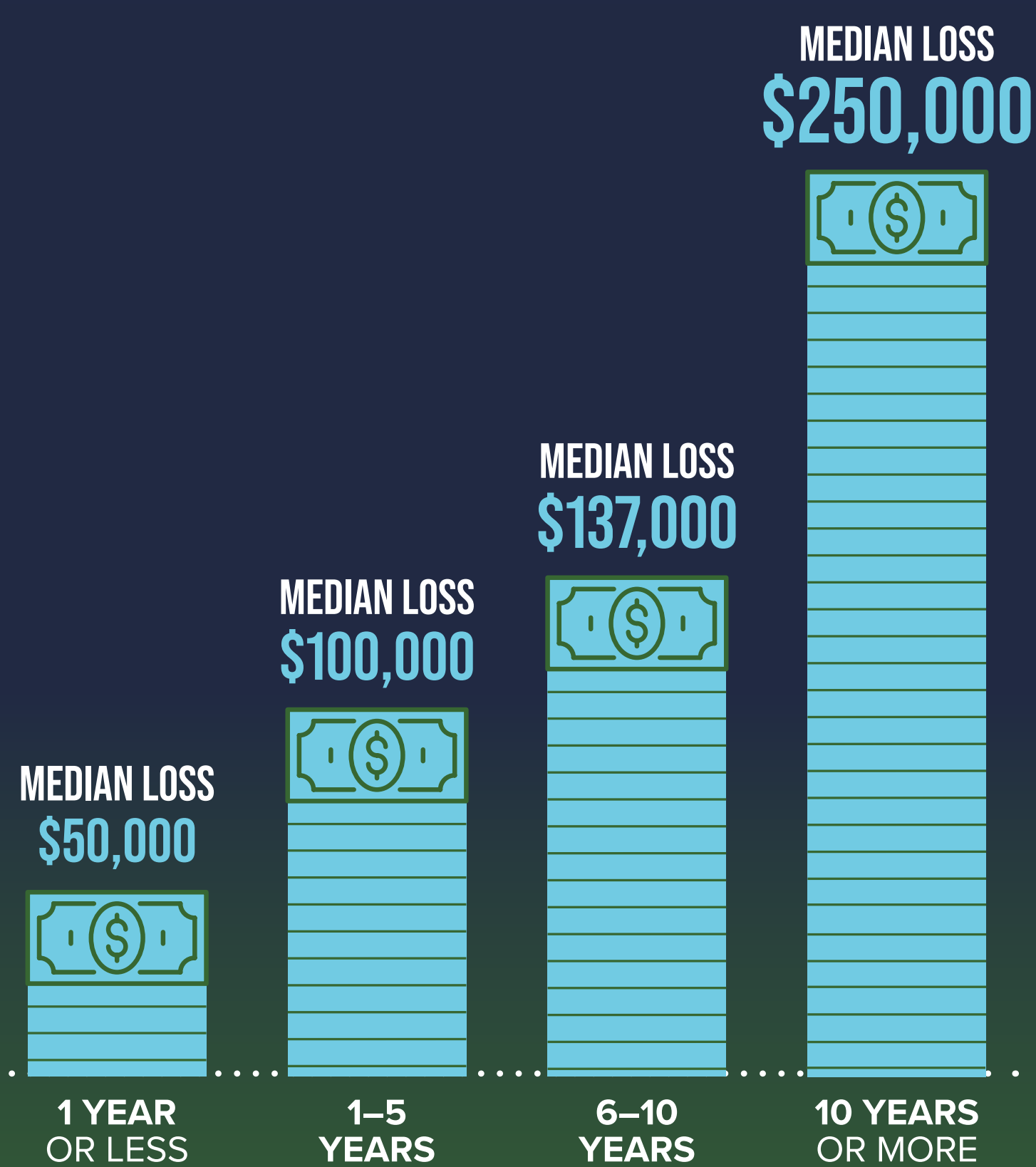


Employee Manager Owner/Executive



TENURE

THE LONGER a fraudster has worked for an organization, **THE MORE COSTLY** their fraud.

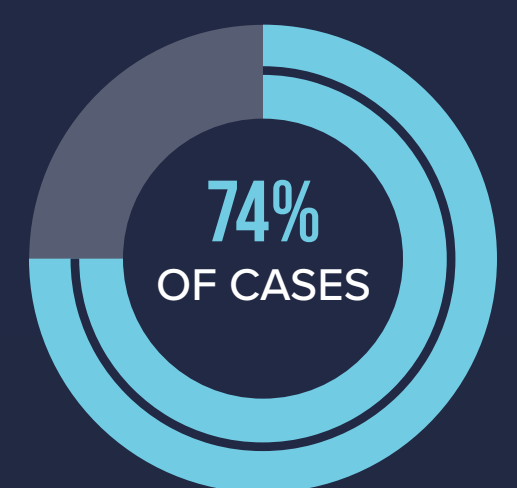


GENDER

WOMEN committed fewer frauds and caused lower losses.



\$158,000
MEDIAN LOSS

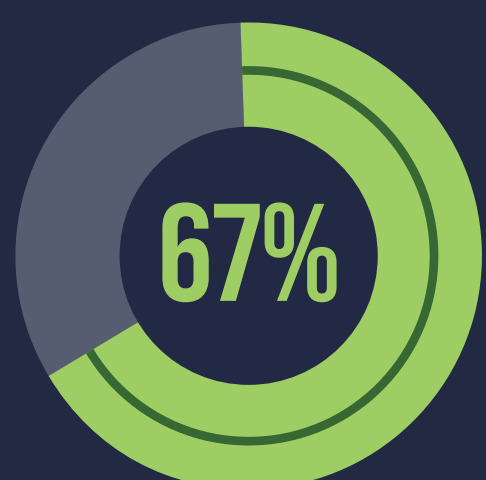


\$100,000
MEDIAN LOSS



EDUCATION

TWO-THIRDS of occupational fraudsters **HAD A UNIVERSITY DEGREE OR HIGHER.**



Fraudsters **WITHOUT A DEGREE** caused **LOWER LOSSES.**

No university degree
\$100,000 MEDIAN LOSS



University degree or higher
\$200,000 MEDIAN LOSS

COLLUSION

FRAUDSTERS WHO COLLUDED with others caused median losses **MORE THAN 3X AS HIGH** as those who acted alone.



1 Perpetrator
MEDIAN LOSS
\$75,000



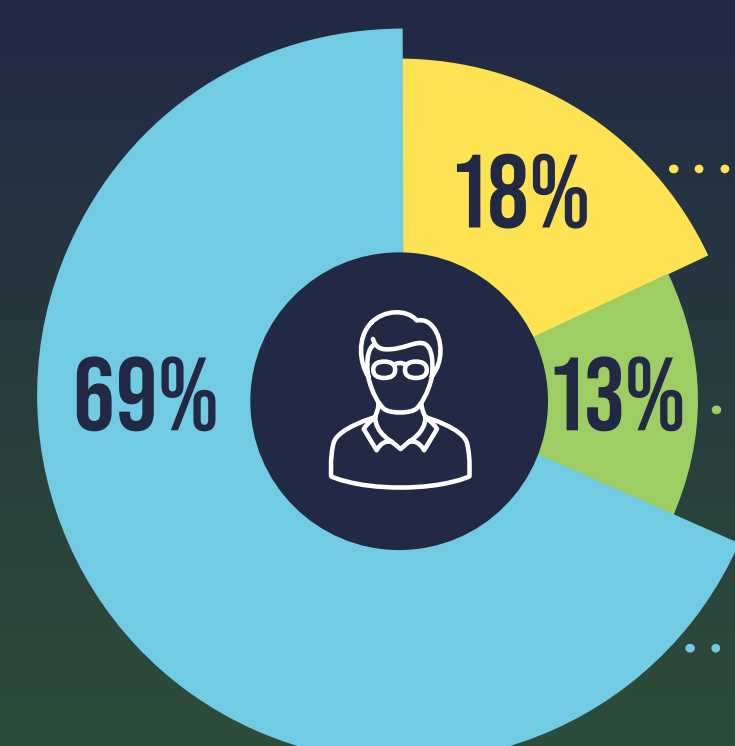
2+ Perpetrators
MEDIAN LOSS
\$250,000

AGE **MORE THAN TWO-THIRDS** of fraudsters were 31–50 years old.



FRAUDSTERS OVER THE AGE OF 50 caused the highest median losses.

- <31
- 31–50
- >50



MEDIAN LOSS
\$350,000

MEDIAN LOSS
\$50,000

MEDIAN LOSS
\$136,000