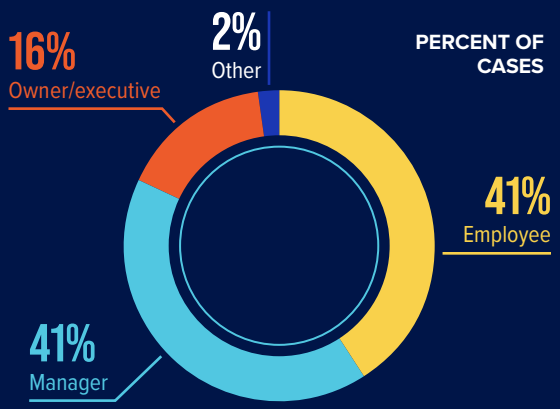
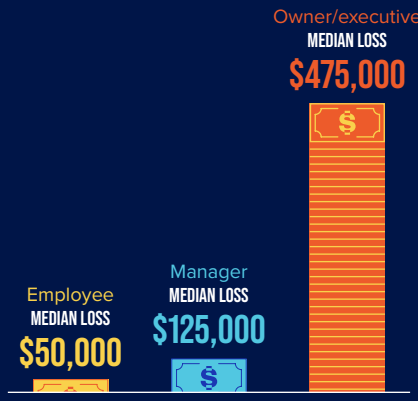
PROFILE OF A FRAUDSTER

LEVEL OF AUTHORITY

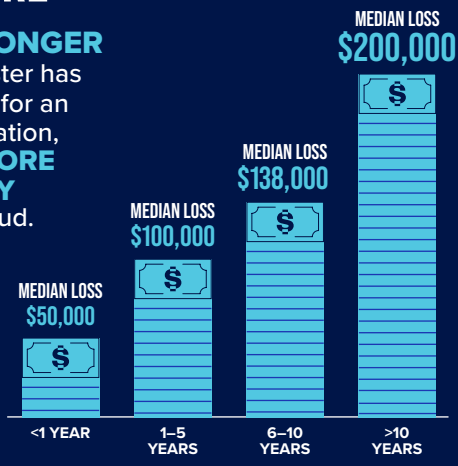
Most fraudsters were employees or managers, but **FRAUDS PERPETRATED BY OWNERS AND EXECUTIVES WERE THE COSTLIEST.**





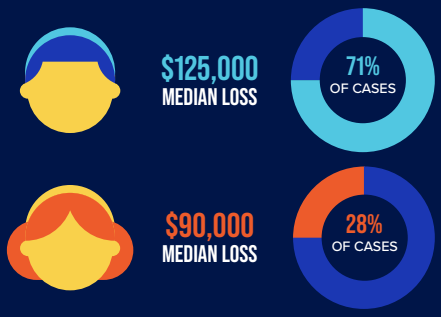
TENURE

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



GENDER

WOMEN committed fewer frauds and caused lower losses.



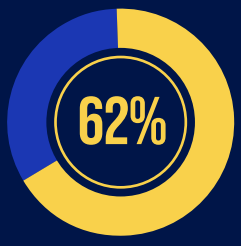
COLLUSION

FRAUDSTERS WHO COLLUDED with others caused median losses **MORE THAN 4X AS HIGH** as those who acted alone.



EDUCATION

MORE THAN 60% of occupational fraudsters **HAD A UNIVERSITY DEGREE OR HIGHER.**



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

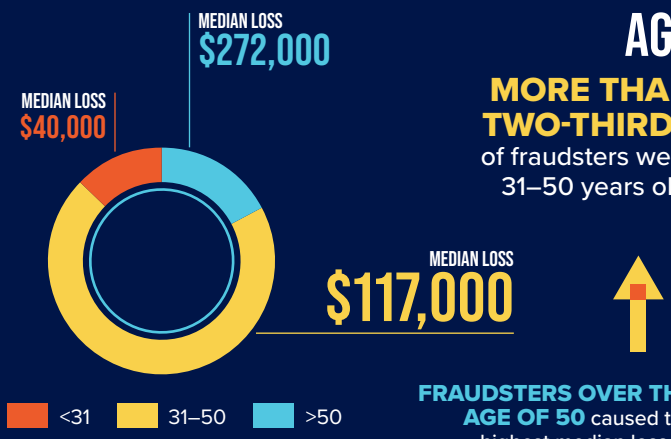
No university degree
$89,000 MEDIAN LOSS

University degree or higher
$150,000 MEDIAN LOSS



AGE

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



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