More perpetrators are in roles with higher levels of authority.

**TOP 5 CONCEALMENT METHODS USED BY FRAUDSTERS**

- 39% Created fraudulent physical documents
- 32% Altered physical documents
- 28% Created fraudulent electronic documents or files
- 25% Altered electronic documents or files
- 23% Destroyed or withheld physical documents

**MEN** are perpetrating an increasing percentage of frauds, but the gap in losses has narrowed.

**8 KEY WARNING SIGNS**

- 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

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.
Less-tenured fraudsters were more than twice as likely to have been previously fired or punished for fraud-related conduct. Less-tenured fraudsters were more likely to have a criminal record.