

Commercial Crime

Client Needs

- Prevalence of employee theft
- Financial impact on typical business (5% or more per year)
- Growth of online business

Coverages

- Employee dishonesty
- Forgery or alteration
- Computer fraud
- Funds transfer fraud
- Kidnap, ransom, or extortion
- Money and securities

Not Covered

- Actions of the business owner or partner
- Liability as a result of crime
- Accounting errors
- Specific occupations

Policy Review

- Forms
- Endorsements
- Insuring Agreement
- Definitions
- Exclusions
- Conditions

Sales Review

- Top markets for Your Agency
- Client needs
- Questions to ask
- Appropriate limits