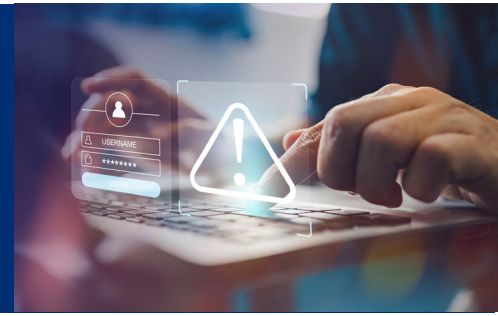


# FI Advantage

## Non-Depository Financial Institution Bonds

AmTrust has created the FI Advantage program to address the unique exposures financial institutions face so they can focus on doing what they do best.



### 34 Countries

where AmTrust is globally present



### Robust Product Offering

designed for the specific needs of financial institutions



### In-House Claims Handling

with dedicated team and reporting email address

## Safeguard Against Fraud

Every year, businesses suffer significant financial losses due to employee theft. It is crucial for every business, irrespective of its size or industry, to invest in a fidelity bond as a safeguard against fraud. According to the U.S. Chamber of Commerce:

- Three out of four employees confess to stealing from their employers at least once. In three instances of business failure stems directly from employee theft.
- One in three instances of business failure stems directly from employee theft.
- Annually, American businesses face losses exceeding \$50 billion due to employee dishonesty.
- Companies lose around 5% of their net revenue to employee fraud.

Source: [www.linkedin.com/pulse/how-employee-theft-affects-business-profits-robert-cain-pqmqc](https://www.linkedin.com/pulse/how-employee-theft-affects-business-profits-robert-cain-pqmqc)  
[www.surety.org/surety-fidelity/what-is-fidelity](https://www.surety.org/surety-fidelity/what-is-fidelity)

## Surety & Fidelity Association Form 14

Tailored Coverage for Stockbrokers, Private Equity Firms, Investment Advisors etc.

Riders available:

- Computer Systems Fraud
- Extortion – Threats to Persons
- Extortion – Threats to Property
- Registered Representatives (FINRA)

## Surety & Fidelity Association Form 15

Tailored Coverage for Finance Companies, Small Loan Companies, Mortgage Bankers and Dealers in Mortgages, Title Insurance Companies, Real Estate Investment Trusts etc.

Riders available:

- Closing Attorneys Coverage (Title Insurance companies only)
- Computer Systems Fraud
- Extortion – Threats to Persons
- Extortion – Threats to Property
- Trading Loss

## Surety & Fidelity Association Form 25

Tailored Coverage for Insurance and Reinsurance Companies of all types.

Riders available:

- Agents Fidelity (Life Insurance companies only)
- Computer Systems Fraud
- Draft – Signers Coverage
- Extortion – Threats to Persons
- Extortion – Threats to Property

## Computer Crime for FI Coverages

Recent trends reveal that criminals are using more sophisticated methods to impersonate executives and trusted business partners, aiming to persuade organizations to transfer funds into their personal accounts.

Riders available:

- Computer to Computer Systems Fraud
- Fraudulent Transfer Instructions
- Fraudulently Induced Transfer

## Ways to Protect Your Self

- Conducting pre-hiring background checks on potential employees.
- Requiring countersignatures for checks.
- Having someone independent of the deposit and withdrawal process reconcile bank accounts.
- Conducting internal audits and reviewing all financial records and inventory.
- Performing annual audits with an external accountant.
- Employing Employee Dishonesty Insurance (Fidelity Bond).

For more information & applications, please visit us at [www.AmTrustFI.com](https://www.AmTrustFI.com) or contact us at [FISubmissions@AmTrustGroup.com](mailto:FISubmissions@AmTrustGroup.com).