



**Corporate Deception Fraud Supplemental Questionnaire**

First Named Insured: \_\_\_\_\_  
(Please attach list of any additional insureds to be included for coverage)

Address: \_\_\_\_\_  
\_\_\_\_\_

**CUSTOMER CONTROLS:**

- 1. Do you have a procedure in place to verify new customers prior to initiating any financial transaction with them?  Yes  No

If "Yes", check all that apply:

- a. D&B Report or other credit worthiness check?  Yes  No
- b. Bank account verification (name, address, contact info matching customer file)?  Yes  No
- c. Confirmation of physical address?  Yes  No
- d. Other (please describe) \_\_\_\_\_

- 2. Do you accept funds transfer instructions from customers over the telephone, fax, email, text message or similar method of communication?  Yes  No

If "Yes", prior to complying with the instruction do you authenticate such instructions? (Check all methods that apply)  Yes  No

- a. Calling the customer at a predetermined number?  Yes  No
- b. Sending a text message to a predetermined number?  Yes  No
- c. Requiring receipt of a code known only to the customer to confirm identity?  Yes  No
- d. Other (please describe) \_\_\_\_\_

- 3. Do you have a procedure to verify incoming checks have fully cleared the issuing financial institution prior to performing services, or wire transferring money?  Yes  No

**VENDOR CONTROLS:**

- 4. Do you confirm all requested changes to vendor contact and/or banking details (including bank routing numbers, bank account numbers, telephone numbers and contact information) by a direct call using only a contact number previously provided by the vendor before the request was received?  Yes  No

If "No", please describe any other procedures in place to authenticate such requests: \_\_\_\_\_

- 5. Do you send all confirmations of changes requested by the vendor to a person independent of the requestor of the change, with any changes being implemented only after the vendor has the opportunity to challenge them?  Yes  No

6. Do you require review of all changes to vendor records by a supervisor or next-level approver before any change to the record is processed?  Yes  No
7. Do you run exception reports, either automatic, or manually created, showing all changes to the standing data of vendors?  Yes  No  
If "Yes", how often are the reports run, and by whom are they reviewed? \_\_\_\_\_

**VOICE AND ELECTRONIC INITIATED TRANSFER CONTROLS:**

8. What is the weekly average number and dollar amount of wire transfers:  
a. Domestic: Number \_\_\_\_\_ Dollar \$ \_\_\_\_\_  
b. Foreign: Number \_\_\_\_\_ Dollar \$ \_\_\_\_\_
9. Do you require all outgoing wire transfers be subject to segregation of duties between initiation and authorization, such that no one individual can control the entire process?  Yes  No
10. Do payments or outgoing wire transfers above a certain amount require dual authorization by at least one supervisor or senior manager?  Yes  No  
a. If "Yes", what is this amount? \_\_\_\_\_
11. Do you maintain a pre-established list of employees authorized to wire transfer funds or initiate payments, when such request is from:  
a. An internal source (i.e. another employee, officer or business unit)?  Yes  No  
b. An external source (i.e. vendor or customer)?  Yes  No
12. Are wire transfer instructions made from an internal source (i.e. another employee, officer or business unit) verified by calling back the requestor at a pre-established telephone number listed in your company directory?  Yes  No  
If "No", please describe any other procedures to authenticate such an instruction: \_\_\_\_\_
13. Are employees that are responsible for wire transfers provided anti-fraud training, including but not limited to detection of social engineering, phishing and other scams?  Yes  No
14. Does your IT Department, email server and/or internet service provider (ISP) use email authentication methods (such as Sender Policy Framework, Sender ID, DomainKey Identified Mail) to detect spoofed emails not originating from your domain?  Yes  No
15. Do you conduct penetration testing, simulated phishing attacks or other interactive intrusion testing of employees throughout the year?  Yes  No
16. Are international and domestic wire transfer procedures performed consistently across all business units?  Yes  No

If "No", please explain any differences in an attachment to this application.

**LOSS HISTORY:**

Enter all Corporate Deception Fraud claims or occurrences that may give rise to claims for the past 5 years. **Check here if none:**

DATE OF OCCURRNCE	TYPE/DESCRIPTION OF OCCURRENCE OR CLAIM	AMOUNT OF LOSS	AMOUNT PAID	CLAIM STATUS (OPEN OR CLOSED)

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Applicant's Signature:**

**Date:** \_\_\_\_\_

<b>ALASKA</b>	A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.
<b>ARIZONA</b>	For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.
<b>ARKANSAS</b>	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
<b>CALIFORNIA</b>	For your protection, California law requires that you be made aware of the following: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
<b>COLORADO</b>	It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.
<b>DISTRICT OF COLUMBIA</b>	<b>WARNING:</b> It is a crime to provide false, or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
<b>HAWAII</b>	For your protection, Hawaii law requires you to be informed that any person who presents a fraudulent claim for payment of a loss or benefit is guilty of a crime punishable by fines or imprisonment, or both.
<b>IDAHO</b>	Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.
<b>INDIANA</b>	Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.
<b>LOUISIANA</b>	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
<b>MAINE</b>	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.
<b>MINNESOTA</b>	Any person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.
<b>NEW HAMPSHIRE</b>	Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.
<b>NEW MEXICO</b>	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

<b>NEW YORK</b>	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
<b>OHIO</b>	Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
<b>OKLAHOMA</b>	WARNING – Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
<b>OREGON</b>	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.
<b>PENNSYLVANIA</b>	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
<b>TENNESSEE</b>	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
<b>VIRGINIA</b>	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
<b>WASHINGTON</b>	It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.