



## Fidelity and Crime

### Fidelity Bond Claims

The lawyers in Kaufman Dolowich's Insurance Coverage and Litigation Practice offer decades of collective experience handling claims under fidelity and commercial crime policies. Our insurance coverage attorneys have investigated losses throughout the United States, South America, Asia and Europe in matters ranging from the theft of funds in nonprofit associations to allegations of self-dealing within multinational corporations and banks. We are well-recognized around the globe as a team of highly skilled professionals who are equipped to investigate and resolve these complex and potentially high exposure claims.

When fidelity bond issues and coverage disputes surface, an insurance coverage attorney in our practice works side by side with our insurance carrier clients to reach a favorable resolution. We have successfully handled fidelity claims ranging from \$5,000 to \$500 million, involving all types of dishonest and criminal conduct, including:

- Computer Fraud
- Telecommunications Fraud
- Derivative Losses
- Insider Trading Losses
- Mortgage Fraud
- Wire Fraud
- Enron and WorldCom Related Claims
- Madoff-Related Claims
- Social Engineering and Imposter Fraud

Our firm has the knowledge, tools and resources, including in-house accounting experience, to help our clients make an early assessment in these types of claims. We meticulously review the coverage language in the policy and investigate the underlying transactions and activities to develop a plan of action aimed at minimizing our clients' exposure, and efficiently resolving the dispute. While our objective is to favorably resolve these types matters outside of formal litigation, our attorneys are fully prepared to litigate fidelity bond disputes in court when it is in our client's best interest.

Kaufman Dolowich attorneys are recognized as being on the cutting edge of coverage matters involving internet crimes, including social engineering and fraudulent email scams. We have surveyed international banks, money transfer systems and stock transfer systems to develop insurance policies and products for computer and internet-related crimes. Our lawyers are also often hired to investigate fidelity claims throughout the world and build subrogation cases against dishonest employees and other outside professionals who fail to protect against losses or benefit from the proceeds when misconduct occurs.

### Surety Bond Claims

Kaufman Dolowich's Insurance Coverage and Litigation practice works in conjunction with our Construction Law Practice to service clients throughout the surety industry. Our lawyers are well-positioned to assist companies in the handling of a wide range of surety bond claims, including payment bonds and performance bonds. In addition, our firm is experienced in handling and resolving surety claims involving cigarette tax scams and bonding of Professional and Indemnity Clubs and their insured vessels.

When bond claims arise, we evaluate the scope of coverage provided under the policy to determine whether the particular claim should be covered. When a matter cannot be effectively resolved during the investigation process, our lawyers take an aggressive stance to

protect our clients' interests throughout the course of litigation.

## Fidelity and Crime's Leaders

- Stefan R. Dandelles