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Season's Greetings!

As 2010 winds down, we hope that your days are jolly and joyous! This month, we are highlighting a topic that can ruin your holiday season, or just about any other season for that matter - crime.

Below we provide some information for businesses and individuals to mitigate their exposure to crime losses, during the holiday season and throughout the new year. We also share some information on keeping safe this season, and a checklist for businesses to tie up their loose ends as they embark on the new year.

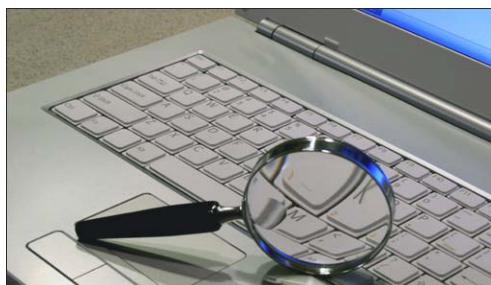
We hope that you read and consider how you, your family, or business might benefit from careful risk assessment. As always, give us a call if we can be of assistance.

May your days be merry and bright.



AT THE HELM OF BUSINESS INSURANCE

Criminal Background Checks - Why Bother?



The old, standard methods of screening job applicants included reference checks, previous employer checks and possibly pre-employment physicals and motor vehicle record checks.

Unfortunately, job applications contain only the information that the applicant wants to share with

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the hiring company. The references listed are normally those people who are likely to give the applicant a *glowing* review. Previous employers may choose to provide limited information affirming dates of employment. Additionally:

- Many job applications contain false information.
- Each year American businesses lose billions of dollars to fraud, embezzlement and employee theft.
- American businesses are frequently held liable for employee misconduct including attacks on customers, rape or child abuse or neglect.
- Many states now have negligent hiring and retention laws holding employers responsible for willful misconduct of their employees.

Failure to obtain criminal background checks on prospective employees can end up costing your company millions of dollars and public embarrassment. To learn more about criminal background checks, [click here](#).

4 Ways to Control Employee Theft

Did you know that at least 30% of all business failures are a result of employee dishonesty or fraud? No type of business is immune and no type of merchandise, equipment, or cash is untouchable. What can you do?

Screen prospective employees thoroughly

An essential tool for screening prospective employees is the employment application form. Prior employment references should be thoroughly investigated. If the position being applied for is of a sensitive nature, you may want to run background checks through appropriate law enforcement agencies. We do suggest that you review your employee screening procedures with your attorney to ensure proper compliance with Federal and State laws.



The internal thief can be anyone, even a trusted employee

The most common denominator of an internal thief is respectability. Employees who steal typically have worked at a business establishment for several years before starting to steal and continue their thievery an average of three years before being discovered. Theft can involve cash-on-hand, or embezzlement of raw materials and inventory, or other property.

To read the full article on how to control employee theft, [click here](#).

YOUR PERSONAL INSURANCE COMPASS

Prepare for a Safe Holiday Season

Each year, according to the U.S. Consumer Product Safety Commission, about 1,300 people are treated in hospital emergency rooms for injuries related to holiday lights and decorations for the holiday season.

Christmas trees cause about 500 fires each year, resulting in an average of \$20 million in property loss and damage.

Before you abandon your holiday decor, [here](#) is a list of safety guidelines to help make your holiday season safe and festive!

Holiday Fraud & Identity Theft

These manic holiday weeks can leave many windows of opportunity for thieves to snatch up what isn't theirs. And what better time than when you're charging away like it's your last credit card, are miles away from home and your festive mood is in full swing? Which is why you should be cautious of identity theft and fraud more than ever.

Here are some things that one should use caution with:



- Ghost Merchants
- Delivery Confirmation Emails
- Promotion & Sweepstakes Emails
- E-Cards
- Charitable Donations
- Gift Cards

[Find out](#) exactly what to watch out for during the holiday season.

TOOLS AND RESOURCES

Business on the Home Stretch

This article was provided by Chris Jacobsen Esq., a partner at the law firm of Poole and Shaffery. We can recommend Chris to you, as well as other great resources. Call us or send us an email for more info!

2010 has been a challenge for local businesses. Many business owners are working hard each day to eke out a small profit and, in some cases, just to keep the doors open. With that day-to-day focus, it is all too easy to let slide the back office and organizational matters that are integral to the continuing future operations of the business. As we move through the home stretch for the 2010 calendar year, here is a brief [checklist](#) of the on-going behind the scene concerns for businesses.

Take Stock!

As 2010 comes to a close, it's a good time to make sure all of your records, such as a home inventory, are up to date. It's important to keep a home inventory - especially these days, with the popularity of flat-screen televisions, iPhones, video games and other expensive electronics - because you never know when disaster might strike. The process can be time-consuming



and difficult, but the Insurance Information Institute's [Know Your Stuff Tool](#) can make doing a home inventory a breeze. It's free for personal use and secure, and it helps by letting you input items by room and upload photos or scanned receipts. They also offer a business inventory tool for a very small fee.

We hope you enjoyed our newsletter and we look forward to hearing back from you with any questions or comments about this newsletter and our business.

Sincerely,

Viking Risk & Insurance Services, Inc.

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