

THE ARCH CLAIMS EXPERIENCE:

Immediate action – Deployed forensic specialists without delay

Business continuity focus – Understood that speed of resolution was critical to survival

Full support – Covered both the loss and the investigation costs needed to prove it

1

What Happened

Our client discovered every business owner's nightmare: a senior staff member had been systematically embezzling funds for years. Through falsified invoices and manipulated payment processes, approximately \$1,000,000 had been misappropriated. It was a sophisticated fraud that had gone undetected despite normal business controls.

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The Fallout

Beyond the staggering financial loss, our client faced a potential cash flow crisis and damaged stakeholder confidence, not to mention the emotional toll of betrayal by a trusted employee. The business's very survival was at stake.

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The Challenge

Our claims handler understood that the client needed more than just financial reimbursement; they needed immediate support to assess the loss, help with police investigations, and to keep their business running. Time was critical, and uncertainty about coverage would only cause further distress.

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Our Approach

Arch immediately appointed a forensic investigator to provide expert support to assess the loss, whilst working alongside police investigators. Our team worked in genuine partnership with our client, treating the investigation as a collaborative effort.

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The Result

Our team arranged for payment within weeks of first notification, which meant our client received full reimbursement for the misappropriated funds plus fraud investigation costs, with a total payout of \$1,000,000. By providing a swift settlement, we enabled our client's business to continue operating with minimal cash flow disruption, and as little stress as possible.

