



# The Sallie Rohrbach story: lessons for auditors and fraud examiners

The Sallie  
Rohrbach story

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Frank S. Perri

*County of Winnebago: Legal Department, Winnebago, Illinois, USA, and*

Richard G. Brody

*Anderson School of Management, University of New Mexico,  
Albuquerque, New Mexico, USA*

## Abstract

**Purpose** – The purpose of this paper is to understand workplace violence risk factors linked to fraud detection and safeguards professionals can implement to reduce such risk.

**Design/methodology/approach** – Sources of information consisted of published news media, scholarly articles, and articles retrieved from the web.

**Findings** – Findings suggest that there may be an underestimation by anti-fraud professionals as to the possibility of a white-collar criminal resorting to violence to prevent his or her fraud schemes from being detected and disclosed.

**Practical implications** – The paper represents a useful guide for anti-fraud professionals to incorporate into their practice by considering workplace risk factors and solutions to mitigate such risks.

**Originality/value** – This paper serves to educate anti-fraud professionals to recognize workplace violence risk factors, the behavioral traits of violent white-collar criminals, and the steps they can take to mitigate such risks.

**Keywords** Workplace, Violence, Fraud, Murder

**Paper type** Case study

## Introduction

The murder of insurance auditor Sallie Rohrbach serves as a lesson for anti-fraud professionals and others to heed. Unbeknownst to Sallie, she probably considered her duty to investigate the Dilworth Insurance Agency suspected of fraud and the place that she was murdered, as being similar to the thousands that she has investigated in the past. Practically, harboring such a perception may not be altogether unreasonable especially when one follows a fraud investigation routine that may not differ from one assignment to another. However, it is the lowering of one's guard brought about by the routine nature of one's assignment that facilitates ignoring workplace violence risk factors or worse yet, not even being aware of what they may consist of relative to their duties that increases the probability that one can be a victim of violence from a white-collar criminal.

Common protocols of auditing, forensic accounting, and fraud examination professionals involves the understanding of risk factors that increase the probability of fraud occurring, the use of fraud schemes to perpetuate their criminality and the interviewing of suspected or known white-collar criminals. In fact, it is widely taught by educational institutions that auditors and fraud examiners maintain a healthy



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skepticism as to the fair presentation of financial statements and what individuals being interviewed disclose by taking into account those risk factors and motives that increase the probability of fraud occurring. However, little, if any attention is devoted to the understanding of personal workplace risks involved in detecting fraud perhaps inadvertently by an auditor or by a fraud examiner whose job it is to detect and unveil fraud. Although the risk and the occurrence of workplace violence directed toward these professionals may be low, there have been instances where fraud detection by these professionals has resulted in their death or attempts on their life have been made.

In this paper, the authors examine risk factors that increase the probability of workplace violence, misperceptions surrounding white-collar crime offenders and cases where professionals have been killed or attempts on their life have been made when they were employed with the specific purpose of uncovering fraud. In addition, the authors present verified negative behavioral traits attributable to violent white-collar criminals which have been cited by experts as workplace risk factors that can be considered to explain why they resort to murder in contrast to those white-collar criminals that do not resort to murder even though they may face similar circumstances of having their fraud detected and disclosed. Moreover, the authors outline several safeguards that practitioners can employ to reduce the risk of workplace violence by violent white-collar criminals.

### **Workplace violence**

Workplace violence is any physical assault, threatening behavior or verbal abuse occurring in a workplace setting. It can occur at or outside the workplace and it does include homicide, one of the leading causes of job-related deaths (Kohl, n.d.). According to the Occupational and Safety and Health Agency, homicide is the fourth leading cause of fatal occupational injury in the USA (Kohl, n.d.). Workplace violence can strike anywhere and no one is immune. While workplace violence can occur in any workplace setting, typical examples of employment situations that may pose higher risks for violence include duties that involve mobile workplace assignments such as auditors and forensic accountants who may have to travel outside of their office to complete assignments, working alone at night or early in the morning, and working with unstable or volatile persons. Other risk factors include duties that involve carrying out financial inspection or enforcement duties such as a government auditor, and seasonal issues such as tax return season.

Although there are workplace risks, perceptions, and biases of what white-collar criminals are capable of in terms of aggression may cloud one's judgment by not incorporating those risks factors when anti-fraud professionals perform their duties. One of the perceptions commonly held of white-collar criminals by anti-fraud professionals that parallels societal perceptions of white-collar criminals is that they are not criminals who lash out violently, perpetuating the myth that these professionals are not at risk for violence (Perri and Lichtenwald, 2007). Unfortunately, there is an implicit assumption made that because the classification of white-collar crime is labeled non-violent, it is assumed that the offender is also non-violent. Yet research has confirmed that white-collar criminals, regardless of gender, have been known to commit violent acts, including murder, that are contrary to a popular but misguided perception (Perri and Lichtenwald, 2007, 2010; Brody and Kiehl, 2010; Weisburd *et al.*, 2001).

### Offender status misperceptions

White-collar offenders are often thought to be “one shot” criminals, not likely to be processed into the criminal justice system following an initial brush with the law, yet the data do not support this popular but misguided belief regarding the limited criminal activity of white-collar criminals and in fact adults convicted of white-collar crimes are often repeat offenders (Weisburd *et al.*, 2001). Moreover, white-collar offenders do not form a homogenous group with respect to their pattern of offending, level of deviance, attitudes toward crime, or social identity; there are white-collar criminals whose criminal deviancy is indistinguishable from non-white-collar criminals (Walters and Geyer, 2004).

To further debunk the myth that white-collar criminals are somehow “good people” who committed a “bad act,” consider how these offenders view themselves which should further dilute the perception that white-collar criminals simply had a temporary “moral lapse” that evolved into a onetime criminal act. According to one study that interviewed incarcerated white-collar criminals, these offenders perceived their own behavior as non-criminal, denied that there were any victims because their offense was non-violent and that they were no danger to society (Dhami, 2007). White-collar criminals often share the same exploitative, remorseless, psychopathic traits as other criminals; what distinguished these criminals are the victims they prey upon (Hare, 1993). The fact that a sub-group of white-collar criminals resort to violence, hence, should not be surprising even though the number of white-collar criminals who do murder is low if in fact they harbor deviancy traits that are no different than conventional street level criminals who murder as a solution to their perceived problem.

In fact white-collar criminals, like conventional street level criminals, use neutralization techniques to legitimize their behaviors (Dhami, 2007). They rationalize their behaviors, thus making it easier for them to commit their crime. For example, they believe that fraud is both acceptable to overcome financial difficulties or to make a profit for the business (Dhami, 2007). These are examples of fraud being committed on behalf of an organization; that is the crime is being committed to benefit the business. Other crimes would be classified as against an organization (e.g. occupational fraud). In these situations, the white-collar criminal rationalizes in other ways: I am borrowing the money and will pay it back or the company owes me money that I never received, but deserve. The fact that criminals who commit fraud may share the same criminal deviant thinking as non-white-collar criminals should counter the belief that somehow they would not resort to violence as a solution to satisfy their motives. Given that white-collar criminals do not represent a homogenous criminal group, what may be a motive that would propel one to resort to violence to solve a perceived problem and what negative personality traits contributes to a white-collar criminal resorting to violence?

In circumstances where there is a threat of fraud detection, these criminals will resort to brutal acts of violence to silence the people who have detected their fraud and to prevent disclosure (Perri and Lichtenwald, 2007; Brody and Kiehl, 2010). It should be noted that acts of violence against accountants, auditors, and fraud examiners is not attributed solely to professionals in the USA; forensic accounting professionals in other countries have experienced workplace violence, namely homicide for the same reasons. For example, a top fraud investigator for the prosecution named Nazim Kaziakmedov in the former Soviet Republic was shot twice in the chest and once in the head by a man dressed in black while walking out of a restaurant in Moscow after it was learned that

he was involved in the investigation of fraud of an invest group named Finvest (AFT, 2007). This murder illustrates a “professional hit,” a common technique used in the former Soviet Republics where someone who wants another person eliminated employs a profession killer to carry out the homicide (Perri and Lichtenwald, 2008). Many of these international murders occur with the evidence purposely left behind as a way of warning others that if they make any attempt to interfere with their fraud schemes, they too may be targeted (Perri and Lichtenwald, 2008).

The authors, next, illustrate through a case study how workplace violence can be perpetrated as a result of fraud detection by the insurance fraud investigator Sallie Rohrbach.

### **The Sallie Rohrbach case**

North Carolina State insurance auditor Sallie Rohrbach was killed by Michael Howell, owner of the Dilworth Insurance Agency (Wright, 2008). Prosecutors indicated that Howell’s motive for killing Rohrbach resulted from her investigation of his insurance agency and detecting evidence of insurance fraud (Boudin, 2009). Michael Howell represents what has been come to be known as a red-collar criminal which is essentially a sub-group of white-collar criminals who resort to violence to prevent their fraud schemes from being detected and disclosed (Perri and Lichtenwald, 2007; Brody and Kiehl, 2010).

Between March 2004 and May 2008, Howell embezzled more than \$150,000 in documented and undocumented insurance premiums where drivers were driving uninsured (Lowe, 2009). Sallie began her investigation after numerous clients began to question and complain about the insurance agency. According to Howell’s wife, Howell displayed aberrant behavior such as snapping and arguing with Sallie as she questioned him about his finances eventually striking her with a computer stand while she was at his agency (Wright, 2009). Sallie had e-mailed her supervisor indicating that “[...] he [Howell] gave me 16 months of bank statements today [...] and there were issues in each month [...] No negative balances but he is floating money” (Wright, 2009, para. 14). Her body was dumped in a wooded area near Fort Mill, South Carolina (Boudin, 2009).

There does not appear to be any indication that Sallie may have let others know of what was going on with the investigation that appeared out of character. As stated by the Department of Insurance spokesperson Chrissy Pearson, “Sally gave us no indication she was concerned about this case. It was a routine case. She was looking at some finances, looking at the books” (Coleman and Bowens, 2008, para. 12). Furthermore, Ms Pearson stated, “It’s the last thing we expected [...] We just don’t expect our people in the field to be put in this kind of danger” (Boudin, 2008, para. 17). The comment by Ms Pearson is partially accurate in that these cases do appear to have a normal complexion until warning signs surface and it is when they surface that investigators, especially those in the field like Sallie, must give notice to others that a particular case may involve white-collar criminals who are willing to turn to violence as a solution to their problem of fraud detection by others.

### **Recognizing warning signs of potential violence**

The warning signs that are listed are not met to cover all the potential “red flags” that are available, but they are a start for anti-fraud professionals to consider in reducing the personal risks attached to fraud detection. Just as it has been taught to auditing and fraud professionals to have a healthy skepticism about the reasonableness of financial

statements by considering fraud risk factors that increase the risk of materially misstated, professionals must apply this mind set to the individual(s) they are investigating by considering the risk factors for workplace violence. An accounting and forensic professional's best protection is knowledge and an understanding of the warning signs of potentially violent individuals and situations. Look for multiple warning signs and signs of escalation of behaviors that appear to be worsening.

It is important to consider not only how a professional perceives an investigation, but a professional must consider how the person they are investigating and possibly interviewing perceives the investigation. For example, it is well documented that white-collar criminals can exhibit both narcissistic and psychopathic traits (Hare, 1993), and that red-collar criminals also display these negative personality traits (Perri *et al.*, 2008). Red-collar criminals who display narcissistic and psychopathic personality disorders are willing to retaliate and resort to violence if they believe their sense of entitlement is being challenged (Perri *et al.*, 2008). This is not surprising given the statements that white-collar criminals revealed in Dhimi (2007) who believe they are entitled to commit fraud. Top warning signs to consider in evaluating potential threats:

- *Physical signs.* Clenched jaw or fist, change in voice, pacing, a sense of desperation, scowling, violating personal space, destroying property, exaggerated or violent gestures, loud talking, glaring or avoiding eye contact, trembling or shaking, abusive language, and rapid breathing, shoving, pushing, and kicking.
- *Intimidating behaviors.* Argumentative, displays unwarranted anger, uncooperative, impulsive, easily frustrated, challenges authority figures, embarrassing statements, humiliation, and excessive phone calls.
- *Negative personality traits.* Blames others for his or her problems, displays a sense of entitlement, exploitative, egocentric, grandiosity, difficulty taking criticism, and feels victimized.
- *Verbal behaviors.* One sign is often from a person making verbal threats such as "What comes around, goes around," "I don't get mad, I get even," these are serious signs. We tend to ignore this behavior in society because they are perceived as jokes or clichés. Other verbal signs involve swearing, insults or condescending language.

One can observe how Sallie Rohrbach experienced firsthand the physical, verbal signs and intimidating behaviors of Michael Howell when she comes closer to unveiling his fraud and how his behavior changes as she questions him about his finances. Moreover, we can observe the inconsistency between what Howell's true character consists of and how others perceive him. One of Howell's acquaintances stated, "He's nice, normal, like a regular guy" (Coleman and Bowers, 2008, para. 14). Another resident stated, "It's really out of character" (Boudin, 2008, para. 29). Unfortunately, it is actually "in character" that these fraudsters are willing to resort to murder when a more complete picture of their personality is revealed. Too often individuals who comment on what they perceive to be another's character, such as the individuals quoted above, have incomplete information to support their opinion especially considering the extensive fraud these criminals perpetrate and the victims they leave behind that was unknown to others.

In addition, auditors and fraud examiners should attempt to gain some basic knowledge of the personal lives of those being interviewed. This can be accomplished

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through personal observation and by talking with others that work with the individual. For example, does the person appear to be living beyond his means? Does he drive a car that seems beyond one that his lifestyle would support? Is she taking exotic vacations that would seem beyond her means? Do her coworkers report any changes in attitude or behaviors that have taken place? Perhaps, such changes are a reflection of pressure in the person's life (for example, financial pressures or vice-related pressures). Do coworkers report that the individual likes to gamble? Given that coworkers are spending more time with the individual than the auditor/investigator, this information may not be readily available without talking to others.

In some cases, an individual is already suspected of committing a fraud once a fraud examiner is hired. In these situations, one must be on high alert. Unlike an investigation or an audit where there is no known suspect, this is a situation where there is a higher probability that a crime has been committed; thus, the investigator has the benefit of recognizing that a suspect may become violent in order to protect himself from having others find out about his crime. Here, the investigator is seen as the person capable of exposing the fraudster. These ideas are also relevant to law enforcement. A preliminary study by one of the authors reveals that law enforcement officers are not on "high alert" when dealing with white-collar criminals (as they are when dealing with known violent criminals). When asked to identify the riskiness of various situations, law enforcement officers rated situations with white-collar criminals with no prior record to be "low risk" relative to known violent criminals.

### **Negative personality traits**

The negative personality traits listed above are reflective of personality traits consistent with those that are narcissistic as defined by forensic psychologists (Hare, 1993). These negative personality traits can be taken into account when assessing workplace violence risk and should not be ignored but studied by anti-fraud professionals no differently than other aspects of their position. Some red-collar criminals have been diagnosed by forensic psychologists with exhibiting narcissistic personality disorders (NPDs) (Perri *et al.*, 2008). Recognizing negative personality traits by anti-fraud professionals is crucial in understanding why some white-collar criminals are willing to resort to violence and others are not. NPD, is characterized by a pervasive pattern of grandiosity, entitlement, need for admiration, and lack of empathy (Reidy *et al.*, 2008). The author cautions that narcissism is not the cause of violence but should be understood as a risk factor that has been empirically linked to violent aggression (Bushman and Baumeister, 1998).

Narcissists target those that have threatened, be it a real or imagined threat, their sense of grandiosity and egocentricity (Baumeister, 2001). Even in the absence of provocation, threats or criticisms, narcissists aggress against innocent individuals who might be viewed as potential future threats to their fraud schemes explaining why red-collar criminals target those that may not have had anything to do with the fraud detection in the first place but are viewed as potential threats to their fraud schemes (Perri *et al.*, 2008; Martinez *et al.*, 2008). Narcissists who are highly entitled highly exploitative of others are prone to extreme forms of violence (Reidy *et al.*, 2008). Narcissistic entitlement reflects the assumption that they expect special, preferential treatment and those that interfere in this assumption can expect to be attacked in some form (Exline *et al.*, 2004).

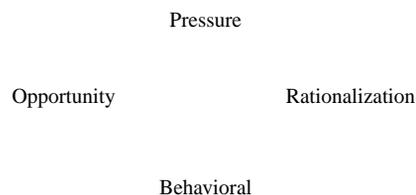
In addition, it is the narcissist that is highly entitled highly exploitive who is most apt to use extreme forms of deleterious violence (Reidy *et al.*, 2008). They forego an escalation in aggression such as verbal aggression and resort to intense aggressive acts as their initial chosen method of aggression to restore their entitled self (Reidy *et al.*, 2008). Given that displaying empathic traits is actually negatively correlated with narcissism, this negative correlation has been linked to increasing the risk of revenge/retaliation that take on extreme forms of violence (Brown, 2004). The narcissist's inflated social confidence coupled with their grandiose belief that they are immune from getting caught from aggressing against their target could reduce the constraints of acting out on their desire to retaliate especially against anti-fraud professionals.

This is why it is important for anti-fraud professionals to consider how the person they are interviewing perceives the interview and not just how the interviewer perceives the interview. If these negative personality traits begin to reveal themselves to the interviewer, understanding how their personality traits may manifest themselves especially if they begin to perceive the interview as a threat to their sense of entitlement, serves as a warning to potentially terminate an interview. Although not a normal part of an anti-fraud professionals training, it would behoove educational and certification programs in the financial crimes field to educate these professionals on how to identify negative personality traits given that they may encounter someone that exhibits such traits when they are investigated and interviewed and what role they may play in fraud detection.

In some respects, the typical fraud triangle that addresses issues of pressure, opportunity, rationalization to explain white-collar crime can be distinguished from a red-collar crime diamond (Figure 1) where these violent cases incorporate all the elements of the fraud triangle but add the behavioral aspect of negative personality traits to form a diamond. The red-collar crime diamond offers a visual explanation, now coupled with a behavioral component, of why some white-collar criminals may resort to murder and some do not when they are presented with the negative personality traits that facilitate the use of violence as a solution.

### Instrumental homicide versus reactive homicide

According to Burton and Stewart (2008) in their article titled "Workplace violence: myths and mitigations", the first workplace violence myth that needs to be debunked is the idea that a person "just snaps" and commits workplace homicide. For example, Sallie Rohrbach's husband, Tim, indicated that it was his belief that Howell "snapped" and did not plan to murder Sallie because he had no history of criminality (APA, 2008, para. 7). It is erroneous to believe that a prior criminal record is an indication of whether someone had the intent to kill or not. It is not uncommon for these killers to rely on a lack of prior criminality as a strategy in the court of public opinion by projecting the image that they are not capable of such brutality when in fact research on these violent white-collar



**Figure 1.**  
Red-collar crime diamond

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criminals reflects the exact opposite of what they attempt to portray and what they would like others to believe about their character (Perri *et al.*, 2008).

It is important to note that workplace homicides seldom occur randomly; they are planned in advance and the perpetrator intentionally targets specific individual(s) (Burton and Stewart, 2008). The fact that the perpetrator was sloppy in their planning to kill and eventually caught is not an indication of an uncontrollable impulsive act of just “snapping.” The behavior of violent white-collar criminals often is motivated by a clear goal, void of emotional reactivity, rather than a powerful emotion of rage or despair associated with crimes of passion; murder is simply a solution to a perceived problem (Woodworth and Porter, 2002). The absence of emotion actually assists them in planning the kill because they can, with coolness, think through a plan as opposed to reacting impulsively where emotions dictate one’s violent outburst (Meloy, 2000).

For a homicide to be instrumental (planned), the offense had to have been clearly goal oriented in nature with no evidence of an immediate emotional or situational provocation; the catalyst for the homicide has to be attributed to something other than spontaneous anger (Woodworth and Porter, 2002). In contrast, for reactive violence to be present there must be strong evidence for a high level of spontaneity and a lack of planning surrounding the commission of the offense; thus, a rapid and powerful affective reaction prior to the act with no apparent goal other than to harm the victim immediately following a provocation/conflict (Woodworth and Porter, 2002). An excellent example of the instrument manner of planning a fraud detection homicide is the Randy Nowak case. In December of 2008, Randy Nowak was found guilty of attempt murder of Internal Revenue Service (IRS) Agent Christine Brandt (Smith, 2008). The prosecution argued that defendant Nowak’s motive for the murder revolved around the fact that he feared that she would disclose the tax fraud and money laundering schemes that amounted in the range of \$3 to \$4 million dollars in off-shore accounts (Geary, 2009). The owner of a central Florida construction company avoided paying \$300,000 in taxes as a result of not filing corporate tax returns for four years (Pera and Geary, 2008).

The most damaging evidence against the defendant consisted of recorded conversations between Nowak and one of the undercover Federal Bureau of Investigations agents posing as a hit man that was to be paid \$20,000 for eliminating agent Brandt (Jones, 2008). Nowak paid him \$10,000 as a down payment to kill the IRS Revenue Officer (Jones, 2008). Amazingly, the 48-year-old businessman was also prepared to burn down the local IRS office so that any documents that Agent Brandt possessed revealing his fraud would be destroyed (Geary, 2009). As an interesting side note, Nowak could have easily paid his tax liability by selling his custom home with an 11 car garage, 18 classic cars, personal watercrafts, etc. (Geary, 2009).

In contrast, the Rohrbach case could potentially be viewed as a mix of instrumental and reactive with instrumental being the primary quality of the violence. There appears to be evidence of an escalation in the Howell’s emotional display as stated by his wife lending some weight to the argument that there was a reactive quality to the murder. However, the goal was not just to inflict physical harm; it is plausible that he planned to kill Sallie depending on whether she was able to detect the fraud or not. Once he observed that the questions she was asking coupled with other evidence would expose his fraud, the decision to carry out the act became more of an available solution.

The authors caution, however, that the vast majority of red-collar criminals resort to instrumental violence and not reactive violence when the homicide takes place;

their negative personality traits actually assists these criminals in taking their time to plan the murder because they lack the emotional qualities that are usually inherent in a reactive homicide to exist (Perri and Lichtenwald, 2010). Because fraud detection murders are overwhelmingly planned with coolness, it is not always obvious what the investigated individual's intentions may be because there is no emotional display by an offender as reported in Rohrbach cases to warn a fraud examiner of impending violence. To err on the side of caution, given that the majority of fraud detection homicides are instrumental and not reactive, it is reasonable to infer that one's occupation as an anti-fraud professional reflects an inherent risk factor that should not be ignored.

### **Strategies to consider in reducing the risk of workplace violence**

No one wants to observe human behaviors escalate to the degree that someone is willing to plan hurting other people; however, it is a reality that there are certain personalities that are willing to use violence as a solution to protect their fraud schemes from being unveiled. Moreover, using our common sense developed from years of experience may not be enough to protect us because of beliefs that are not necessarily based on fact but on one's biases on how we view certain types of individuals, in this case our perception of whether white-collar criminals are capable of using violence. For example, many in our society tend to believe that because one is educated, is gainfully employed and appears to adhere to the norms and mores of larger society that somehow they are not capable of resorting to violence. Consequently, one should not ignore risk factors associated with vulnerable situations and warning signs outlined above at the expense of common sense that may be tainted by our biases.

It is also imperative that management must be committed to setting a "tone at the top" where workplace violence is not tolerated and that can take the form of:

- written policies addressing the issue of what is appropriate and inappropriate behavior;
- encouraging reporting incidents;
- assure that no reprisals will be made against reporting employees; and
- outline procedures for investigating incidents.

Moreover, auditors, forensic accountants, and fraud investigators routinely have to go to another's place of employment to complete audits or interviews. What realistic precautions can be taken to reduce vulnerability?

- Interview in public or at your office if feasible.
- Consider time of day when interviewing such as late at night.
- Let others know where you are going.
- Approach investigations as a team if possible.
- Encourage employees to share information about suspicious behaviors.
- Review an individual's criminal history if available.
- Consider an exit strategy if in another's office or home.
- Consider contacting the authorities if you believe that you are in danger.
- Disengage in arguments that appear to be escalating in tone.

## Conclusion

A federal court judge once stated that “White-collar defendants are not people who are threatening the lives of others, they are not violent people” (Wheeler *et al.*, 1988, p. 63). Yet, as we have observed, this is not necessarily the case; white-collar criminals do not represent the homogenous criminal stereotype harbored by the general public and many who are employed in law enforcement and the anti-fraud professions. Having an understanding that violent crimes are committed by white-collar criminals as a solution to a perceived problem is critical. Further understanding that such violence is often directed toward those in a position to expose the white-collar criminal is also important.

While warning signs of pending violence may be visible and detected in some cases, in others they will not be. It is these situations where an auditor/investigator must remain cautious and diligent. Fortunately, the number of white-collar criminals who resort to violence is low when compared to the overall group of individuals who commit fraud. However, there are instances where professionals have had their lives taken from them or there were attempts on their life. It is crucial that anti-fraud professionals educate themselves as to potential signs of violence and incorporate safeguards to prevent an escalation of violent risk factors.

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#### **Further reading**

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#### **About the authors**

Frank S. Perri has been employed for over 15 years as a criminal trial attorney with concentration in white-collar crimes and homicide by the County of Winnebago in the State of Illinois. He received his Juris Doctor from the University of Illinois, his Master's in Business Administration from Case Western Reserve University and his Bachelor's of Arts from Union College. In addition, he is a Certified Public Accountant and Certified Fraud Examiner. Scholarship interests include fraud detection homicide and the fraud-terror nexus. Frank S. Perri is the corresponding author and can be contacted at: [frankperri@hotmail.com](mailto:frankperri@hotmail.com)

Richard G. Brody is the Douglas Minge Brown Professor of Accounting in the Anderson School of Management at the University of New Mexico (UNM). He earned his PhD in Accounting from Arizona State University. He is a Certified Public Accountant, a Certified Fraud Examiner, and a Forensic Certified Public Accountant. He also holds the Certified in Financial Forensics credential. He is an Associate Director of UNM's Center for Information Assurance Research and Education and serves on the Board of Advisors for the *Fraud Magazine*, the monthly publication of the Association of Certified Fraud Examiners. His research addresses issues related to forensic accounting, auditing, and corporate governance. Recent research has focused on issues such as corporate fraud, identity theft, and the impact of corporate governance structure on auditor judgment.