

Stay a step ahead of fraud.

We'll protect how you do business.

Fraud losses drive up the cost of insurance and affect everyone. Nationwide Insurance can help you protect your business from becoming a target of fraud.

Insurance fraud prevention tips.

WORKERS' COMPENSATION

Design and maintain a safe working environment with a written safety program that includes a zero tolerance policy for fraud as well as a return-to-work program to help manage costs.

EMPLOYMENT SCREENING

Background screening products can help you make smart hiring decisions, mitigate for many types of risk and assist in preventing fraudulent or liability claims. Nationwide customers get discounted access to IntelliCorp screening solutions. Intellicorps is a Verisk Analytics Company and is NAPBS-accredited

SLIP AND FALL

A slip and fall prevention policy, with immediate and mandatory incident reporting as well as indoor and outdoor surveillance cameras, can provide invaluable information during claim settlements.

AUTO ACCIDENTS

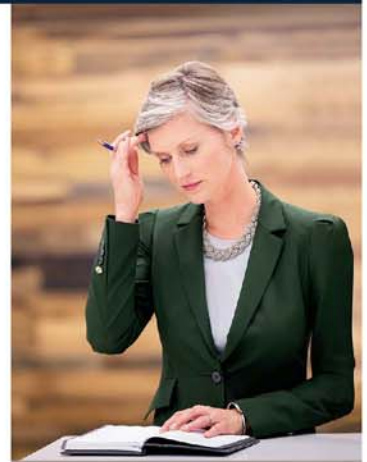
Commercial vehicles can be targets for insurance fraud. Here's how to avoid being involved in a fraud scheme:

- Avoid tailgating
- Call police to the scene and get a police report, even if damage is minimal
- Take photos of damage on all vehicles involved
- Note how many passengers were in the other vehicle

Nationwide fights fraud on your behalf.

Here are some ways Nationwide combats insurance fraud:

- We created a special investigations unit (SIU) to fight insurance fraud
- We leverage anti-fraud technology from point of sale to claim, including technology for health care and medical analytics
- Our special investigators, located across the U.S., review potentially fraudulent claims, and investigations are handled in-house
- Members have access to a prepurchase VIN verification tool to determine if commercial vehicles have a clean title
- Fraud training can be tailored to your business' needs and delivered on site



Contact me for more information.

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Nationwide
is on your side

Know how to spot fraud.

Be aware of the following situations that may indicate fraud:

- Workers' compensation claims submitted at times like these: on a Friday afternoon; shortly after the employee reports to work on Monday; following a vacation or holiday; on the first day or within the first few weeks of employment
- An on-the-job injury occurring at an unusual time, like the lunch hour, after work, or away from the normal work area, when events appear inconsistent with work duties or reported injuries
- On-the-job accidents with no witnesses or injuries, alleged to have arisen from the repetitive nature of job duties
- Auto accidents involving people who are anxious to leave the scene, don't want to call police or have photos taken or have more than three occupants in the vehicle
- Any accident where a police report is not provided or there are no witnesses
- Rear-end collisions caused by a vehicle that stops quickly in front of your company's vehicle
- Legal action by a person claiming to be injured on your property but you have no prior knowledge of the incident or don't recognize the individual
- A slip and fall where the witness knows the individual

Learn more about Nationwide's fraud resources.

COMMERCIAL SPECIAL INVESTIGATIONS UNIT

855-FRAUDNW (855-372-8369) or
ComFraud@Nationwide.com

SPECIAL INVESTIGATIONS UNIT

614-677-7776 or 800-882-8202, x7776

POINT OF SALE INVESTIGATIONS UNIT

877-822-8212 or POSTeam@Nationwide.com

ANONYMOUS FRAUD HOTLINE

800-4RIPOFF (800-474-7633) or
RPTFraud@Nationwide.com

Contact us if you need to file a claim or have questions about a potential fraud.

800-421-3535

