



# Stay a step ahead of fraud.

## Nationwide fights fraud on your behalf.

Losses due to fraud drive up the cost of insurance and affect everyone. Here are some ways Nationwide helps you protect your business from becoming a target of fraud:

- Our special investigations unit (SIU), with experienced staff located across the U.S., reviews potentially fraudulent claims and handles investigations in-house
- We leverage anti-fraud technology from point-of-sale to claim, including technology for health care and medical analytics
- As our customer, you can access a prepurchase VIN verification tool to determine if commercial vehicles have clean titles
- We can tailor fraud training to your business's needs and deliver that training on-site



## 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 many types of risk, and assist in preventing fraudulent or liability claims. Nationwide customers get discounted access to IntelliCorp screening solutions. IntelliCorp 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 investigations.

### AUTO ACCIDENTS

Commercial vehicles can be targets for insurance fraud. Your business can avoid being involved in a fraud scheme by training your drivers to:

- Avoid tailgating
- Call police to the accident 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

## Know how to spot fraud.

Be aware of the following situations that may indicate the presence of 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 (e.g., during lunch hour, after work, etc.), outside the assigned work area, or where the injury is inconsistent with normal job duties
- An on-the-job injury alleged to have arisen from performing normal job duties, but without a witness to verify the worker's account of how the injury occurred
- 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 where you have no prior knowledge of the incident or don't recognize the individual
- A slip and fall where the witness knows the individual



## How you can help in the fight.

If you know or suspect someone is committing insurance fraud, speak up immediately. Contact our anonymous fraud hotline at 1-800-4RIPOFF (1-800-474-7633) or email us at [rptfraud@nationwide.com](mailto:rptfraud@nationwide.com).



Nationwide is a Fortune 100<sup>1</sup>, A+ rated<sup>2</sup> insurance carrier that insures more than 500,000 businesses. We have 8,000 claims associates and many support centers to help you get prompt, fair claims resolutions.

<sup>1</sup>Fortune, 2017 <sup>2</sup>A.M. Best, 2017