HELP YOUR BUSINESS AVOID FRAUD

Fraud protection by Allied Insurance

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

INSURANCE FRAUD PREVENTION TIPS

Keep your business safe — practice the following 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

Allied customers have access to IntelliCorp®, a comprehensive risk management resource, at a discounted rate. IntelliCorp provides secure and instant access to criminal records and other public information that can help you make the right hiring choices, which can help prevent fraudulent claims and/or liability claims.

Slip and Fall

One example of an insurance fraud scheme is staged slips and falls. A slip and fall prevention policy, with mandatory incident reporting immediately after the fall, as well as indoor and outdoor surveillance cameras can provide invaluable information in fraudulent claim settlements.

Auto Accidents

Commercial vehicles can be targets for insurance fraud. A few helpful tips to avoid being involved a commercial vehicle fraud scheme include:

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

ALLIED FIGHTS FRAUD ON YOUR BEHALF

Allied is passionate about preventing insurance fraud. Here are some of the ways we work to combat fraud:

- Allied's Special Investigations Unit (SIU) team was created to fight insurance fraud
- Allied leverages anti-fraud technology from point of sale to claim, including technology for health care/ medical analytics
- Allied's Special Investigators, located across the U.S., review potentially fraudulent claims and investigations are handled in-house
- Our members have access to a VIN verification tool to determine if commercial vehicles have a clean title before you make a purchase
- Fraud training can be tailored to your business's needs and delivered on site

ALLIED'S FRAUD RESOURCES

- Commercial Special Investigations Unit 855-FRAUDNW (855-372-8369) or comfraud@nationwide.com
- Special Investigations Unit team 614-677-7776 or 800-882-8202, x7776
- Point of Sale Investigation team 877-822-8212 or posteam@nationwide.com
- Anonymous Fraud Hotline 800-4RIPOFF (800-474-7633) or rptfraud@nationwide.com

CONTACT YOUR AGENT FOR MORE INFORMATION ABOUT ALLIED'S INSURANCE FRAUD RESOURCES.



The information included in this publication was developed or obtained from sources believed to be reliable. Nationwide Mutual Insurance Company.and its related entities and employees make no guarantee of results and assume no liability in connection with the information provided. This publication is for informational purposes only, does not provide a substitute for engaging legal counsel, and does not constitute professional or legal advice. It is the user's responsibility to confirm compliance with any applicable local, state, or federal regulations. Products underwritten by AMCO Insurance Company, Allied Property & Casualty Insurance Company, Depositors Insurance Company, Nationwide Insurance Company of America, Nationwide Affinity Insurance Company, America, Nationwide Property and Casualty Insurance Company, Nationwide Mutual Fire Insurance Company, and Nationwide Agribusiness Insurance Company, Home Office: 1100 Locust Street, Des Moines, Iowa 50391-2000. Customers will be placed with one of the above companies based on your location and the product requested. Subject to underwriting guidelines, review and approval. Products and discounts not available to all persons in all states. Nationwide, Nationwide Insurance and the framemark are service marks of Nationwide Mutual Insurance Company. @2013 Nationwide Mutual Insurance Company. CMO-0244AO (12/13)