

We have a mutual interest - **you**.

Bulletin 25-13

**TO:** All Mutual of Wausau Agents

**FROM:** Michael Moore, SR Vice President-Underwriting

**DATE:** January 20, 2026

**RE: URGENT: Insurance Scam – Please Review**

We want to make you aware of a recent scam that has come to our attention. Prospective new clients are contacting agents requesting coverage specifically with Mutual of Wausau. Based on reported activity, the risks share some common characteristics to watch for including:

- The client is new to the agency and may be located out of state
- The client specifically asks to be insured with Mutual of Wausau Insurance
- The risk falls outside of the agent's typical writing territory (has been over one hundred miles from the agency)
- The property is a new purchase, closing soon, and may be a higher valued home
- Alias names identified to date include McWhite, White, Taylor and Brook.
- Wants to pay ACH

Please exercise heightened diligence when working with new clients. As a reminder, agents do not have binding authority for risks over \$750,000. Any amount exceeding this threshold requires prior approval from Underwriting.

**Potential red flags include:**

- Requesting placement of coverage with only one specific carrier
- Asking to write a risk far from your office location
- Urgency due to an impending property closing
- No mortgage involved (cash purchase)
- Not able to complete the application process in person

We appreciate your cooperation in preventing fraudulent activity. If you have any questions, concerns, or wish to review any new business, please contact your Underwriter.

As always, thank you for your continued partnership!