

Auto Liability

Ethos Use Case 2.3



Positive Outcome

Ethos Risk Services implemented a varied skill set to uncover information helpful to its client's case. The initial scene investigation revealed a clearly marked, lightly traveled street intersection and a subsequent locate investigation determined the whereabouts of a key witness. Said witness then provided a lucent statement indicating that the insured driver was not at fault in the accident in question.

Case Exposure: \$150,600

This Ethos case investigation resulted in:

\$148,150 Savings

Case Exposure - Case Investment = Savings

Concern: Vehicular Accident

A nationwide company specializing in automotive insurance was struggling to obtain details regarding one of its insured drivers. Said driver was involved in a two-vehicle accident and there was a question regarding the circumstances. Ethos Risk Services was asked to conduct a scene investigation, a witness locate investigation, and a recorded statement to uncover the details.

Actions Taken:

- A field investigator arrived at the accident scene, obtained photos of the area, and defined factors including clearly marked signage, low traffic flow, and a complete lack of visual obstructions.
- Ethos was provided with an incorrect name and address for the witness to this investigation and therefore conducted an in-depth internet search plus an extensive canvas to ultimately locate the needed subject.
- After locating the witness, a recorded statement was secured in which the subject stated with 100-percent certainty that the insured was not at fault while additionally providing a detailed description of the accident and surrounding circumstances.

Bottom Line:

Ethos combined in-house and field efforts to provide the automotive insurance company with information benefitting their insured driver.