

Internet Mining

Ethos Use Case 2.2



Positive Outcome

Ethos confirmed a client's suspicions regarding one of its claimants through an efficient internet research service. After locating online proof of said claimant's involvement with a youth football league, our field investigators obtained over four hours of video, most of which contradicted the claimant's alleged injury. These efforts allowed the client to close out this claim at a greatly reduced cost.

Case Exposure: \$235,000
(Expect payout for claim)

This Ethos case investigation resulted in:

\$174,500 Savings

Case Exposure - Case Investment = Savings

Concern: Extracurricular Activity

A major insurance company suspected that one of its claimants was involved with a youth football league. Prior to conducting surveillance, however, said company wished to confirm its suspicions. Ethos Risk Services had the perfect answer, an Internet Mining Investigation.

Actions Taken:

- Ethos scoured various search engines, meta-search engines, and deep web sites and ultimately determined that the claimant was serving as the executive director of a youth football organization in his community.
- Our Data Support Services team subsequently conducted research on the youth football league's website and in so doing, located schedules and sites for upcoming games.
- We initiated surveillance based on the above findings and obtained extensive video documentation of the claimant both monitoring and coaching league games.
- Continued surveillance found the claimant loading and unloading supplies for the football league, all while suffering from an alleged knee injury.

Bottom Line:

Ethos' Internet Mining Investigation uncovered a claimant's active lifestyle and led to an extremely productive surveillance.