

Auto Liability

Ethos Use Case 3.1



Positive Outcome

Ethos Risk Services gathered information confirming the insurance company's concern that the damage referred to by their claimant was present prior to the insured owning the car. An Ethos investigator spoke to the prior owner of the vehicle who was able to provide specific details about the damage. The insurance company was then able to present this information to the claimant and deny the claim.

Case Exposure: \$2,500

This Ethos case investigation resulted in:

\$2,450 Savings

Case Exposure - Case Investment = Savings

Concern: Vehicle Condition

A nationwide insurance company suspected their insured's claim about damage to the insured's vehicle was present at the time he vehicle was purchased. Ethos was tasked with finding the previous owner of the vehicle and verifying the condition of the vehicle at the time of purchase. A copy of the title was provided but a bill of sale was not.

Actions Taken:

- An Ethos investigator conducted research on the seller of the vehicle based on the information provided in order to verify previous ownership.
- The insured provided the contact information for the seller and the Ethos investigator reached out to ask the seller about the condition of the vehicle upon sale.
- The investigator received a call from the previous owner of the vehicle informing the investigator that there was no bill of sale as the sale was conducted through social media. The previous owner also stated that there was damage done to the front, hood, and bumper of the vehicle as well as a used door with dents in it as well.

Bottom Line:

Ethos investigators determined by speaking to the previous owner of the vehicle that the damage in question was already there at the time of purchase.