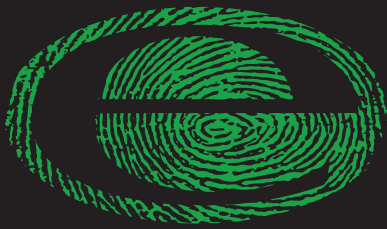




# Unmanned

Ethos Use Case 3.5



**ethos**  
risk services

## Positive Outcome

Ethos greatly assisted the third-party administrator with limiting the exposure on this case and will likely cap the amount of liability therefore saving the client time and money.

**Case Exposure: \$175,000**

This Ethos case investigation resulted in:

**\$20,000 Savings**

Case Exposure - Case Investment = Savings

### Concern:

A leading third-party administrator was struggling with a claimant, who had been pulled under a large piece of machinery and sustained injuries to his head, face, chest and arms. The claimant was claiming total disability for several years. The in-house investigator was able to determine the claimant was living in a garage; however, it was impossible to observe the activities in the garage from the road.

### Actions Taken:

- Ethos tasked investigators with setting up an unmanned camera at the garage location.
- Armed with the knowledge the claimant was residing in the rear of a garage, it was believed the claimant was also working at the garage as a mechanic.
- The unmanned camera was able to zoom-in and provide evidence of the claimant working on vehicles.

### Bottom Line:

Ethos determined the claimant was working on vehicles out of the garage location. The insurance company was able to cap their exposure and leverage approximately \$20,000.