



DIGITAL MEDIA FORENSIC REPORT



Analyzed and Reported by: ICS Assure Services Pvt. Ltd.

Forensic and Reconstruction Experts, Mumbai 22/23, Goodwill Premises,
Swastik Industrial Estate, CST Road, Kalina, Santacruz, (E), Mumbai-98



To,
Dr. Dhanesh,
ICICI Lombard General Insurance Company Ltd.

23 January 2017

Reference: Case Title " Darbari Lal" Claim no. "GEN000192646" given for Media Forensic Analysis on date 27 December 2016.

Please accept our thanks on having imposed faith in ICS Assure Services Pvt Ltd Team to assist you in your ongoing endeavor of rational management of claims.

At this juncture, we would like to reiterate that this Report is being issued strictly Without Prejudice, Strictly Confidential and ONLY for the purpose of the claims settlement process.

Thanking you,
Yours truly

A handwritten signature in black ink, appearing to read 'Gopal Relkar', with a horizontal line underneath.

Gopal Relkar
Senior Manager Forensic
ICS Assure Services Pvt Ltd

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1.PREFACE

The following analysis was conducted based on the social media evidences. We reserve the right to conduct a more comprehensive analysis of the available material.

2.SYNOPSIS

2.1. INSURANCE CLAIM DESCRIPTION:

1. Personal Accident Claim No. GEN000192646 lodged by Claimant Raman Dhawan (son of the Insured) on 11/08/2016.
2. Name of the Insured: Darbari Lal Dhawan.
3. As per the claimant the Insured died on 25.07. 2016.
4. Period Of Insurance policy: from 2016-2021.
5. Detailed Description of the Death: Car accident.
6. Place of Death: Jalandhar City.
7. Policy No/ Cover Note:4111/MPL114782947/00/000.
8. Age of the Insured: 75 Years.

2.2. MEDIA RESOURCES:

In order to reveal the exact date of death of Insured we took the help of social media i.e.Facebook Account considering the IT resources and their authenticity.

3.OBJECTIVE

Based on the Social Media Forensic Analysis to opine whether the Insured (Darbari Lal Dhawan) Died within the Policy Period.

4.SOCIAL MEDIA ANALYSIS

We have analyzed the given PA Case on Social Media i.e. Facebook Account in order to reveal the exact date of Insured's Death.

For our Analysis we track the Facebook account of the family member of the Insured person.

Total four Facebook Account were taken for our social media analysis.

- 1) Darbari Lal (Insured),
- 2) Raman Dhavan (Son of insured person),
- 3) Jasvinderkaur Dhawan (Daughter in law of Insured Person),
- 4) Khushi R. Dhavan (Granddaughter of Insured person).

4.1. RAMAN DHAVAN FACEBOOK ACCOUNT ANALYSIS:

There were two Facebook account found for Raman Dhavan (Son of the insured person).

Facebook Account No. 1:

Authenticity of the Facebook account checked on the basis of following points:-

Profile name	Raman Dhawan
Relation with Insured	Son of insured person
Lives in	Jalandhar, India
FB account active	Not observed.

Total FB friends	441 fiends.
Total Followers	27 peoples.
Contact Info.	https://www.facebook.com/drramandhawan
Any specific observation	On Raman Dhawan's account there are certain post observed that showing the Insured person died on 18-10-2012.

Facebook posts checked for the year 2014:

The post with Message and Photographs uploaded on date 18.10.2014 by Raman Dhawan.

We have taken the Screen shot which shows that the insured died on "18-10-2012" on the photographs. (see below image)



(Image No 01)

Also another post found and the post with Message and Photographs uploaded on date 18.10.2015 by Raman Dhawan.

We have taken the Screen shot which shows that the insured died prior July 2016. (see below image)



(Image No 02)

Also one more post found with Message and Photographs uploaded on date 27.06.2015 by Raman Dhawan.

We have taken the Screen shot which shows that the insured died prior July 2016. (see below image)

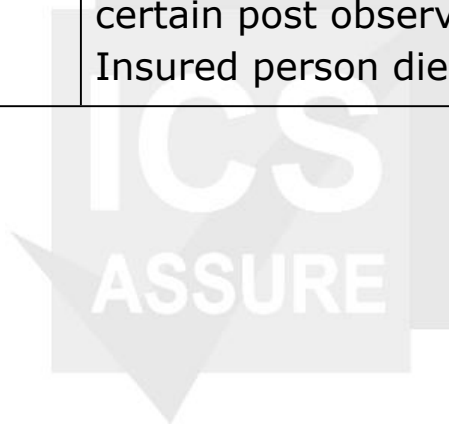


(Image No 03)

Facebook Account No. 2:

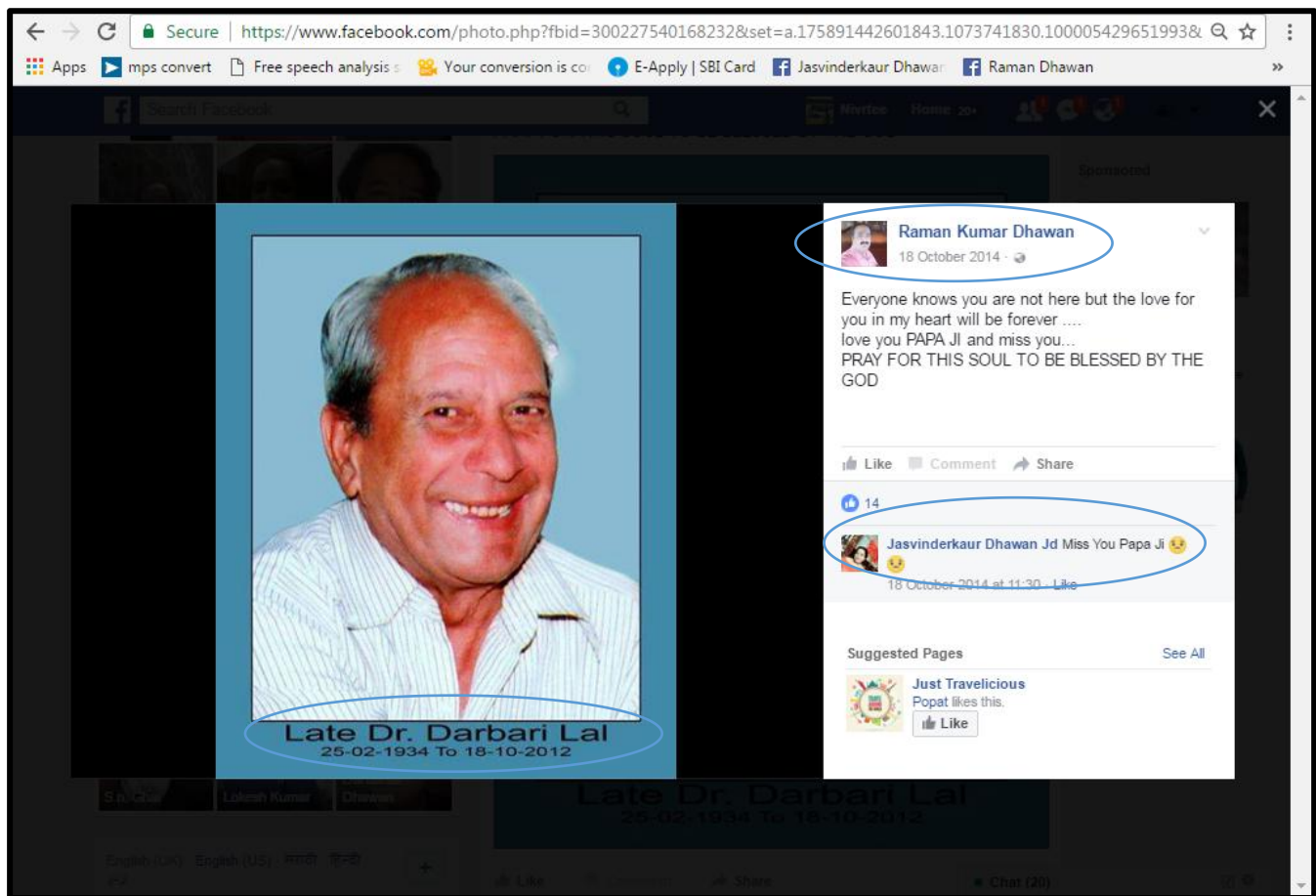
Authenticity of the Facebook account checked on the basis of following points:-

Profile name	Raman Kumar Dhawan
Relation with Insured	Son of insured person
FB account active since	Not observed
Total FB friends	161 friends
Total Followers	NA
Contact info.	https://www.facebook.com/ramandhawanlalaharam
Any specific observation	On Raman Dhawan's account there are certain post observed that showing the Insured person died on 18-10-2012.



The post with Message and Photographs uploaded on date 18.10.2014 by Raman Dhawan.

We have taken the Screen shot which shows that the insured died on "18-10-2012" on the photographs also commented by the Jasvinderkaur Dhawan (Daughter in law of Insured) for the same. (see below image)



(Image No 04)

4.2. DARBARI LAL DHAWAN FACEBOOK ACCOUNT ANALYSIS:

There were two Facebook account found for Insured Darbari Lal.

Facebook Account No. 1:

Authenticity of the Facebook account checked on the basis of following points:-

Profile name	Darbarilal Dhawan
Relation with Insured	Insured person
FB account active since	Friday ,11 feb 2011 at 07:50 a.m.
Total FB friends	46 friends.
Total Followers	19 people.
Contact Info.	https://www.facebook.com/dhawandarbarilal
Any specific observation	This account was frequently used by the insured. Regular comments and activity observed. No post/activity was observed in month Oct. 2012.

No post/activity was observed in month Oct. 2012.

Facebook Account No. 2:

Authenticity of the Facebook account checked on the basis of following points:-

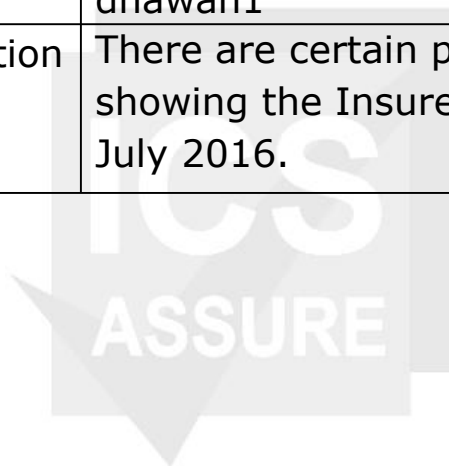
Profile name	Darbari Lal Dhawan
Relation with Insured	Insured person
Lives in	Jalandhar, India
FB account active since	Thursday, 4 April 2013 at 12:55 a.m.
Total FB friends	50 friends.
Total Followers	NA
Contact Info.	No contact info. Observed.
Any specific observation	This FB account was operated by the another person because the certain post observed after the date of Insured Death. There are only 11 posts on timeline and no any significant evidence found that the account was operated by Insured person.

This FB account was operated by the another person because the certain post observed after the date of Insured Death.

4.3. JASVINDERKAUR DHAWAN FACEBOOK ACCOUNT ANALYSIS:

Authenticity of the Facebook account checked on the basis of following points:-

Profile name	Jasvinderkaur Dhawan Jd
Relation with Insured	Daughter in law of Insured Person
FB account active since	Not observed
Total FB friends	1,719 friends
Total Followers	9,092 people.
FB contact info.	https://www.facebook.com/jasvinderkaur.dhawan1
Any specific observation	There are certain post observed that showing the Insured person died prior to July 2016.



Also one more post found with Message and Photographs uploaded on date 25.02.2015 by Jasvinderkaur Dhawan Jd (Daughter in law of Insured Person)

We have taken the Screen shot which shows that the insured died prior July 2016. (see below image)

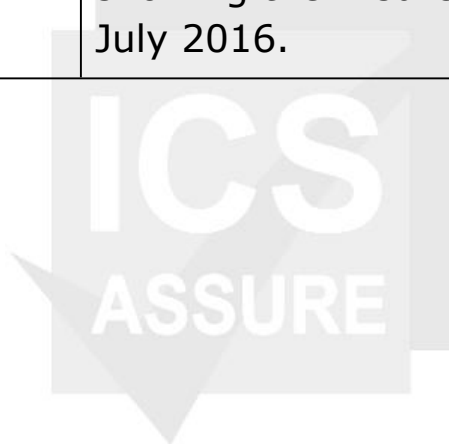


(Image No 05)

4.4. KHUSHI R. DHAVAN FACEBOOK ACCOUNT ANALYSIS:

Authenticity of the Facebook account checked on the basis of following points:-

Profile name	Khushi R Dhawan
Relation with Insured	Granddaughter of Insured person
FB account active since	Not Observed
Total FB friends	324 friends.
Total Followers	217 people.
Contact info.	https://www.facebook.com/khushi.r.dhaw
Any specific observation	There are certain post observed that showing the Insured person died prior to July 2016.



Also one more post found with Message and Photographs uploaded on date 18.10.2015 by Khushi R Dhawan (Granddaughter of Insured person)

We have taken the Screen shot which shows that the insured died prior July 2016. (see below image)

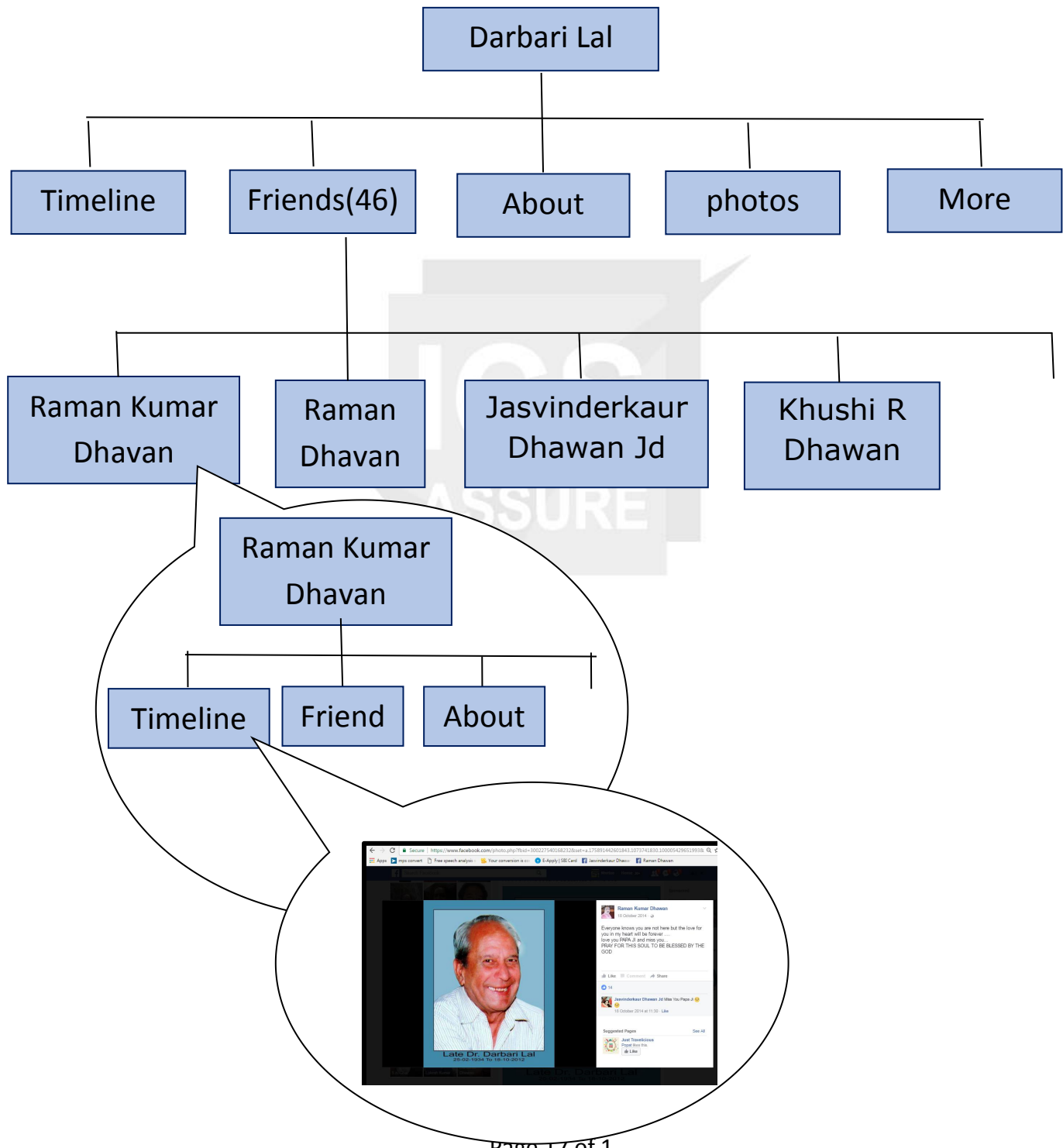


(Image No 06)

5.OBSERVATION

5.1. FACEBOOK ACCOUNT AUTHENTICITY AND POST CHECKED.

We analyzed the Facebook account of Insured and checked authenticity through his family member based on Information Technology Resources.

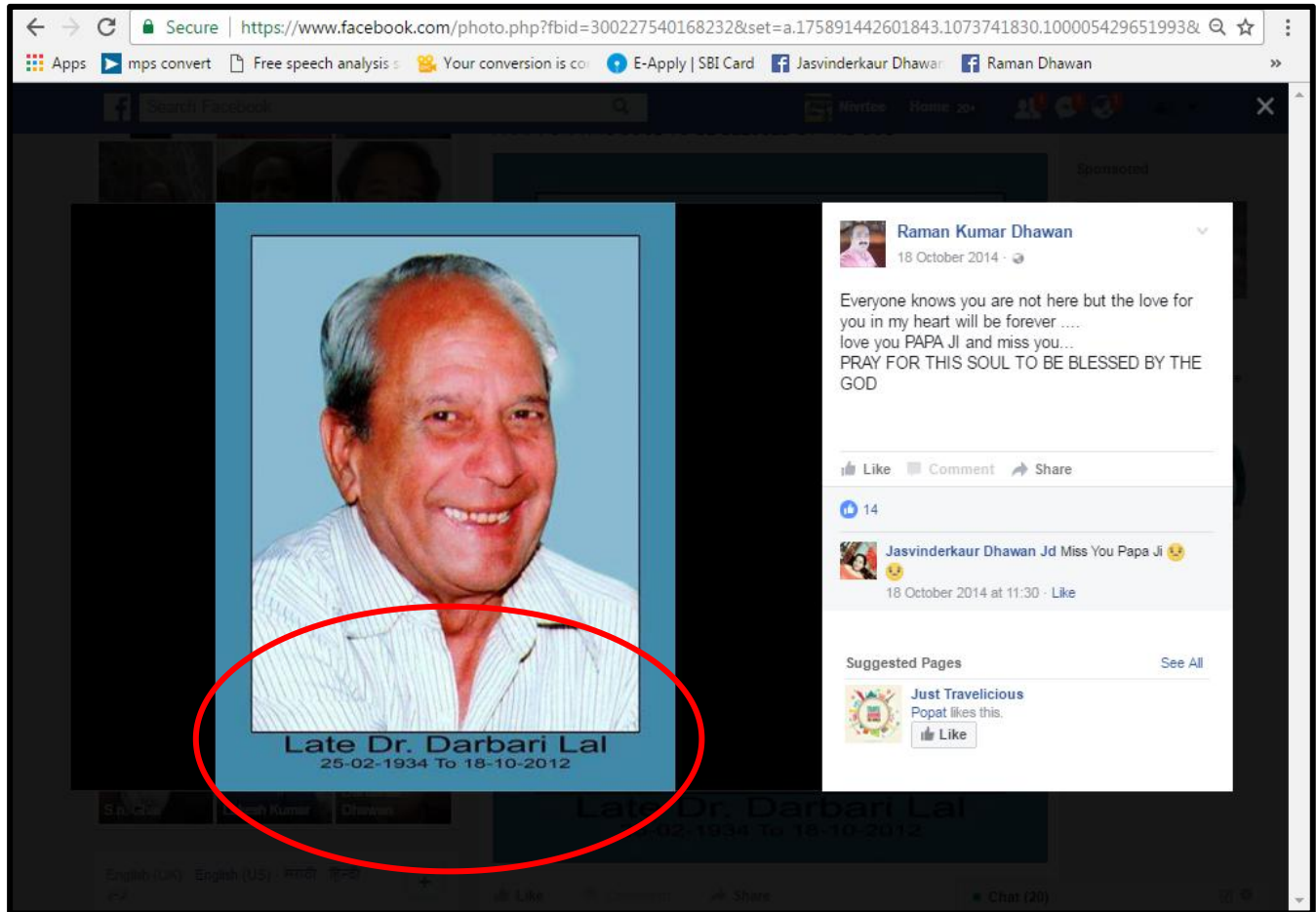


(Image No 07)

- There were two Facebook account found of Insured Darbari Lal. Out of one account is operated by the another person because the certain post observed after the date of Insured Death, and second account was frequently used by the insured. Regular comments and activity observed. Also No post/activity was observed in month Oct. 2012.
- On Jasvinderkaur Dhawan (Daughter in law of Insured Person) there are certain post observed that showing the Insured person died prior to July 2016.
- On Khushi R. Dhavan (Granddaughter of Insured person) there are certain post observed that showing the Insured person died prior to July 2016.



5.2. AS PER THE "FACEBOOK POST" INSURED DIED ON 18.10.2012



(Image No 08)

On Raman Dhawan's account there are certain post observed that showing the Insured person died on 18-10-2012.

6. CONCLUSION

On the basis of social media forensic analysis it is opine that the Insured (Darbari Lal) was died prior to the July 2016 i.e. prior to the policy coverage period.