



## **INSURANCE CLAIMS: A COMPUTER FORENSIC APPROACH**

**BY:**

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A qualified computer forensic expert and investigator from Staffordshire University, United Kingdom. Ivneet Singh has conducted a research study on Web-Biometric system for security enhancements in Malaysia.

Using professional forensic tools he has investigated and analyzed various cases which assisted to establish certain facts which were early denied by the wrong doer. He is also involved in providing guest lectures for Computer Forensic and Digital Fraud Examination to various Law Enforcement Agencies in and around South East Asia.

He has appeared number of times as an **Expert Witness** in court to provide litigation support to the lawyers. He has been appointed as Head of Computer Forensic division in a leading Forensic Accounting and Investigative firm in Malaysia.

## Insurance Claims and The Role of Computer Forensics

### INTRODUCTION

It has become common place for data or evidence related to insurance investigations to be contained on computers. Computer evidence has been used in arson and related insurance fraud investigations, wrongful death, workman's comp, and other cases involving insurance claims. Computer Forensic can assist insurance investigators in uncovering any computer evidence, accessible or inaccessible, password-protected, recently deleted, or otherwise hidden if located on computer hard drives, floppy disks, USB or CD-ROMs.

Computer Forensic provides data recovery and computer forensics for insurance companies, loss adjusters, claims investigators and claims managers. In today's technological society, the insurance claim investigation may require the interpretation of data held on computer systems, mobile phones or network storage devices. As an expert, my objective remains the same but the methods we employ to extract and analyse information are dramatically different. With an increasing proportion of data in electronic form, our forensic technology practice provides support in IFA engagements by identifying, extracting and processing electronic data. Focused on the areas of digital evidence recovery, forensic data analyses and disclosure management, our forensic technology professionals use various tools (hardware and software) to search computer networks for files containing key words. We "image" computer hard drives to preserve, investigate and analyse electronic documents and data files

Computer Forensic can perform analysis to assist in the determination of cause. Where the incident involves the failure of machine, or damage to property, areas of investigation might include natural disasters, suspicious computers of an employer. In cases of data loss, Expert can employ specialist procedures to recover lost data and repair computer hard drives to mitigate or reduce insurance claims.

The temptation to commit a fraud of this type is on the increase, but using the latest Forensic techniques, it is possible to recover evidence that can prove the sequence of events, and make life a great deal more difficult for the fraudsters.

A Forensic Expert was recently called in to recover vital business data from a computer which had suffered 'accidental' damage, apparently having been struck by a large falling object. Much to the annoyance of the owner of the computer, Through Forensic techniques we were able to recover all of the data from the hard disk, also providing evidence that the computer had not been used for at least six months. The insurer was therefore able to avoid a potential claim for loss of business data, plus the cost of the computer system.

**Fire claims:**

Computer Forensic Expert can also recover the confidential records and other necessary important files located on the computer where in some cases CPU or Laptop has been burnt in fire accident which will help you to avoid huge data loss. Through computer forensics it can assist investigators with valuable information which confirms that there was a big financial trouble before fire happened. This type of information also helps to reduce material damage and Loss of profit policy.

**Suspicious Arson:**

If company suspect's someone that the accident was committed intentionally a forensic expert can do analysis on the suspect's computer, laptop, and mobile phone to gather more relevant information which will assist to prove the crime. Through forensic analysis we will be able to analyze the emails , chat box and any other type of communication happened through the computer/ laptop & PDA's which may lead us to the real victim and cause of damage.

**ACV/RCV Replacement Cost Analysis:**

Expert can provide both ACV and RCV pricing for damages to the equipment and software. These are areas where upgrades typically occur which are inconsistent with policy coverage and which unnecessarily increase the amount of the claim.

