Death Verification Report

Verification of the death of Lena CHAO in Sendai, Japan, and of the reported circumstances

Sample report. This document illustrates the format and method of a Japan PI death verification. It is based on the structure of a past investigation, but every person, organization, address, number, date and event has been invented. Photographs are illustrative reconstructions created for this sample.

Case No.	JPI-DV-SAMPLE	**Client**	Northbridge Life Assurance Co. (fictional)
Claim No.	NB-25-118204	**Policy issued**	October 2, 2023
Insured	Lena CHAO 趙 麗娜	**Investigator**	Japan PI Inc.
Date of death	March 14, 2025	**Report date**	August 29, 2025

At a Glance

CONFIRMED

The insured died on March 14, 2025

Confirmed by the certifying physician, the funeral home and the crematorium. All submitted documents are genuine.

NOT SUPPORTED

Accidental fall not supported

The fall started from a landing with a 1.3 m parapet. The physician and building manager say police treated it as intentional.

NOT OBTAINED

Police findings

Police disclose only to legal relatives. A parent's or sibling's authorization would allow a further request.

Key dates

- **Mar 14, 2025** — Death, about 3:40 a.m. JST, Sendai
- **Apr 2, 2025** — Funeral and cremation
- **Jul 8 – Jul 22** — Beneficiary and informant contacted; authorization received
- **Jul 30** — Funeral home, issuing clinic and crematorium visited
- **Aug 19 – Aug 21** — Residence, building manager, physician and police
- **Aug 29** — Report delivered

1 Summary of Findings

Claim fact	Source checked	Result
Death of the insured	Certifying physician; funeral home; crematorium	Confirmed
Date and time of death	Certifying physician; postmortem certificate	Confirmed Mar 14, 2025, about 3:40 a.m.
Postmortem certificate is genuine	Takeda Surgical Clinic (issuer)	Confirmed
Funeral, cremation and receipt amount	Hoshino Funeral Services; municipal crematorium	Confirmed Apr 2, 2025
Insured lived at the stated address	Real estate registry; building manager	Confirmed
Accidental fall from a window while reaching for a dropped phone	Site inspection; building manager and staff; examining physician	Not supported
Insured was intoxicated	Examining physician	Not verified No autopsy or toxicology
Police findings	Local police station	Not obtained Disclosed only to legal relatives

2 Information Provided by the Client

Insured	Lena CHAO 趙 麗娜 Born April 3, 1981; U.S. permanent resident
Beneficiary	Victor HSU (former partner; father of the insured's children)
Address in Japan	Unit 1105, Aoba Riverside Tower, 4-8-15 Asahigaoka-minami, Aoba-ku, Sendai, Miyagi 宮城県仙台市青葉区旭ケ丘南4-8-15 青葉リバーサイドタワー1105号室
Documents submitted	Postmortem certificate 死体検案書; certificate of acceptance of death notification 死亡届受理証明書; cremation permit 火葬許可証; funeral receipt

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3 The Beneficiary's Account

July 8, 2025, 1:30 p.m. EDT | By telephone | Victor HSU, beneficiary

- Lived with the insured for about 18 years without marrying; they have three children.
- In 2023 the insured moved to Sendai with the two younger children for their schooling.
- Last spoke with her in early March 2025; she sounded well.
- Learned of the death from a neighbor in Sendai on March 14 (U.S. time).
- Did not attend the funeral; flew to Japan to collect the children.

> His understanding of what happened: the insured had been drinking, dropped her phone from a window, leaned out to reach for it and fell.
>
> Account relayed to Mr. Hsu by a neighbor; Mr. Hsu was not present

4 The Informant on the Death Notification

July 15, 2025 | By telephone | Kenta MORI 森 健太

Mr. Mori lived with the insured and was registered at the same address. In Japan, a person registered in the same household may file a death notification even if not a relative.

He agreed to help. On July 22 he sent a signed letter of authorization, the funeral receipt and a legible copy of the cremation permit.

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5 Verification at the Issuing Sources

On July 30, 2025, we took each submitted document back to the organization that issued it.

5.1 Funeral home

10:30 a.m. | Hoshino Funeral Services, head office 星野葬祭 本社 | Mr. Ishida, Business Dept.

Mr. Ishida retrieved the branch records and remembered the case. Because relatives had to travel from abroad, the body was kept in storage before the funeral, which took place at the company's Izumi Hall.



Photo 1 Funeral home head office



Photo 2 Mr. Ishida with the funeral record

CONFIRMED Funeral held on April 2, 2025. The receipt amount matches the company's records.

5.2 Issuer of the postmortem certificate

1:30 p.m. | Takeda Surgical Clinic 武田外科医院 | Ms. Sato, nurse

Ms. Sato, who helped prepare the certificate, confirmed it was signed by the clinic director, Dr. Hiroshi Takeda, who examined the body at the request of the police. Dr. Takeda agreed to a later interview (Section 7).



Photo 3 Clinic exterior and name plate



Photo 4 Reception

CONFIRMED The postmortem certificate is genuine and was issued by this clinic.

5.3 Crematorium

3:00 p.m. | Municipal crematorium (name changed in sample) | Two administrative staff

After checking our identification, staff searched their records. The cremation matches the permit:

3:35 p.m.	Arrival of the body
3:55 p.m.	Cremation started
5:25 p.m.	Cooling
5:30 p.m.	Collection of remains by the family
6:10 p.m.	Completed



Photo 5 Crematorium entrance



Photo 6 Records office

CONFIRMED The insured was cremated on April 2, 2025.

6 Residence and Incident Site

August 19–20, 2025 | Aoba Riverside Tower 青葉リバーサイドタワー

6.1 Property

- 15-story condominium completed in 2006, with a concierge desk and auto-lock entrance.
- The insured bought Unit 1105 (92.40 m²) on September 12, 2024. No mortgage is registered.
- Managers are on duty 9:00 a.m.–6:00 p.m. Nobody is on duty overnight.



Photo 7 Building entrance and concierge desk



Photo 8 Mailbox for Unit 1105

CONFIRMED The insured owned and lived in Unit 1105.

6.2 Building staff

August 19 | Cleaning staff member, nine years on site

He was not present at the time. He showed us where the insured was found, a paved area at the base of the building behind the management office, and said a fall from the unit's balcony or windows could not end there.

6.3 Building manager

August 20 | Tadashi ONO 小野 正, building manager

- Called in early that day; the police had already finished at the scene.
- The person who found the insured and called the police was Mr. Mori.
- He heard the two had argued late that night; Mr. Mori left by car and returned shortly after the fall.
- He had heard nothing about a dropped phone.

> "The police looked into it and decided there was no crime. Everyone here understood it was not an accident."
>
> 「警察が調べて、事件性はないと判断しました。ここの皆は、事故ではないと受け止めていました。」

6.4 Site inspection

The 11th-floor elevator opens onto a private landing that serves only Unit 1105. The spot where the insured was found is directly below one corner of this landing, which is enclosed by a parapet about 1.3 meters high.



Photo 9 11th-floor landing and parapet



Photo 10 View down from the landing corner

NOT SUPPORTED The fall started from the landing, not a window or balcony. An accidental fall over a 1.3 m parapet is unlikely.

7 Interview with the Examining Physician

August 21, 2025 | Dr. Hiroshi TAKEDA 武田 浩 | Police surgeon, Takeda Surgical Clinic

- Examined the body at the police station at about 4:30 a.m. on March 14.
- Estimated the time of death at about 3:40 a.m.; injuries consistent with a fall from height.
- The police reviewed messages between the insured and Mr. Mori, and Mr. Mori's movements by car, and found no criminal involvement.
- No autopsy was ordered, so alcohol use cannot be confirmed.

> "Without an autopsy I cannot tell you whether she had been drinking. Either way, I did not regard this as an accident."
>
> 「解剖をしていないので、飲酒の有無はわかりません。いずれにしても、事故とは考えていません。」

NOT SUPPORTED The physician regarded the death as intentional, not accidental. Intoxication could not be verified.

8 Inquiry at the Police Station

August 21, 2025 | Local police station (name changed in sample)

We asked to speak with the detective in charge and presented Mr. Mori's authorization with copies of the death documents. After consulting his superiors, the detective declined: information is disclosed only to legal relatives such as parents or siblings, and a cohabitant's authorization is not sufficient.

NOT OBTAINED Police findings. A parent's or sibling's authorization would allow a further request.

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9 Investigator's Notes

- The death, its date, the funeral and the cremation are confirmed, and the submitted documents are genuine.
- The reported accidental fall is not supported by the site layout or by the accounts of the physician and the building manager. These are their statements; Japan PI does not determine the manner of death.
- Whether alcohol was involved cannot be established. If the insurer needs the police position, an authorization signed by the insured's parent or sibling would allow a further request.

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— END OF REPORT —

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