



Insurance Claims Investigation Checklist

Initial Claim Receipt & Acknowledgement

Verifies proper receipt and acknowledgement of the insurance claim by the company.

Claim Received Date

Claim Received Time

Claim Reference Number

Claim Intake Method

- ☐ Online Portal
- ☐ Phone
- ☐ Mail
- ☐ Agent

Notes on Initial Contact/Receipt

Write something...

Claim Status (Initial)

☐ Open

☐ Acknowledged

Claim Processor Signature

Policy Verification & Coverage Assessment

Confirms policy validity, scope of coverage, and applicable deductibles/limits.

Policy Number

Enter a number...

Policy Effective Date

Enter date...

Policy Expiration Date

Enter date...

Coverage Type

- ☐ Homeowners
- ☐ Auto
- ☐ Commercial
- ☐ Life
- ☐ Health

Policy Limit

Enter a number...

Deductible Applied

- ☐ Yes
- ☐ No

Deductible Amount

Enter a number...

Notes on Coverage Review

Write something...

Damage Documentation & Evidence Gathering

Ensures thorough documentation of damage through photos, videos, and witness statements.

Photos of Damage (Front)

 Upload File

Photos of Damage (Back/Details)

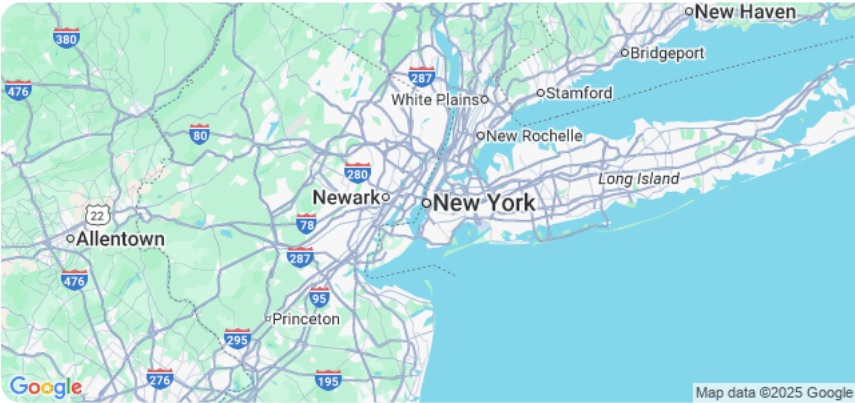
 Upload File

Description of Damage

Write something...

Location of Damage (GPS Coordinates)

 Set My Current Location



Quantity of Damaged Items

Enter a number...

Date of Damage

Enter date...

Time of Damage

Liability Determination (If Applicable)

Investigates and determines liability in liability claims.

Primary Negligence Party

- ☐ Claimant
- ☐ Insured
- ☐ Third Party
- ☐ Unclear/Further Investigation Needed

Description of Incident

Write something...

Witness Statements (If Applicable)

Write something...

Estimated Damages Caused by Negligent Party

Enter a number...

Contributing Factors to Accident

- ☐ Speeding
- ☐ Distracted Driving
- ☐ Weather Conditions
- ☐ Mechanical Failure
- ☐ Other

Date of Incident Report Filed

Enter date...

Coverage Verification & Policy Interpretation

Reviews policy language and interpretations to ensure appropriate coverage.

Policy Type

- ☐ Homeowners
- ☐ Auto
- ☐ Commercial
- ☐ Life
- ☐ Health

Specific Policy Language Review Notes

Write something...

Endorsement Status

- ☐ No Endorsements
- ☐ Endorsement Present

Endorsement Details (if applicable)

Write something...

Coverage Limit

Enter a number...

Policy Effective Date

Enter date...

Exclusions Applied

- ☐ None
- ☐ Flood
- ☐ Earthquake

Estimate Review & Validation

Evaluates repair or replacement estimates for accuracy and reasonableness.

Estimated Repair Cost

Enter a number...

Actual Repair Cost

Enter a number...

Estimate Source

- ☐ Contractor
- ☐ Public Estimator
- ☐ Insured's Choice

Estimate Accuracy

- ☐ Accurate
- ☐ Slightly High
- ☐ High
- ☐ Low

Notes on Estimate Discrepancies

Write something...

Supporting Documentation (Photos, Invoices)

 Upload File

Estimate Received Date

Enter date...

Deductible Applied

Enter a number...

Fraud Indicators Assessment

Identifies and assesses potential fraud indicators in the claim.

Claimant Relationship to Insured

- ☐ Claimant is the Insured
- ☐ Claimant is a Family Member
- ☐ Claimant is a Business Partner
- ☐ Claimant is a Third Party

Suspicious Circumstances

- ☐ Unexplained Delay in Reporting
- ☐ Conflicting Statements
- ☐ History of Prior Claims
- ☐ Significant Injury or Loss
- ☐ Vague or Inconsistent Narrative

Prior Claims in Last 5 Years

Enter a number...

Narrative Summary of Suspicious Activities

Write something...

Professional Involvement

- ☐ No Professional Involvement
- ☐ Attorneys Involved
- ☐ Public Adjuster Involved
- ☐ Contractor Involved

Date of Initial Incident Report

Enter date...

Regulatory Compliance & Reporting

Ensures compliance with relevant regulations and reporting requirements.

Reporting Deadline

Enter date...

Reporting Jurisdiction

- ☐ Federal
- ☐ State
- ☐ Local

Claim Count Reported

Enter a number...

Summary of Reporting Activity

Write something...

Supporting Documentation

 Upload File

Reporting Form Used

- ☐ Form A
- ☐ Form B
- ☐ Custom Form

Submission Date

Enter date...

Settlement Authority & Approval

Obtains necessary settlement authority and approvals before finalizing the claim.

Settlement Amount Proposed

Enter a number...

Settlement Authority Level Required

- ☐ Level 1
- ☐ Level 2
- ☐ Level 3
- ☐ Legal Review Required

Date of Settlement Approval

Enter date...

Approving Manager Signature

Approval Comments/Justification

Write something...

Settlement Type

- ☐ Full Settlement
- ☐ Partial Settlement
- ☐ Denied