✅ ChecklistGuro

Insurance Fraud Prevention Checklist

Claim Submission Review

Verify completeness and accuracy of initial claim submissions.

Claim Submission Date

Enter date...

Claim Number

Enter a number...

Claim Type

☐ Auto

☐ Homeowners

☐ Life

☐ Commercial

Narrative Description of Loss

Write something...

Policyholder Verification Method

☐ Phone Call

☐ Email

☐ In-person

Supporting Documentation (Photos, Police Report)

⬆ Upload File

Applicant/Insured Background Checks

Review criminal history, credit reports, and social media for red flags.

Credit Score

Enter a number...

Criminal Record Check Status

☐ Clear

☐ Minor Offense

☐ Felony

☐ Pending Charges

Date of Background Check

Enter date...

Notes from Background Check Report

Write something...

Prior Insurance Claims (select all that apply)

- [ ] None
- [ ] Single Claim
- [ ] Multiple Claims
- [ ] Denied Claim
- [ ] Cancelled Policy

Copy of Criminal Record Check Report

⬆ Upload File

Loss History Verification

Cross-reference reported loss history with MVRs, CLUE reports, and industry databases.

Number of Previous Claims

Enter a number...

Date of Previous Claim (Most Recent)

Enter date...

CLUE Report Accessed?

☐ Yes

☐ No

Upload CLUE Report (if accessed)

⬆ Upload File

MVR (Motor Vehicle Record) Checked?

☐ Yes

☐ No

Notes/Comments on Loss History Review

Write something...

Witness Statement Analysis

Evaluate consistency and credibility of witness testimonies.

Witness Statement Content

Write something...

Statement Consistency (with Police Report/Other Accounts)

- ☐ Fully Consistent
- ☐ Mostly Consistent
- ☐ Somewhat Consistent
- ☐ Inconsistent

Witness Demeanor (Observed)

- ☐ Cooperative
- ☐ Evasive
- ☐ Apprehensive
- ☐ Calm
- ☐ Agitated

Notes on Witness Behavior

Write something...

Relationship to Insured/Claimant

- ☐ Friend
- ☐ Family Member
- ☐ Business Associate
- ☐ Neutral Party
- ☐ Unknown

Investigator Signature

Damage Assessment Verification

Confirm the reported damage aligns with the loss event and independent estimates.

Estimated Repair Cost (Initial)

Enter a number...

Estimated Repair Cost (Independent Assessment)

Enter a number...

Damage Severity

☐ Minor
☐ Moderate
☐ Severe
☐ Total Loss

Photos of Damage (Before)

⬆ Upload File

Detailed Description of Damage

Write something...

Pre-existing Damage Indicated?

- ☐ Yes
- ☐ No
- ☐ Unsure

Date of Damage Assessment

Enter date...

Medical Records Scrutiny

Review medical records for inconsistencies, unusual treatment patterns, and duplicate billing.

Treatment Notes Review

Write something...

Number of Visits

Enter a number...

First Date of Treatment

Enter date...

Primary Diagnosis Consistency

☐ Consistent

☐ Inconsistent

☐ Unable to Determine

Billing Code Discrepancies

☐ Unusual Billing Codes

☐ Duplicate Billing

☐ Upcoding

☐ None

Attached Scanned Records

⬆ Upload File

Vehicle/Property Inspection

Document vehicle or property condition and any pre-existing damage.

Detailed Description of Vehicle/Property Condition

Write something...

Pre-Existing Damage Count (e.g., Scratches, Dents)

Enter a number...
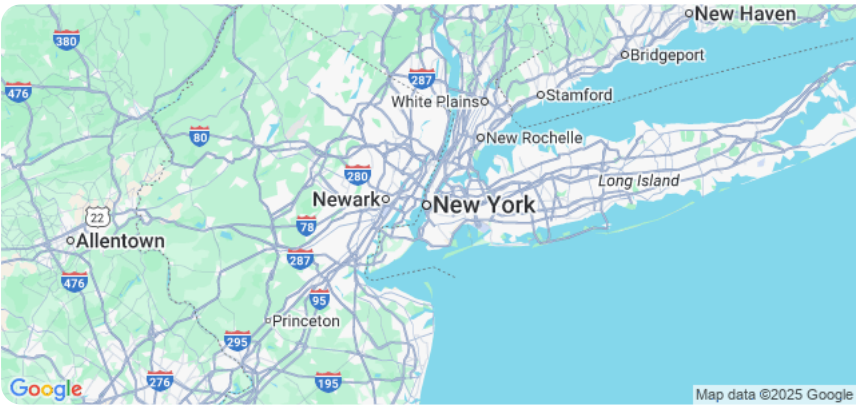
Visible Signs of Tampering?

☐ None
☐ Modified VIN
☐ Altered Mileage
☐ Repaired Damage (Unreported)

Photographs of Vehicle/Property (Front, Back, Sides, Damage)

⬆ Upload File

GPS Coordinates of Inspection Location

📍 Set My Current Location

Map data ©2025 Google

Inspection Date

Enter date...

Inspector Signature

Policy Coverage Review

Confirm policy terms and conditions apply to the reported loss.

Policy Type

- ☐ Homeowners
- ☐ Auto
- ☐ Commercial Property
- ☐ Business Interruption
- ☐ Workers' Compensation

Coverage Amount (USD)

Enter a number...

Policy Effective Date

Enter date...

Deductible Amount

- ☐ 500
- ☐ 1000
- ☐ 2500
- ☐ 5000

Review Notes & Comments (e.g., specific endorsements, exclusions)

Write something...

Business Interruption Coverage Included?

- ☐ Yes
- ☐ No
- ☐ Unsure

Flood Insurance Coverage?

- ☐ [object Object]

Data Analytics Monitoring

Track claim patterns and identify potential fraud indicators using data analytics tools.

Average Claim Severity (USD)

[Enter a number...]

Claim Frequency Rate (Claims/100 Policies)

[Enter a number...]

Loss Ratio

[Enter a number...]

Fraud Indicators Triggered (Select all that apply)

- ☐ Unusual Claim Patterns
- ☐ Suspicious Witness Statements
- ☐ Unexplained Damage
- ☐ Inconsistencies in Records

Date of Analytics Review

Enter date...

Summary of Analytics Findings

Write something...

Reporting & Escalation

Document suspicious activities and escalate potentially fraudulent claims to the appropriate authorities.

Summary of Suspicious Activity

Write something...

Estimated Fraudulent Value ($)

Enter a number...

Severity Level (Low, Medium, High)

☐ Low

☐ Medium

☐ High

Date of Initial Suspicion

Enter date...

Assigned Investigator

Notes/Comments for Investigator

Write something...

Supporting Documentation (optional)

⬆ Upload File