

Investigation Report Review Checklist

A quality-control checklist for adjusters, SIU professionals, and claims leaders reviewing investigative reports before relying on the findings.

A report is not complete because activity occurred. It is complete when the work is objective, traceable, and responsive to the investigative question.

1. Does the report answer the assignment?

☐**Original objective is clearly addressed**

The report should answer the question that justified the investigation, not simply summarize activity performed.

☐**Scope matches the authorization**

Confirm the work performed stayed within the requested scope or clearly explains any necessary deviation.

☐**Relevant time period and context are clear**

The reader should understand when the investigation occurred and what claim issue it was intended to inform.

☐**Material limitations are disclosed**

Access problems, unavailable witnesses, incomplete records, or other constraints should be identified.

2. Factual integrity and objectivity

☐**Facts are separated from inference**

Observations, records, statements, and analyst interpretation should not be blended together.

☐**Sources are identifiable**

Material facts should be traceable to a source, record, interview, observation, or other documented basis.

☐**Dates, names, locations, and identifiers are internally consistent**

Check the report for discrepancies that could affect reliability or create confusion.

☐**Uncertainty is stated when appropriate**

A professional report distinguishes confirmed information from unresolved or unverified information.

☐**No unsupported conclusion or fraud label**

The report should present evidence and investigative findings without making conclusions beyond the available facts or assignment authority.

3. Investigative sufficiency

☐**Key leads were reasonably addressed**

Confirm the investigation followed the leads most likely to answer the assignment objective.

☐**Negative results are explained**

A negative database search, unsuccessful contact, or unproductive field effort should include enough context to understand what was attempted.

☐**Material contradictions were developed**

If accounts conflict, the report should identify the conflict and, when within scope, describe efforts to corroborate it.

☐**Attempts and follow-up are documented**

The reader should be able to see what was done, when, and what remains outstanding.

☐**Evidence and supporting material are referenced clearly**

Photos, video, documents, recordings, links, or exhibits should be labeled so the reader can connect them to the narrative.

4. Is the report usable for a claims decision?

☐**Executive summary is accurate and proportional**

The summary should capture the material findings without overstating isolated facts.

☐**Chronology is easy to follow**

Events should be sequenced clearly enough for a reader who did not manage the investigation.

☐**Recommendations are tied to unresolved questions**

Follow-up should identify what remains unknown and what investigative step could reasonably develop it.

☐**Unnecessary PII is excluded**

Include only information that is relevant, authorized, and necessary for the investigative purpose.

☐**The report is professional and neutral**

Tone, formatting, and wording should support credibility and defensibility.

5. Final decision check before accepting the report

☐

I can explain what was done
The scope and investigative activity are understandable.

☐

I can explain what was found - and what was not found
Positive and negative findings are distinguishable.

☐

I know how reliable the material findings are
Sources, corroboration, and limitations are clear.

☐

I know whether the assignment objective was answered
If not, the remaining gap is specific.

☐

Any requested rework is targeted
Clarification or additional investigation should be tied to a defined deficiency, not a general request for more.

Report disposition

☐

Accept as complete
The report answers the assignment and is usable for the intended claims decision.

☐

Clarification requested
The core work is complete, but a specific explanation, correction, or missing item is needed.

☐

Targeted rework requested
A material deficiency can be corrected without opening a new investigative objective.

☐

Follow-up investigation considered
A defined fact gap remains and an additional investigative step may reasonably answer it.

Primary assignment objective:

Most important finding:

Material fact gap or clarification needed:

Next action, if any:

Professional-use note. This worksheet is educational decision support, not legal advice, a fraud determination, or a substitute for carrier procedures, jurisdictional requirements, or professional judgment. Do not include unnecessary PII when using or sharing this worksheet.