WHAT IS CLAIMED IS:

1. A method for investigating data, comprising:

starting an investigation application program preinstalled on a mobile terminal, receiving an investigation request in a display interface of the investigation application program, and determining whether a corresponding initiator of the investigation request is a predetermined investigating role;

receiving an assignment instruction to assign the investigation task when the corresponding initiator of the investigation request is the predetermined investigating role and a corresponding investigation task of the investigation request is a predetermined task; and

performing a corresponding transfer or assignment of the investigation task after determining the investigation task needs to be transferred or assigned, when the corresponding initiator of the investigation request is the predetermined investigating role and the corresponding investigation task of the investigation request is not the predetermined task, and wherein

subsequent to determining whether the corresponding initiator of the investigation request is the predetermined investigating role, the method comprises:

when the corresponding initiator of the investigation request is not the predetermined investigating role, acquiring a target investigating role whose administrative region authority corresponds to an institution to which an insurance policy associated with a settlement belongs, pushing the corresponding investigation task of the investigation request to a corresponding terminal of the target investigating role for assignment; otherwise when the corresponding target investigating role hasn’t been acquired, pushing the investigation task to a predetermined administrative investigating role of an upper-level administrative region for assignment.

2. The method of claim 1, wherein receiving the assignment instruction and assigning the investigation task comprises:

receiving the assignment instruction to assign a plurality of different subtasks, and determining whether the assigned subtasks are predetermined tasks;

when the assigned subtasks are the predetermined tasks, receiving a corresponding investigation task conclusion returned from a corresponding main

investigator of the subtasks after the main investigator completes the investigation task.

3. The method of claim 2, further comprising, subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator returns his locally performed subtask;

when the main investigator returns his locally performed subtask, receiving an investigation result returned from an auxiliary investigator;

when the main investigator doesn’t return his locally performed subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator;

if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted;

otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

4. The method of claim 2, further comprising, subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator applies for a subtask;

when the main investigator applies for a subtask, determining whether the main investigator is to return his performed subtask; if the main investigator is to return his performed subtask, determining again whether the main investigator applies for a

subtask; and if the main investigator is not to apply for a subtask, performing a transfer or assignment;

when the main investigator doesn’t apply for a subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

5. The method of claim 2, further comprising, subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator reviews a subtask submitted by a predetermined investigating role in a foreign region;

when the main investigator reviews the subtask submitted by the predetermined investigating role in the foreign region, determining whether there is an auxiliary investigation task in the foreign region; if there isn’t an auxiliary investigation task in the foreign region, determining a feedback of the predetermined investigating role in the foreign region is completed; otherwise if there is the auxiliary investigation task in the foreign region, receiving the subtask returned by an auxiliary investigator in the foreign region when there is the predetermined investigating role in the foreign region doing the review, or determining a feedback of the predetermined investigating role in the foreign region is completed when there isn’t the predetermined investigating role in the foreign region doing the review;

when the main investigator doesn’t review the subtask submitted by the predetermined investigating role in the foreign region, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

6. The method of claim 5, further comprising, subsequent to determining whether the corresponding initiator of the investigation request is the predetermined investigating role:

when the corresponding initiator of the investigation request is not the predetermined investigating role, acquiring a target investigating role whose

administrative region authority corresponds an institution to which an insurance policy associated with a settlement belongs, pushing the corresponding investigation task of the investigation request to a corresponding terminal of the target investigating role for assignment; otherwise when the corresponding target investigating role hasn’t be acquired, pushing the investigation task to a predetermined administrative investigating role of an upper-level administrative region for assignment.

7. A mobile terminal, comprising a processor and a memory, wherein the processor is configured to execute a data investigation program stored in the memory to perform the following operations:

starting an investigation application program preinstalled on the mobile terminal, receiving an investigation request in a display interface of the investigation application program, and determining whether a corresponding initiator of the investigation request is a predetermined investigating role;

receiving an assignment instruction and assigning the investigation task when the corresponding initiator of the investigation request is the predetermined investigating role and a corresponding investigation task of the investigation request is a predetermined task; and

performing a corresponding transfer or assignment of the investigation task after determining the investigation task needs to be transferred or assigned, when the corresponding initiator of the investigation request is the predetermined investigating role and the corresponding investigation task of the investigation request is not the predetermined task, and wherein

the processor is further configured to execute the data investigation program stored in the memory to further perform the following operations subsequent to determining whether the corresponding initiator of the investigation request is the predetermined investigating role;

when the corresponding initiator of the investigation request is not the predetermined investigating role, acquiring a target investigating role whose administrative region authority corresponds to an institution to which an insurance policy associated with a settlement belongs, pushing the corresponding investigation task of the investigation request to a corresponding terminal of the target investigating role for assignment; otherwise when the corresponding target investigating role hasn’t

been acquired, pushing the investigation task to a predetermined administrative investigating role of an upper-level administrative region for assignment.

8. The mobile terminal of claim 7, wherein the processor is configured to execute the data investigation program stored in the memory to perform the following operations in receiving the assignment instruction to assign the investigation task:

receiving the assignment instruction to assign a plurality of different subtasks, and determining whether the assigned subtasks are predetermined tasks; and

when the assigned subtasks are the predetermined tasks, receiving a corresponding investigation task conclusion returned from a corresponding main

investigator of the subtasks after the main investigator completes the investigation task.

9. The mobile terminal of claim 8, wherein the processor is further configured to execute the data investigation program stored in the memory to further perform the following operations subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator returns his locally performed subtask;

when the main investigator returns his locally performed subtask, receiving an investigation result returned from an auxiliary investigator;

when the main investigator doesn’t return his locally performed subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator;

if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have not been submitted; and

otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

10. The mobile terminal of claim 8, wherein the processor is configured to execute the data investigation program stored in the memory to further perform the following operations subsequent to determining whether assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator applies for a subtask;

when the main investigator applies for a subtask, determining whether the main investigator is to return his performed subtask; if the main investigator is to return his performed subtask, determining again whether the main investigator applies for a subtask; and if the main investigator is not to apply for a subtask, performing a transfer or assignment;

when the main investigator doesn’t apply for a subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

11. The mobile terminal of claim 8, wherein the processor is configured to execute the data investigation program stored in the memory to further perform the following operations subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator reviews a subtask submitted by a predetermined investigating role in a foreign region;

when the main investigator reviews the subtask submitted by the predetermined investigating role in the foreign region, determining whether there is an auxiliary investigation task in the foreign region; if there isn’t an auxiliary investigation task in the foreign region, determining a feedback of the predetermined investigating role in the foreign region is completed; otherwise if there is the auxiliary investigation task in

the foreign region, receiving the subtask returned by an auxiliary investigator in the foreign region when there is the predetermined investigating role in the foreign region doing the review, or determining a feedback of the predetermined investigating role in the foreign region is completed when there isn’t the predetermined investigating role in the foreign region doing the review;

when the main investigator doesn’t review the subtask submitted by the predetermined investigating role in the foreign region, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

12. A computer-readable storage medium storing one or more programs that are executable by one or more processors to perform the following operations:

starting an investigation application program preinstalled on a mobile terminal, receiving an investigation request in a display interface of the investigation application program, and determining whether a corresponding initiator of the investigation request is a predetermined investigating role;

receiving an assignment instruction to assign the investigation task, when the corresponding initiator of the investigation request is the predetermined investigating role and a corresponding investigation task of the investigation request is a predetermined task; and

performing a corresponding transfer or assignment of the investigation task after determining the investigation task needs to be transferred or assigned, when the corresponding initiator of the investigation request is the predetermined investigating role and the corresponding investigation task of the investigation request is not the predetermined task, and wherein

the one or more programs are configured to be executed by the one or more processors to further perform the following operations subsequent to determining whether the corresponding initiator of the investigation request is the predetermined investigating role:

when the corresponding initiator of the investigation request is not the predetermined investigating role, acquiring a target investigating role whose administrative region authority corresponds to an institution to which an insurance policy associated with a settlement belongs, pushing the corresponding investigation

task of the investigation request to a corresponding terminal of the target investigating role for assignment; otherwise when the corresponding target investigating role hasn’t been acquired, pushing the investigation task to a predetermined administrative investigating role of an upper-level administrative region for assignment.

13. The computer-readable storage medium of claim 12, wherein the one or more programs are configured to be executed by the one or more processors to perform the following operations in receiving the assignment instruction to assign the investigation task:

receiving the assignment instruction to assign a plurality of different subtasks, and determining whether the assigned subtasks are predetermined tasks; and

when the assigned subtasks are the predetermined tasks, receiving a corresponding investigation task conclusion returned from a corresponding main investigator of the subtasks after the main investigator completes the investigation task.

14. The computer-readable storage medium of claim 13, wherein the one or more programs are configured to be executed by the one or more processors to further perform the following operations subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator returns his locally performed subtask;

when the main investigator returns his locally performed subtask, receiving an investigation result returned from an auxiliary investigator;

when the main investigator doesn’t return his locally performed subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator;

if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; and

otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

15. The computer-readable storage medium of claim 13, wherein the one or more programs are configured to be executed by the one or more processors to further perform the following operations subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator applies for a subtask;

when the main investigator applies for a subtask, determining whether the main investigator is to return his performed subtask; if the main investigator is to return his performed subtask, determining again whether the main investigator applies for a subtask; and if the main investigator is not to apply for a subtask, performing a transfer or assignment;

when the main investigator doesn’t apply for a subtask, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.

16. The computer-readable storage medium of claim 13, wherein the one or more programs are configured to be executed by the one or more processors to further perform the following operations subsequent to determining whether the assigned subtasks are the predetermined tasks:

when the assigned subtasks are not the predetermined tasks, determining whether the main investigator reviews a subtask submitted by a predetermined investigating role in a foreign region;

when the main investigator reviews the subtask submitted by the predetermined investigating role in the foreign region, determining whether there is an auxiliary investigation task in the foreign region; if there isn’t an auxiliary investigation task in

the foreign region, determining a feedback of the predetermined investigating role in the foreign region is completed; otherwise if there is the auxiliary investigation task in the foreign region, receiving the subtask returned by an auxiliary investigator in the foreign region when there is the predetermined investigating role in the foreign region doing the review, or determining a feedback of the predetermined investigating role in the foreign region is completed when there isn’t the predetermined investigating role in the foreign region doing the review;

when the main investigator doesn’t review the subtask submitted by the predetermined investigating role in the foreign region, determining whether all the subtasks have been submitted except the subtask performed by the main investigator; if not all the subtasks have been submitted, outputting a related alert message noting not all the subtasks have been submitted; otherwise if all the subtasks have been submitted, receiving a corresponding investigation task conclusion returned by the main investigator.