Basic Interview Questions for Investigators

These basic interview questions have been compiled as a reference in order to assist you in your investigations. However, please keep in mind that this is in no way a mandatory guideline, nor are these the only questions that can be asked of your claimant. This list also features some of the same questions that are on the application for coverage:

Claimant interview questions:

General background questions:

- What is your name?
- What is your age?
- Are you married/single?
- What is your spouse’s name?
- Are you employed?
- Have you tried to sell this vehicle in the past? If so when and why?
- Why didn’t you sell the vehicle?
- To whom did you try to sell the vehicle?
- How was it advertised? (Obtain a copy of the documentation)
- How much was the vehicle advertised for?
- Did you receive any offers on your vehicle while it was for sale?
- Who viewed the vehicle?
- Have you ever salvaged a vehicle?
- Have you ever exported a vehicle?

Claimant, household, and prior loss history:

- Has anyone else in your household ever had their driver’s license canceled, revoked, or suspended?
- How many moving violations have you had within the past five years?
- Have you ever had a car stolen before?
- Have you ever had a fire?
- Have you ever had a burglary?
Claimant’s insurance history:
▶ If this is a business vehicle, who writes the insurance on your personal vehicles?
▶ How long have you been with this insurance carrier?
▶ Who were your prior insurance carriers?
▶ Have you or anyone in your household ever had your insurance canceled or been refused insurance? If so, what company refused your insurance and when did that happen?
▶ Have you ever had a vehicle burned or stolen before?

Regarding the purchase of the vehicle:
▶ When did you purchase your vehicle?
▶ How did you learn of this vehicle initially?
▶ How long have you owned the vehicle?
▶ Where did you get the money to purchase the vehicle?
▶ Was it purchased via a cash or check transaction?
▶ How was the vehicle financed?
▶ Where was the vehicle purchased?
▶ From whom did you purchase the vehicle?
▶ How was it purchased?
▶ Can you provide me with documentation of the purchase/bill of sale/emission paperwork?
▶ Can I have you sign a release that allows me to review your financial/credit records?
▶ Can you provide me with the name, address, phone number of the lienholder?

▶ Can you tell the amount you still owe on the vehicle?
▶ When did you make your last payment?
▶ Are you current on your car payments?
▶ How was the last payment made - cash, check, money order?

Vehicle description:
▶ Did the vehicle have a standard or automatic transmission?
▶ Did it have power or standard brakes?
▶ Was the steering standard or power?
▶ What kind of engine did it have: 4 cylinder, V6, or V8?
▶ What kind of tires did it have: radials, performance radials, etc.?
▶ Did it have air conditioning, a tilt wheel, cruise control, power windows, a sun roof?
▶ What color was the interior? Cloth or leather upholstery?
▶ What is the value of the vehicle? (compare with DMV value for sales tax purposes)
▶ Have you made any improvements to the vehicle? (mag wheels, upholstery, stereo, etc.)
Use of the vehicle:
- Who lives at the insured’s address?
- Has anyone in the household made an insurance claim in the past?
- Who in the household drives the vehicle?
- Roughly how many miles were on the vehicle when stolen?
- How many miles do you drive the car per year?
- Is it used for commercial purposes?

Registration of the vehicle:
- Was this vehicle ever a salvage vehicle?
- Who is the registered owner?
- Who was the prior registered owner?
- Who paid the sales tax on the vehicle?
- How much was the declared price of the vehicle at the time of sale?

The vehicle's condition:
- What servicing was done to the vehicle while you owned it?
- Who serviced the vehicle?
- When was it last serviced?
- Did the vehicle have any mechanical problems?
- Who did the recent engine or transmission repairs?
- Was there any existing damage to the vehicle?
- What type of work was done to the car 6 months prior to the loss?
- Do you have a service history?
- Can I see the service receipts?

Prior to the loss:
- Can you describe your whereabouts/whereabouts of the vehicle 12 hours prior to the theft?
- What were you doing in those locations?
- Was the vehicle garaged?
- Was the security system engaged?
- Did an alarm go off? If not, why?
The loss:
- Where was the vehicle parked when stolen?
- What time did the theft occur?
- When did you discover that the vehicle was missing?
- When was the vehicle reported stolen to the police?
- When did you report your loss to the insurance company?
- Was the car locked at the time of the theft?
- Was the alarm left on?
- Do you still have the car keys?
- Who was with you at the time you parked the vehicle?
- Did you have parking lot attendants park the car recently, if so, where and who?
- Where were any keys hidden in the vehicle when it was stolen?
- Who last saw the vehicle?

The report to police:
- When did you report the theft to the police?
- Who was with you when you discovered the vehicle was missing?
- Who did you speak to right after you discovered the vehicle was missing?
- Who made the report to the police?

E.U.O. - Examination Under Oath:

The Claimant should be interviewed at least once during your investigation. As you become more certain of their involvement in a scheme to commit vehicle theft insurance fraud, you may want to perform an E.U.O. or Examination Under Oath. This is generally a policy requirement in first party claims which states that the insured must cooperate with any claim investigation including making a statement under oath. Failure to cooperate can cause the claim to be denied.