Auto Theft Statement Guideline

Prior to going out to interview the insured, you may want to ask the adjuster of they need any releases signed. Most companies will request a financial release and a general release. These allow the investigator and/or the adjuster to obtain detail financial and employment records, etc.

These are just sample questions that you may ask during your investigation. By no means is this list all inclusive but it will give you a good basis to begin your investigation. Again, keep your adjuster up to date and more questions may arise as you two discuss the status of your investigation.

Name (have them provide picture identification):
Date and place of birth:
Social Security number:
Current address:
Prior address:
Who resides with you? :
Spouses name if applicable (if a female then get the maiden name):
Divorces:

Education level:	
Military status:	
Employment – Length:	
Rate of pay:	
How often paid:	
Prior employer:	
Other source of income:	
Do you have any criminal record?	
Do you have any civil suits/judgments?	
Do you have any Bankruptcies?	_
Do you have any debt collections owed?	
Do you have any prior claims?	
Do you have any pending claims?	

Are all debt owed?
The time vehicle was last seen?
Who has the keys?
How many numbers of keys are there?
Is there a security system on the vehicle?
Where was the vehicle parked?
Were there any witnesses?
Is there any suspects? If someone is named then ask why:
Are there photos of the vehicle?
Are there receipts/invoices for recent work such as oil change, etc?
Where is the title?

When was the vehicle purchased and how (loan, cash, etc) if private sale then get prior owner info:
Is the loan payment late?
How the loan is paid (cash, check, and credit card?)
Is there or has there been any threat of repossession?
Has there been any past repossession?
Do you have credit card debt?
Were the police contacted? What department?
What was the reporting officer's name?
The Case or Report number:
Has the vehicle been recovered?
If so, is anything missing?

Have you had any recent problems with the vehicle?	
Has the vehicle ever been wrecked or damaged?	
Do you let others drive the vehicle?	
Where are the keys kept?	
Is there a key hidden on the vehicle?	
Is the vehicle collateral for another loan?	
If so, where is the loan from and what is it for?	
Has the vehicle passed inspection?	
Who discovered the vehicle was missing?	
Was the vehicle locked?	
Did you go out and search for the vehicle?	

Describe your activities prior to the theft?
Where were you going and Why?
How often do you drive the vehicle?
How many miles were on it?
Has the vehicle been for sale? If so, how much and why:
Who was the prior insurance carrier? Obtain information:
Has this vehicle ever been stolen before?
How do you think the vehicle was stolen?
Is there anything you want to add to this statement?

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