**Auto Liability Questionnaire – New Claim Template**

Hi,

My name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name of insurance company.) Can I speak with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (name of insured?)

I am calling about the auto accident. Is now a good time to talk?

Great!

Before we get started, I would like to explain the claims process with you.

#1 - First, I will ask specific questions to confirm the following details of the accident.

#2 - Then I let you tell me your version as to how the accident happened.

#3 – We will advise you on the repair process (getting an estimate, requesting a rental, making payments, dealing with supplements, etc.) If insured has no collision and or rental coverage proceed to step #4. It is a good idea to review the coverages prior to making phone call to insured that way you can address any coverage concerns.

#4 - Then after we finish our call, I will contact the other driver involved and get their version as to how the accident happened. If there is a police report and or witness, we will also order report and contact witness.

#5 – After all that is done then we will be able to complete our investigation and determine liability. If insured asks if insurance premiums will go up, refer them to their agent to address that question. We only handle claims and cannot address premium concerns.

Review the first notice of loss or claim details page to add the missing information while discussing claim

Question to ask:

#1 – The claim happened on \_\_\_\_\_\_\_\_\_\_\_\_\_\_(date) around \_\_\_\_\_\_\_\_\_\_ (am/ pm) Is that correct?

#2 – We have you listed as the \_\_\_\_\_\_\_\_\_\_\_(driver) yes/ no (circle)

#3 – And you were driving the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (make/ model of vehicle.)

#4- Did you have any passengers with you?

#5 – Was anyone hurt?

#6 – Was anyone transported away by ambulance?

#7 – Did anyone seek medical treatment?

#8 – Were the police called?

#9 – What was the name of police department?

#10 – Do you have a case number from the police department?

#11 – Were there any witnesses? Get name and number of each witness

#12 – Were all vehicles drivable after accident?

#13 – Were any vehicles towed from scene? Get tow company information

#14 – Were any pictures taken after accident?

#15 – Did the airbags deploy?

#16 – Do you know the mileage on the vehicle?

#17 – Can you tell me your license plate number?

#18 – Where were you heading that day?

#19 – What was the name of the road you were traveling on?

#20 - Were you traveling North, South, East or West on that road?

#21- How many lanes in each direction?

#22 – What was the weather like that day?

#23 – Was there anything obstructing your vision?

#24 – What was the speed limit?

#25 – How fast were you going?

#26 – Did you take any evasive action prior to impact?

#27- Did you have any recent work done on your vehicle?

#28 – Are you familiar with the area in which you were traveling?

#29 – Please take me how the accident happened? Then depending on their responses, you can ask additional questions.

#30 – If liability sounds questionable ask the insured to draw a diagram of scene

By asking all the right questions upfront you will save time and avoid making unnecessary calls to ask follow up questions.

Hope this questionnaire helped in your claim investigation. If you found this material useful, please go on Google and leave a review.