

Chapter Q

Insurers

Insurers' responsibilities related to totaled vehicles

Definitions

Insurer

An insurer is a person engaged in the business of entering into policies of insurance. The term does not include persons who are self-insured. ([OAR 735-24-0030](#))

Totaled vehicle

A vehicle that is declared a total loss by an insurer that is obligated to cover the loss or that the insurer takes possession of or title to. [ORS 801.527\(1\)](#)

If an insurer declares the vehicle "totaled"

Obtain the certificate of title from the owner of the vehicle as a condition for the settlement of the claim.

Surrender the certificate of title to DMV within 30 days of its receipt along with an application for salvage title and fees. Mail the documents to:

DMV
Attention: Totaled Vehicle Desk
1905 Lana Avenue NE
Salem OR 97314

If the insurer does not obtain the certificate of title

Notify DMV in writing that the vehicle is a "totaled" vehicle. This notification must be made within 30 days of declaring the vehicle "totaled."

Notify the owner that the certificate of title must be surrendered to DMV, and that the owner must also notify any subsequent purchasers that the vehicle is a "totaled" vehicle.

If the insured is retaining the salvage, the insurer must provide the notification of total loss to DMV and provide at least the following information:

- The year model, make and vehicle identification number of the vehicle;
- The vehicle registration plate number and state of registration, if known;
- The name, address and phone number of the insurer submitting the notice; and
- The insurer's claim number and the date the vehicle was declared a total loss by the insurer.

Beginning October 17, 2005, if the date of loss is not included in the notification to DMV, the notification will be returned the insurer.

A DMV form, Insurer's Notification to DMV - Notice of Totaled Vehicle, [Form 735-7282](#), is available to notify DMV when the vehicle has been declared a total loss. Insurer's Notification to DMV, Notice of Totaled Vehicle, is only available on DMV's web site at: <http://www.odot.state.or.us/forms/dmv/7282.pdf>.

When an insurer must apply for salvage title

The insurer must apply for a salvage title if the insurer obtains the title as provided under [ORS 819.014](#), unless a salvage title has already been issued.

Insurers are required to apply for salvage title under [ORS 819.016](#) and [OAR 735-24-0130](#).

See [Chapter J](#) for information on how to apply for a salvage title.

When an insurer does not need to apply for a salvage title

When an insurer takes possession of a “totaled” vehicle, the owner of that vehicle may surrender the title directly to DMV and obtain a salvage title in their own name. The insurer may accept that salvage title and provide the salvage title to any subsequent buyer. The insurer, in this case, does not need to apply for a transfer of the salvage title to their name.

In this case, the owner shown on the salvage title should use the reassignment area on the back of the salvage title to complete any required odometer disclosure and to assign their interest to the insurer.

Registration plates

Insurers are not required to remove the plates from the vehicle. The plates may remain with the vehicle until it is wrecked, dismantled, disassembled, or rebuilt; however, they are no longer valid for highway use once the title has been surrendered or a salvage title has been issued.