



Salvage Titling Requirements after Total Loss Settlement

ALABAMA

Statute

AL ADC 810-5-41-.03

Provision

When a vehicle is determined to be a total loss because of the insurer paying to any person 75 percent or more of the cost, at the time of loss, of replacing the wrecked or damaged vehicle with one of like kind and quality, it will be the responsibility of the insurance company to complete form MVT 41-1 (Report of Total Loss Settlement), secure the certificate of title, vehicle identification number plate, license plate, and within 72 hours after receiving them, forward them to the department for processing. This rule applies regardless of whether the insurer or owner retains possession of the salvage.

ALASKA

Statute

AK ST s 28.10.271, AK ST s 28.10.321

Provision

When the owner of a registered vehicle transfers or assigns the owner's title or interest in the vehicle, the registration of the vehicle expires; however, the registration plates remain on the vehicle, except as otherwise provided in AS 28.10.181.

The owner shall, at the time of delivery of the vehicle, endorse an assignment and warranty of title to the transferee in the space provided on the certificate of title. The owner shall deliver the certificates of title and registration to the transferee at the time of delivery of the vehicle, except as otherwise provided in AS 28.10.291.

The owner shall notify the department of the transfer or assignment of the owner's title or interest in the vehicle within 10 days following transfer or assignment. This notification shall constitute a valid transfer under AS 28.10.321 and 28.10.361.

The new owner shall, within 30 days, present the certificates of title and registration properly endorsed to the department, apply for a new title, and register the vehicle as upon an original registration.

An application for certificates of title and registration must be accompanied by any required registration fees and taxes, transfer of title and lien fees, and by the previous certificates of title and registration, if any.

ARIZONA

Statute

AZ ST 28-2091

Provision

If a vehicle that is subject to titling or registration pursuant to this chapter becomes a salvage vehicle or nonrepairable vehicle and is acquired by an insurance company as a result of a total loss insurance settlement, the insurance company or its authorized agent shall submit an application to the department within 30 days after the title is properly assigned by the owner to the insurance company, with all liens released, on a form prescribed by the department for a salvage certificate of title or nonrepairable vehicle certificate of title.

ARKANSAS

Statute

AR ST s 27-14-2302

Provision

When an insurer acquires the ownership of a salvage vehicle for which a salvage vehicle title has not been issued, the insurer shall surrender the certificate of title for the salvage vehicle to the Office of Motor Vehicle within 30 days following the acquisition of the certificate of title to the salvage vehicle.

If a motor vehicle becomes a salvage vehicle and an insurer indemnifies under the insurance policy, but the insurer does not take title to the salvage vehicle, the insurer shall notify the office that the motor vehicle is a salvage vehicle pursuant to the notification procedure required under this subsection.

The office shall attach a note or stamp to any copy of a title issued by the office or to any reissued or changed title.

The note or stamp shall state that the motor vehicle is a salvage vehicle and shall remain in place until the owner of the vehicle surrenders the certificate of title on the salvage vehicle and a salvage vehicle title or prior salvage vehicle title is issued by the office.

Salvage Title Requirements *continued*

**ARKANSAS
(continued)**

If a person other than an insurer owns a salvage vehicle for which a salvage title has not been issued, the owner shall surrender the certificate of title for the salvage vehicle to the office within 30 days following the date that the motor vehicle became a salvage vehicle.

If a person other than an insurer acquires ownership of a salvage vehicle after the time it becomes a salvage vehicle, but prior to the issuance of a salvage title, and a good faith estimate of the repair cost is over 70 percent of its average retail value at the time the vehicle is acquired, the owner shall surrender the certificate of title to the salvage vehicle to the office within 30 days following the date of acquisition of the certificate of title to the salvage vehicle. If the vehicle has no resale value except as a source for parts or scrap, the owner may request that the office issue the vehicle a "parts only" title and the vehicle shall be dismantled for parts or scrap and shall be titled as such in the state of Arkansas. This subdivision becomes effective on January 1, 2008.

If an insurer has the responsibility under this subchapter to surrender the certificate of title on a salvage vehicle for which it has taken title or to notify the office that a motor vehicle is a salvage vehicle, prior salvage vehicle, or "parts only" vehicle, the insurer may delegate its responsibility to surrender the certificate of title or to notify the office to a servicing organization or to a buyer of the salvage vehicle from the insurer. The insurer shall remain responsible under Arkansas law if the servicing organization or buyer fails to properly surrender the title or notify the department.

**CALIFORNIA
Statute
CA VEHICLE s 11515**

Provision

Whenever an insurance company makes a total loss settlement on a total loss salvage vehicle, the insurance company, an occupational licensee of the department authorized by the insurance company, or a salvage pool authorized by the insurance company, shall, within 10 days from the settlement of the loss, forward the properly endorsed certificate of ownership or other evidence of ownership acceptable to the department, the license plates, and a fee in the amount of \$15 to the department. An occupational licensee of the department may submit a certificate of license plate destruction in lieu of the actual license plate.

If an insurance company, an occupational licensee of the department authorized by the insurance company, or a salvage pool authorized by the insurance company is unable to obtain the properly endorsed certificate of ownership or other evidence of ownership acceptable to the department within 30 days following oral or written acceptance by the owner of an offer of an amount in settlement of a total loss, that insurance company, licensee, or salvage pool, on a form provided by the department and signed under penalty of perjury, may request the department to issue a salvage certificate for the vehicle. The request shall include and document that the requester has made at least two written attempts to obtain the certificate of ownership or other acceptable evidence of title, and shall include the license plates and fee.

The department, upon receipt of the certificate of ownership, other evidence of title, or properly executed request, the license plates, and the fee, shall issue a salvage certificate for the vehicle.

Whenever the owner of a total loss salvage vehicle retains possession of the vehicle, the insurance company shall notify the department of the retention on a form prescribed by the department. The insurance company shall also notify the insured or owner of the insured's or owner's responsibility to comply with this subdivision. The owner shall, within 10 days from the settlement of the loss, forward the properly endorsed certificate of ownership or other evidence of ownership acceptable to the department, the license plates, and a fee in the amount of \$15 to the department. The department, upon receipt of the certificate of ownership or other evidence of title, the license plates, and the fee, shall issue a salvage certificate for the vehicle.

**COLORADO
Statute
CO ST s 42-6-136**

Provision

Upon the sale or transfer of any motor vehicle for which a current Colorado certificate of title has been issued or filed, which motor vehicle has become a salvage vehicle as defined in section 42-6-102(13), the purchaser or transferee shall make application for a salvage certificate of title. The owner of any such motor vehicle may make application for a salvage certificate of title before the sale or transfer of such vehicle. Any owner making application for a salvage certificate of title shall provide the director evidence of ownership that satisfies the director of the right of the applicant to have a salvage certificate of title filed in favor of the owner.

Salvage Title Requirements *continued*

CONNECTICUT

Statute
CT ADC s 14-16c-1

Provision

Any insurance company required, pursuant to subsection (a) of section 14-16c of the Connecticut General Statutes, to return copies of certificates of titles for totaled motor vehicles to the Commissioner of Motor Vehicles shall on or before the fifteenth day of each month mail or deliver to the commissioner such copies of certificates of title received by such company during the preceding month.

DELAWARE

Statute
DE ST TI 21 s 2512

Provision

Whenever any registered or unregistered motor vehicle, for which a title has been issued by the department, is transferred as salvage as a result of a total loss insurance settlement, the insurance company or its authorized agent shall send the certificate of title of the vehicle to the department within 30 days from the date of settlement. Upon receipt of the certificate of title and appropriate fee, the department shall issue a salvage certificate.

If the owner of any registered or unregistered motor vehicle for which a title has been issued by the department receives a total loss insurance settlement for the vehicle and chooses to retain ownership of the vehicle as owner retained salvage, the insurance company shall either comply with the requirements in the paragraph above or require the owner of the vehicle to procure a salvage certificate from the department prior to paying the total loss insurance settlement.

D.C.

Statute
DC CODE s 50-1331.02

Provision

Any insurance company that, pursuant to a damage settlement, acquires ownership of a salvage vehicle or non-repairable vehicle shall apply to the department for a salvage title or non-repairable vehicle certificate, whichever is applicable, within 30 days of the date the title is delivered to the insurance company.

An insurance company that makes a damage settlement for a salvage vehicle or non-repairable vehicle, but does not acquire ownership of the vehicle, shall, within 30 days of the settlement, notify: (A) The vehicle's owner or lessor of his obligation to apply to the department for a salvage title or non-repairable vehicle certificate, whichever is applicable; and (B) the department, in accordance with procedures established by the department.

FLORIDA

Statute
FL ST s 319.30

Provision

An insurance company that pays money as compensation for total loss of a motor vehicle or mobile home shall obtain the certificate of title for the motor vehicle or mobile home and, within 72 hours after receiving such certificate of title, shall forward such title to the department for processing.

GEORGIA

Statute
GA ST 40-3-36

Provision (effective January 1, 2008)

Any insurance company that acquires a damaged motor vehicle by virtue of having paid a total loss claim shall mail or deliver the certificate of title to the commissioner for cancellation. In every case in which a total loss claim is paid and the insurance company does not acquire such damaged motor vehicle, the insurance company paying such total loss claim, the vehicle owner, and the lienholder or security interest holder, as applicable, shall take the following steps to secure a salvage certificate of title for such motor vehicle:

(i) If the vehicle owner is in possession of the certificate of title, the owner shall deliver the certificate of title to the insurance company prior to any payment of the claim, and the insurance company shall mail or deliver the certificate of title, an application for a salvage certificate of title, and the form provided by the commissioner for issuance of a salvage certificate of title;

(ii) If the certificate of title has been lost, destroyed, or misplaced, the vehicle owner shall, prior to payment of the claim on such vehicle, complete an application for a replacement title on the form provided by the commissioner and deliver such application and form to the insurance company and the insurance company shall mail or deliver such application and form to the commissioner for issuance of a replacement original title marked salvage;

(iii) If the lienholder or security interest holder has possession of the certificate of title, the vehicle owner shall complete an application for a replacement title on a form provided by the commissioner and shall deliver the completed form to the insurance company prior to the payment of the claim; the insurance company shall thereafter mail or deliver the application to the commissioner with notice of the payment of the total loss claim and the name and address

Salvage Title Requirements *continued*

GEORGIA (continued)

of the lienholder or security interest holder in possession of the title. The commissioner shall mail notice to the lienholder or security interest holder that a total loss claim has been paid on the vehicle and that the title to such vehicle has been cancelled, and the commissioner shall provide to the lienholder or security interest holder a salvage certificate of title for such vehicle, provided that the validity of the security interest shall not be affected by issuance of a salvage certificate of title. The lienholder or security interest holder shall, within 10 days after receipt of such notice of total loss claim and cancellation of the original certificate of title, mail or deliver the canceled original certificate of title to the commissioner; or

(iv) For the sole purpose of payment of a total loss claim, for any vehicle 10 years of age or older for which neither the vehicle owner nor the lienholder or security interest holder, if any, possesses a certificate of title, the vehicle owner shall deliver the vehicle license plate and certificate of registration for such vehicle to the insurance company prior to payment of any claim and the insurance company shall mail or deliver the license plate and certificate of registration to the commissioner with a completed form provided by the commissioner; provided, however, that the vehicle owner shall not operate such vehicle and the owner shall obtain a certificate of title for such vehicle as provided by law, which certificate of title shall then be subject to cancellation as provided in this paragraph.

HAWAII Statute HI ST s 286-48

Provision

Whenever a motor vehicle subject to registration under this part is sold as salvage or conveyed to an insurance company, in the ordinary course of business or as the result of a total loss insurance settlement where the insurance company receives the certificates of registration and ownership, the purchaser or, if an insurance company, its authorized agent, shall within 10 days from the purchase, or the settlement of the insurance loss, forward the motor vehicle's endorsed certificate of ownership or other evidence of title, certificate of registration, license plates, and an application for a salvage certificate as provided for in section 286-44.5, to the Director of Finance. If the certificate of registration or one or both license plates are lost, an affidavit, duly notarized and signed by the party responsible for the compliance of this section stating that the party has no knowledge of the location of the certificate of registration or the license plates, shall be filed with the Director of Finance of the county having jurisdiction over the vehicle. In any event the certificate of ownership or other evidence of title shall be forwarded to the Director of Finance.

Upon receipt of the certificate of ownership, certificate of registration, license plates, and application for a salvage certificate, the Director of Finance shall issue a salvage certificate in the name of the purchaser or insurance company.

IDAHO Statute ID ST 49-524

Provision

Every insurer making payment for a vehicle that has been determined to be a salvage vehicle shall, within 30 days from receipt of the properly released certificate of origin or certificate of title, issue a salvage certificate to the purchaser and surrender to the department the ownership documents, a copy of the salvage certificate, the salvage certificate fee, and other documents as required by the department for processing.

If an insurer has allowed the owner to retain ownership of the salvage vehicle, the owner must surrender the certificate of title for such vehicle to the department or the insurance company not later than 15 days from the date that the claim was satisfied. The insurer must notify the department of a total loss payoff. The insurer or department shall issue a salvage certificate to the owner prior to any sale or disposition of the salvage vehicle.

If an insurer acquires the certificate of title of a vehicle in a settlement of a theft claim, the insurer shall immediately, upon receipt of the properly released certificate of origin or certificate of title, issue a salvage certificate in the name of the insurer and surrender to the department the ownership documents, a copy of the salvage certificate, the salvage certificate fee, and other documents as required by the department for processing.

If an insurer has acquired a vehicle in a settlement of a theft claim, has made application to and has been issued a new salvage certificate in the name of the insurer, and the vehicle is subsequently recovered and is not a salvage vehicle, the insurer may complete an affidavit indemnifying the department stating the facts of acquisition and disposition of the vehicle in a form prescribed by the department and deliver the salvage certificate of ownership, affidavit, and any other documents required by the department to the transferee at the time of delivery of the vehicle.

ILLINOIS

Statute
625 ILCS 5/3-117.1

Provision

An application for a salvage certificate shall be submitted to the Secretary of State in any of the following situations:

When an insurance company makes a payment of damages on a total loss claim for a vehicle, the insurance company shall be deemed to be the owner of such vehicle and the vehicle shall be considered to be salvage except that ownership of (i) a vehicle that has incurred only hail damage that does not affect the operational safety of the vehicle or (ii) any vehicle nine model years of age or older may, by agreement between the registered owner and the insurance company, be retained by the registered owner of such vehicle. The insurance company shall promptly deliver or mail within 20 days the certificate of title along with proper application and fee to the Secretary of State, and a salvage certificate shall be issued in the name of the insurance company. An insurer making payment of damages on a total loss claim for the theft of a vehicle may exchange the salvage certificate for a certificate of title if the vehicle is recovered without damage. In such a situation, the insurer shall fill out and sign a form prescribed by the Secretary of State that contains an affirmation under penalty of perjury that the vehicle was recovered without damage and the Secretary of State may, by rule or regulation, require photographs to be submitted.

INDIANA

Statute
IN ST 9-22-3-3, IN ST 9-22-3-11

Provision

Sec. 3. (a) A certificate of salvage title is required for a motor vehicle, motorcycle, semitrailer, or recreational vehicle that meets any of the following criteria:

- (1) An insurance company has determined that it is economically impractical to repair the wrecked or damaged motor vehicle, motorcycle, semitrailer, or recreational vehicle and has made an agreed settlement with the insured or claimant.
- (2) If the owner of the vehicle is a business that insures its own vehicles, the cost of repairing the wrecked or damaged motor vehicle, motorcycle, semitrailer, or recreational vehicle exceeds 70 percent of the fair market value immediately before the motor vehicle, motorcycle, semitrailer, or recreational vehicle was wrecked or damaged.
- (3) The motor vehicle is a flood damaged vehicle.

Except as described in section 11(c) of this chapter, an insurance company shall apply for a salvage title for a vehicle that the insurance company has determined is economically impractical to repair.

Sec. 11. (a) This section applies to the following persons:

- (1) An insurance company that declares a wrecked or damaged motor vehicle, motorcycle, semitrailer, or recreational vehicle that meets at least one of the criteria set forth in section 3 of this chapter and the ownership of which is not evidenced by a certificate of salvage title.
- (2) An insurance company that has made and paid an agreed settlement for the loss of a stolen motor vehicle, motorcycle, semitrailer, or recreational vehicle that:
 - (A) has been recovered by the titled owner; and
 - (B) meets at least one of the criteria set forth in section 3 of this chapter.
- (b) A person who owns or holds a lien upon a vehicle described in subsection (a) shall assign the certificate of title to the insurance company described in subsection (a). The insurance company shall apply to the bureau within 31 days after receipt of the certificate of title for a certificate of salvage title for each salvage or stolen vehicle subject to this chapter. The insurance company shall surrender the certificate of title to the department and pay the fee prescribed under IC 9-29-7 for a certificate of salvage title.
- (c) When the owner of a vehicle described in subsection (a) retains possession of the vehicle:
 - (1) the person who possesses the certificate of title shall surrender the certificate of title to the insurance company described in subdivision (2);
 - (2) the insurance company that completes an agreed settlement for the vehicle shall

Salvage Title Requirements *continued*

**INDIANA
(continued)**

(A) obtain the certificate of title; and

(B) submit to the bureau: (i) the certificate of title; (ii) the appropriate fee; and (iii) a request for a certificate of salvage title on a form prescribed by the bureau; and

(3) after the bureau has received the items set forth in subdivision (2) (B), the bureau shall issue a certificate of salvage title to the owner.

**IOWA
Statute
IA ADC 761-405.6(321)**

Provision

An insurer, upon acquisition of a motor vehicle as a result of a settlement with the motor vehicle owner arising out of damage to or unrecovered theft of the motor vehicle, shall obtain a salvage title for the motor vehicle.

Application for a salvage title shall be made within 30 days after the date of assignment to the transferee.

**KANSAS
Statute
KS ST s 8-198**

Provision

Every insurance company, which pursuant to a damage settlement, acquires ownership of a vehicle that has incurred damage requiring the vehicle to be designated a salvage vehicle, shall apply for a salvage title within 30 days after the title is assigned and delivered by the owner to the insurance company, with all liens released.

Every insurance company that makes a damage settlement for a vehicle that has incurred damage requiring such vehicle to be designated a salvage vehicle, but does not acquire ownership of the vehicle, shall notify the vehicle owner of the owner's obligation to apply for a salvage title for the motor vehicle, and shall notify the division of this fact. The vehicle owner shall apply for a salvage title within 30 days after being notified by the insurance company.

**KENTUCKY
Statute
KY ST s 186A.520, KY ST s
186A.530**

Provision

The owner or an authorized agent of a motor vehicle that meets the definition of a salvage vehicle shall, within 15 days from the receipt of all necessary paperwork required by this chapter, submit an application to the county clerk, on a form prescribed by the Department of Vehicle Regulation, for a salvage title, accompanied by a properly endorsed certificate of title and any lien satisfactions, if any appear, as may be required.

If ownership of a motor vehicle has been transferred to an insurance company through payment of damages, the insurance company making the payment of damages shall be deemed the owner of the vehicle.

When an insurance company makes a claim settlement on a vehicle that has been stolen and recovered, if the vehicle meets the definition of a salvage vehicle as set forth in KY ST 186A.520, the company shall apply for a salvage certificate of title. Upon receipt of this information, the cabinet shall issue the company a certificate of title to replace a salvage certificate of title. The cabinet shall promulgate administrative regulations pursuant to Chapter 13A regarding the forms and any additional information that insurance companies shall be required to obtain and submit when seeking a certificate of title to replace a salvage certificate of title.

In claim settlements that do not involve transfer of the vehicle to the insurance company, an insurer shall not render payment on a damage claim for a vehicle whose damage meets or exceeds 75 percent of the value of the vehicle, until the insurer has received proof that the owner has surrendered the title or has applied for a salvage certificate of title. The owner shall apply for a salvage certificate of title within three working days of the agreed settlement. This subsection shall not apply to hail-damaged vehicles under KY ST 186A.555.

**LOUISIANA
Statute
LA R.S. 32:707**

Provision

When, as the result of an insurance settlement, a motor vehicle is declared to be a "total loss", as defined in R.S. 32:702(11), the insurance company, its authorized agent, or the vehicle owner shall, within 30 days from the settlement of the property damages claim, send the certificate of title to the Office of Motor Vehicles along with an application for a salvage title in the name of the insurance company, or its authorized agent, or the vehicle owner.

MAINE
Statute

ME ST T. 29-A s 654

Provision

If a vehicle is declared a total loss by an owner or insurer, the owner or insurer shall file an application for a certificate of salvage. The application must be on a form prescribed by the Secretary of State and, in addition to the requirements set forth in subsection 1, must include:

- A. A certificate of title or a certificate of origin; and
- B. Any other information or documents the Secretary of State requires to administer the provisions of this section.

The Secretary of State shall act on an application for a certificate of salvage within 20 days of receipt of an application.

MARYLAND
Statute

MD TRANS s 13-506

Provision

The Administration shall issue a salvage certificate:

- (1) To an insurance company that:
 - (i) Is licensed to insure automobiles in this state;
 - (ii) Acquires a vehicle as the result of a claim settlement; and
 - (iii) Within 10 days after the date of settlement, applies for a salvage certificate.

An insurance company shall apply for a salvage certificate on a form provided by the Administration for each vehicle titled in the state that is acquired as a result of a claim settlement arising from an accident that occurred in the state.

An insurance company shall promptly notify the Administration when the company makes a claim settlement on a vehicle that is salvage if:

- (i) The vehicle is seven model years old or newer; and
- (ii) The owner retains possession of the vehicle.

MASSACHUSETTES
Statute

MA ST 90D s 20

Provision

Whenever an insurer acquires ownership of a motor vehicle that it has determined to be a total loss salvage motor vehicle, it shall, within 10 days from the date of acquisition, surrender the certificate of title to the registrar and shall apply for a salvage title.

Whenever an insurer makes a total loss settlement on a vehicle that it has determined to be a total loss salvage motor vehicle and the insured owner or claimant retains possession and ownership of the vehicle, the insurer shall notify the registrar of such retention on a form prescribed by the registrar and the owner shall, within 10 days of such settlement, surrender the certificate of title to the registrar and shall apply for a salvage title. The insurer shall notify the insured owner or claimant of the owner's or claimant's responsibility to comply with the provisions of this section.

MICHIGAN
Statute

MI ST 257.217c

Provision

Except for a late model vehicle that has been stolen and recovered and that has no major component part removed, missing, or destroyed, or damaged and not salvageable, an insurance company licensed to conduct business in this state that acquires ownership of a late model vehicle through the payment of a claim shall proceed under either of the following:

- (a) If the insurance company acquires ownership of the vehicle through payment of a claim, the owner of the vehicle shall assign the certificate of title to the insurance company, which shall do all of the following:
 - (i) Surrender a properly assigned certificate of title to the Secretary of State.
 - (ii) If the estimated cost of repair, including parts and labor, is equal to or more than 75 percent but less than 91 percent of the predamaged actual cash value of the vehicle, apply for a

Salvage Title Requirements *continued*

MICHIGAN (continued)

salvage certificate of title, and if the estimated cost of repair, including parts and labor, is equal to or greater than 91 percent of the predamaged actual cash value of the vehicle, apply for a scrap certificate of title. The insurance company shall not sell the vehicle without first receiving a salvage or scrap certificate of title, which shall be assigned to the buyer.

(b) If after payment of a total loss claim the insurance company permits the owner of the vehicle to retain ownership, the insurance company shall do all of the following:

(i) If the estimated cost of repair, including parts and labor, is equal to or greater than 75 percent but less than 91 percent of the predamaged actual cash value of the vehicle, require each owner of the vehicle to sign an application for a salvage certificate of title, or if the estimated cost of repair, including parts and labor, is equal to or greater than 91 percent of the predamaged actual cash value of the vehicle, require each owner of the vehicle to sign an application for a scrap vehicle certificate of title.

(ii) Attach the owner's certificate of title to the application for a salvage or scrap certificate of title or have the owner certify that the certificate of title is lost.

(iii) On behalf of the owner, apply to the Secretary of State for a salvage or scrap certificate of title in the name of the owner. The owner shall not sell or otherwise dispose of the vehicle without first receiving a salvage or scrap certificate of title, which shall be assigned to the buyer. An insurance company may assign a salvage or scrap certificate of title only to an automotive recycler, used or secondhand vehicle parts dealer, foreign salvage vehicle dealer, or vehicle scrap metal processor.

MINNESOTA

Statute

MN ST s 168A.151

Provision

When an insurer, licensed to conduct business in Minnesota, acquires ownership of a late-model or high-value vehicle through payment of damages, the insurer shall immediately apply for a salvage certificate of title or shall stamp the existing certificate of title with the legend "SALVAGE CERTIFICATE OF TITLE" in a manner prescribed by the department. Within 48 hours of taking possession of a vehicle through payment of damages, an insurer must notify the department in a manner prescribed by the department.

MISSISSIPPI

Statute

MS ST s 63-21-33

Provision

An insurance company, which obtains title to a motor vehicle as a result of paying a total loss claim resulting from collision, fire, flood, or other cause, shall obtain a salvage certificate of title in its name for such vehicle from the State Tax Commission.

The provisions of this subsection shall not apply to vehicles 10 years old or older with a value of \$1,500 or less, or to vehicles with damage that requires the replacement of five or fewer minor components, which such insurer may dispose of by endorsing change in ownership on the certificate of title using space reserved for reassignment of title by licensed dealer without obtaining a salvage certificate of title.

MISSOURI

Statute

MO ST 301.227

Provision

Whenever a vehicle is sold for salvage, dismantling, or rebuilding, the purchaser shall forward to the Director of Revenue within 10 days the certificate of ownership or salvage certificate of title and the proper application and fee of \$8.50, and the director shall issue a negotiable salvage certificate of title to the purchaser of the salvaged vehicle. On vehicles purchased during a year that is no more than six years after the manufacturer's model year designation for such vehicle, it shall be mandatory that the purchaser apply for a salvage title. On vehicles purchased during a year that is more than six years after the manufacturer's model year designation for such vehicle, then application for a salvage title shall be optional on the part of the purchaser.

Whenever a vehicle is sold for destruction and a salvage certificate of title, junking certificate, or certificate of ownership exists, the seller, if licensed under sections 301.217 to 301.221, shall forward the certificate to the Director of Revenue within 10 days, with the notation of the date sold for destruction and the name of the purchaser clearly shown on the face of the certificate.

Notwithstanding the provisions of subsection 1 of this section, an insurance company that settles a claim for a stolen vehicle may apply for and shall be issued a negotiable salvage certificate of title without the payment of any fee upon proper application within 30 days after settlement of the claim for such stolen vehicle. However, if the insurance company upon

Salvage Title Requirements *continued*

MISSOURI (continued)

recovery of a stolen vehicle determines that the stolen vehicle has not sustained damage to the extent that the vehicle would have otherwise been declared a salvage vehicle pursuant to subdivision (51) of section 301.010, then the insurance company may have the vehicle inspected by the state highway patrol, or other law enforcement agency authorized by the Director of Revenue, in accordance with the inspection provisions of subsection 9 of section 301.190. Upon receipt of title application, applicable fee, the completed inspection, and the return of any previously issued negotiable salvage certificate, the director shall issue an original title with no salvage or prior salvage designation. Upon the issuance of an original title the director shall remove any indication of the negotiable salvage title previously issued to the insurance company from the department's electronic records.

MONTANA Statute MT ST s 61-3-211

Provision

An insurer acquiring ownership of a vehicle that is less than five years of age that the insurer determines to be a salvage vehicle shall surrender the certificate of title to the department within 15 days after acquiring the certificate of title. If the insurer has not sold the salvage vehicle prior to the time of surrendering the certificate of title, the insurer shall apply for a salvage certificate on a form prescribed by the department. If the certificate of title names one or more holders of a perfected security interest in the vehicle, the insurer shall secure and deliver to the department a release from each secured party of the secured interest.

If an insurer determines that a salvage vehicle will remain with the owner after an agreed settlement, the insurer shall notify the department of the settlement on a form prescribed by the department. Upon receipt of the notice, the department may require the owner to surrender the certificate of title in compliance with this part, regardless of whether ownership of the salvage vehicle was obtained in a jurisdiction not requiring the surrender of the certificate of title or a comparable ownership document.

NEBRASKA Statute NE ST s 60-173

Provision

When an insurance company acquires a salvage vehicle through payment of a total loss settlement on account of damage, the company shall obtain the certificate of title from the owner, surrender such certificate of title to the county clerk or designated county official, and make application for a salvage branded certificate of title, which shall be assigned when the company transfers ownership. An insurer shall take title to a salvage vehicle for which a total loss settlement is made unless the owner of the salvage vehicle elects to retain the salvage vehicle. If the owner elects to retain the salvage vehicle, the insurance company shall notify the department of such fact in a format prescribed by the department. The department shall immediately enter the salvage brand onto the computerized record of the vehicle. The insurance company shall also notify the owner of the owner's responsibility to comply with this section. The owner shall, within 30 days after the settlement of the loss, forward the properly endorsed acceptable certificate of title to the county clerk or designated county official in the county designated in section 60-144. The county clerk or designated county official shall, upon receipt of the certificate of title, issue a salvage branded certificate of title for the vehicle.

NEVADA Statute NV ST 487.800

Provision

When an insurance company acquires a motor vehicle as a result of a settlement in which the motor vehicle is determined to be a salvage vehicle, the owner of the motor vehicle who is relinquishing ownership of the motor vehicle shall endorse the certificate of title of the motor vehicle and forward the endorsed certificate of title to the insurance company within 30 days after accepting the settlement from the insurance company. The insurance company or its authorized agent shall forward the endorsed certificate of title, together with an application for a salvage title or nonrepairable vehicle certificate, to the state agency within 60 days after receipt of the endorsed certificate of title.

If the owner of the motor vehicle who is relinquishing ownership does not provide the endorsed certificate of title to the insurance company within 30 days after accepting the settlement pursuant to subsection 1, the insurance company shall, within 60 days after the expiration of that 30-day period, forward an application for a salvage title or nonrepairable vehicle certificate to the state agency. The state agency shall issue a salvage title or nonrepairable vehicle certificate to the insurance company for the vehicle upon receipt of:

(a) The application;

(b) A motor vehicle inspection certificate signed by a representative of the department or, as one of the authorized agents of the department, by a peace officer, dealer, rebuilder,

Salvage Title Requirements *continued*

NEVADA (continued)

automobile wrecker, operator of a salvage pool, or garageman;

(c) Documentation that the insurance company has made at least two written attempts by certified mail, return receipt requested, or by use of a delivery service with a tracking system, to obtain the endorsed certificate of title; and

(d) Proof satisfactory to the state agency that the certificate of title was required to be surrendered to the insurance company as part of the settlement.

NEW HAMPSHIRE

Statute NH ST s 261:22

Provision

Any insurance firm or representative thereof who shall declare a motor vehicle, other than an exempt vehicle as provided in NH ST s 261:3, as having been a total loss shall make application for a salvage certificate of title within 20 days of the total loss payment. Such application shall be accompanied by:

(a) Any certificate of title;

(b) Any other information and documents the director reasonably requires to establish ownership of the vehicle and the existence or nonexistence of security interest in it; and

(c) The required fee of \$10.

NEW JERSEY

Statute NJ ST 39:10-32

Provision

If a motor vehicle has either been reported as being stolen or suffered sufficient damage to render it economically impractical to repair, the person in possession of the certificate of ownership for the vehicle shall surrender the certificate of ownership to the director along with a statement setting forth how the person acquired the certificate of ownership.

The director, after determining ownership, shall issue a salvage certificate of title to a person who surrenders a certificate of ownership.

NEW MEXICO

Statute NM ADC 18.19.3

Provision

The steps below are to be followed when the insurance company that had insured the vehicle takes title to a salvage vehicle or an unrecovered stolen vehicle in exchange for a payment to the insured in accordance with the insurance contract.

(1) The insurance company or its authorized agent shall obtain the title or manufacturer's certificate of origin (MCO) for the vehicle and verify that the document is in the name of the former owner.

(2) The former owner or the former owner's authorized agent shall sign the title or MCO on the seller's release line. If a business was the former owner, the name of the business must appear with the signature of the business's owner, officer, or agent.

(3) The name of the insurance company shall be entered in the purchaser section of the title or MCO.

(4) The insurance company shall stamp the face of the title or MCO with the word 'SALVAGE' in letters no less than one-half inch high, at an angle of approximately 45 degrees to the text of the title or MCO. The stamp shall not cover the portion of the title or MCO that describes the vehicle.

(5) The insurance company shall submit a copy of the branded title or MCO to the motor vehicle division, together with documents explaining the reason for the branding. In the case of a salvage vehicle, a statement must be included of the costs of repair to make the vehicle safe for operation on the highways and the estimate of its fair market value immediately prior to damage. If the title was issued by a jurisdiction other than New Mexico, a copy of the title must be sent to the issuing jurisdiction with a completed Statement of Loss.

NEW YORK
Statute
15 NYCRR 81.8

Provision

Except as provided in paragraph (8) of this subdivision, whenever a person acquires a junk and salvage vehicle, other than by receiving a properly endorsed MV-907A (transfer copy), such person shall properly complete an MV-907A in accordance with the instructions on the form and submit the DMV copy to the Department of Motor Vehicles within 15 business days of the date such vehicle was acquired, together with the title certificate or other proof of ownership for such vehicle.

If an insurance company is required to file an MV-907A, either an appraisal report or two pictures of the vehicle, taken from two different points, showing the major damage to the vehicle, if any, shall be filed with the DMV copy of the MV-907A. This provision shall not apply to an MV-907A filed with respect to an unrecovered stolen vehicle. If an out-of-state insurance company uses an adjuster in New York to settle a total loss claim, then the adjuster shall file form MV-907A. If an insurance company authorizes a salvage pool or a vehicle dismantler to possess a vehicle, but is unable to promptly deliver the MV-907A for that vehicle, it shall deliver or mail within four days a written document authorizing the salvage pool or vehicle dismantler to possess the vehicle. The written document must identify the vehicle by year, make, vehicle identification number and, if appropriate, insurance company file number. More than one vehicle may be identified on a single letter or other written document.

NORTH CAROLINA
Statute
NC ST s 20-75

Provision

When the transferee of a vehicle registered under this Article is:

(1) A dealer who is licensed under Article 12 of this Chapter and who holds the vehicle for resale; or

(2) An insurance company taking the vehicle for sale or disposal for salvage purposes where the title is taken as a part of a bona fide claim settlement transaction and only for the purpose of resale, the transferee shall not be required to register the vehicle nor forward the certificate of title to the Division as provided in G.S. 20-73.

To assign or transfer title or interest in the vehicle, the dealer or insurance company shall execute, in the presence of a person authorized to administer oaths, a reassignment and warranty of title on the reverse of the certificate of title in the form approved by the Division, which shall include the name and address of the transferee. The title to the vehicle shall not pass or vest until the reassignment is executed and the motor vehicle delivered to the transferee.

The title to a salvage vehicle shall be forwarded to the Division as provided in NC ST s 20-109.1.

NORTH DAKOTA
Statute
ND ST 39-05-20.2

Provision

The owner of a vehicle that is damaged in excess of 75 percent of the vehicle's retail value as determined by the National Automobile Dealers Association Official Used Car Guide shall forward the title for that vehicle to the department within 10 days and the department shall issue a salvage certificate of title. Glass damage and hail damage must be excluded in the determination of whether a vehicle has been damaged in excess of 75 percent of the vehicle's retail value.

OHIO
Statute
OH ST s 4505.11

Provision

When an insurance company declares it economically impractical to repair a motor vehicle and has paid an agreed price for the purchase of the motor vehicle to any insured or claimant owner, the insurance company shall receive the certificate of title and the motor vehicle and proceed as follows: Within 30 days, the insurance company shall deliver the certificate of title to a clerk of a court of common pleas and shall make application for a salvage certificate of title. The clerk shall issue the salvage certificate of title on a form, prescribed by the registrar, that shall be easily distinguishable from the original certificate of title and shall bear the same information as the original certificate of title, except that it may bear a different number than that of the original certificate of title. Except as provided in division (C)(2) of this section, the salvage certificate of title shall be assigned by the insurance company to a salvage dealer or any other person for use as evidence of ownership upon the sale or other disposition of the motor vehicle, and the salvage certificate of title shall be transferable to any other person. The clerk shall

Salvage Title Requirements *continued*

OHIO (continued)

charge a fee of \$4 for the cost of processing each salvage certificate of title.

If an insurance company declares it economically impractical to repair a motor vehicle, agrees to pay to the insured or claimant owner an amount in settlement of a claim against a policy of motor vehicle insurance covering the motor vehicle, and agrees to permit the insured or claimant owner to retain possession of the motor vehicle, the insurance company shall not pay the insured or claimant owner any amount in settlement of the insurance claim until the owner obtains a salvage certificate of title to the vehicle and furnishes a copy of the salvage certificate of title to the insurance company.

OKLAHOMA Statute OK ST T. 47 s 1111

Provision

Any insurance company that pays a total loss on a claim for any vehicle including, but not limited to, a flood-damaged vehicle or recovered-theft vehicle, any junk dealer who receives a motor vehicle that is to be used for junk or for parts, or any other person permanently dismantling or junking a vehicle shall receive the certificate of title from the current holder of the certificate of title, shall detach the license plate from the vehicle, and shall return the license plate and the certificate of title to the Oklahoma Tax Commission or a motor license agent within 30 days from receipt of the certificate. The Tax Commission shall cancel the certificate of title to the vehicle used for junk or parts and shall preserve the vehicle identification numbers on the certificate of title in the computer files for at least five years. The Tax Commission shall transfer ownership of a stolen vehicle, not recovered from theft at the time of transfer, by salvage title to the insurer. The Tax Commission shall transfer ownership of a vehicle damaged by flooding or other occurrence to the insurer by an original title, salvage title, or junked title, as may be appropriate, based upon an estimate of the amount of loss submitted by the insurer. All license plates surrendered to the Tax Commission shall be destroyed.

OREGON Statute OR ST s 819.014

Provision

An insurer commits the offense of insurer failure to follow procedures for a totaled vehicle if the insurer declares that the vehicle is a totaled vehicle and does not:

(a) Obtain the certificate of title from the owner of the vehicle as a condition of settlement of the claim and surrender it to the Department of Transportation within 30 days of its receipt; or

(b) If the insurer does not obtain the certificate from the registered owner, notify the department that the vehicle is a totaled vehicle within 30 days of declaring it to be so, or taking title to or possession of it, and notify the registered owner of the vehicle that the registered owner must surrender the certificate to the department and must notify any subsequent purchaser that the vehicle is a totaled vehicle.

PENNSYLVANIA Statute PA ST 75 Pa.C.S.A. s 1161

Provision

A person, including an insurer or self-insurer as defined in section 1702, who owns, possesses, or transfers a vehicle located or registered in this Commonwealth that qualifies as a salvage vehicle shall make application to the department for a certificate of salvage for that vehicle.

An owner who transfers a vehicle to be destroyed or dismantled, salvaged, or recycled shall assign the certificate of title to the person to whom the vehicle is transferred. Except as provided in section 1163, the transferee shall immediately present the assigned certificate of title to the department or an authorized agent of the department with an application for a certificate of salvage upon a form furnished and prescribed by the department. An insurer to which title to a vehicle is assigned upon payment to the insured or claimant of the replacement value of a vehicle shall be regarded as a transferee under this subsection. If an owner retains possession of a vehicle which is damaged to the extent that it qualifies for vehicle replacement payment, the owner shall apply for a certificate of salvage immediately. In this case, an insurer shall not pay vehicle replacement value until the owner produces evidence to the insurer that the certificate of salvage has been issued.

RHODE ISLAND Statute RI ST s 31-46-1

Provision

Any insurance company taking possession of a motor vehicle for which a certificate of title has been issued in this state, that has been declared a total loss because of damage to that vehicle, in settlement of a claim for damage or theft, shall within 10 days deliver to the Division of Motor Vehicles the certificate of title of that vehicle and obtain a salvage certificate of title for that vehicle.

SOUTH CAROLINA

Statute
SC ST s 56-19-480

Provision

If a vehicle is acquired by an insurance company in settlement of a claim to the vehicle by fire, flood, collision, or other causes, or is left with the claimant after being declared a total loss by the insurance company, the company or its agent immediately shall deliver to the department the certificate of title together with a report indicating the type and severity of damage to the vehicle. At such time as the insurance company may thereafter transfer the damaged vehicle, the company or its agent shall notify the department to whom the transfer was made on a form prescribed by the department. Notwithstanding another provision of law, when an insurance company obtains title to a vehicle from settling a total loss claim, the insurance company may obtain a title to the vehicle designated as "salvage". The insurance company must pay the title fee contained in section 56-19-420.

SOUTH DAKOTA

Statute
SD ST s 32-3-51.20

Provision

If an insurer, in settlement of a total loss insurance claim, or self insurer, acquires the ownership of any salvage vehicle as defined in section 32-3-51.19 that does not have a salvage vehicle title, the insurer shall within 30 days following acquisition of the certificate of title of that vehicle, surrender the certificate of title for such vehicle to the department. The department shall promptly issue a title indicating it is a salvage vehicle to the insurer or self-insurer.

TENNESSEE

Statute
TN ST s 55-3-212

Provision

If an insurance company, pursuant to a damage settlement, acquires ownership of a passenger motor vehicle that has incurred damage requiring the vehicle to be titled as a salvage vehicle, nonrepairable vehicle, or flood vehicle, the insurance company either must notify the department electronically or on documents prescribed by the department for purposes of evidencing the insurance company in the ownership chain of title or, alternatively, must apply for a salvage title or nonrepairable vehicle certificate within 15 days after the title is properly assigned by the owner to the insurance company, and delivered to the insurance company with all liens released.

If an insurance company does not assume ownership of its insured's passenger motor vehicle that has incurred damage requiring the vehicle to be titled as a salvage vehicle or nonrepairable vehicle, the insurance company shall:

(i) Notify the insured of the insured's obligation to apply for a salvage title or nonrepairable vehicle certificate for the passenger motor vehicle and notify the state passenger motor vehicle titling office that a salvage title or nonrepairable vehicle certificate should be issued for the vehicle; or

(ii) Withhold payment of the claim until the insured applies for a salvage title or nonrepairable vehicle certificate.

TEXAS

Statute
TX TRANSP s 501.092

Provision

An insurance company that is licensed to conduct business in this state and that acquires, through payment of a claim, ownership or possession of a salvage motor vehicle or nonrepairable motor vehicle covered by a certificate of title issued by this state or a manufacturer's certificate of origin shall surrender a properly assigned title or manufacturer's certificate of origin to the department, on a form prescribed by the department, except that not earlier than the 46th day after the date of payment of the claim, the insurance company may surrender a certificate of title, on a form prescribed by the department, and receive a salvage certificate of title or a nonrepairable certificate of title without obtaining a properly assigned certificate of title if the insurance company:

(1) has obtained the release of all liens on the motor vehicle;

(2) is unable to locate one or more owners of the motor vehicle; and

(3) has provided notice to the last known address in the department's records to each owner that has not been located: (A) by registered or certified mail, return receipt requested; or (B) if a notice sent under paragraph (A) is returned unclaimed, by publication in a newspaper of general circulation in the area where the unclaimed mail notice was sent.

For a salvage motor vehicle, the insurance company shall apply for a salvage vehicle title. For a nonrepairable motor vehicle, the insurance company shall apply for a nonrepairable vehicle title.

UTAH

Statute

UT ST s 41-1a-1005

Provision

If an insurance company declares a vehicle a salvage vehicle and takes possession of the vehicle for disposal, or an insurance company pays off the owner of a vehicle that is stolen and not recovered, the insurance company shall, within 10 days from the settlement of the loss, surrender to the division the outstanding certificate of title, properly endorsed, or other evidence of ownership acceptable to the division. The division shall then issue a salvage certificate in the insurance company's name.

If the owner of a salvage vehicle retains possession of the vehicle, the insurance company shall within 10 days from the settlement of the loss notify the division of the retention on a form prescribed by the division. The insurance company shall notify the owner of the vehicle of his responsibility to comply with this section. The owner shall within 10 days from the settlement of the loss surrender to the division the properly endorsed certificate of title or other evidence of ownership acceptable to the division. The division shall then issue a salvage certificate in the owner's name.

VERMONT

Statute

VT ST T. 23 s 2091

Provision

Except for vehicles for which no certificate of title is required pursuant to section 2012 of this title and for vehicles that are more than 15 years old, any person who purchases or in any manner acquires a vehicle as salvage, who scraps, dismantles, or destroys a motor vehicle or any insurance company or representative thereof who declares a motor vehicle to be a total loss shall make application for a salvage certificate of title within 15 days of the time the vehicle is purchased or otherwise acquired as salvage, scrapped, dismantled, or destroyed or declared a total loss. Such application shall be accompanied by: (1) any certificate of title; and (2) any other information or documents that the commissioner may reasonably require to establish ownership of the vehicle and the existence or nonexistence of any security interest in the vehicle.

This section shall not apply to, and salvage certificates shall not be required for, unrecovered stolen vehicles or vehicles stolen and recovered in an undamaged condition, provided that the original vehicle identification number plate has not been removed, altered, or destroyed and the number thereon is identical with that on the original title certificate.

VIRGINIA

Statute

VA ST s 46.2-1602.1

Provision

Every insurance company that acquires, as a result of the claims process, any late model vehicle titled in the Commonwealth or any recovered stolen vehicle whose estimated cost of repair exceeds 75 percent of its actual cash value shall apply to and obtain from the department either (i) a salvage certificate or certificate of title as provided in section 46.2-1603 or (ii) a nonrepairable certificate as provided in section 46.2-1603.2 for each such vehicle. An insurance company may apply to and obtain from the department either a salvage certificate as provided in section 46.2-1603 or a nonrepairable certificate as provided in section 46.2-1603.2 for any other vehicle that is determined to be either a salvage vehicle or a nonrepairable vehicle.

WASHINGTON

Statute

WA ST s 46.12.070

Provision

Any insurance company settling an insurance claim on a vehicle that has been issued a certificate of ownership under this chapter or a certificate of license registration under chapter 46.16 RCW as a total loss, less salvage value, shall notify the department thereof within 15 days after the settlement of the claim. Notification shall be provided regardless of where or in what jurisdiction the total loss occurred.

WEST VIRGINIA

Statute

WV ST s 17A-4-10

Provision

In the event a motor vehicle is determined to be a total loss or otherwise designated as "totaled" by any insurance company or insurer, and upon payment of a total loss claim to any insured or claimant owner for the purchase of the vehicle, the insurance company or the insurer, as a condition of the payment, shall require the owner to surrender the certificate of title: Provided, That an insured or claimant owner may choose to retain physical possession and ownership of a total loss vehicle. If the vehicle owner chooses to retain the vehicle and the vehicle has not been determined to be a cosmetic total loss, the insurance company or insurer shall also require the owner to surrender the vehicle registration certificate. The term "total loss" means a motor vehicle that has sustained damages equivalent to 75 percent or more of the

Salvage Title Requirements *continued*

WEST VIRGINIA (continued)

market value as determined by a nationally accepted used car value guide or meets the definition of a flood-damaged vehicle as defined in this section.

The insurance company or insurer shall, prior to the payment of the total loss claim, determine if the vehicle is repairable, cosmetically damaged, or nonrepairable. Within 10 days of payment of the total loss claim, the insurance company or insurer shall surrender the certificate of title, a copy of the claim settlement, a completed application on a form prescribed by the commissioner, and the registration certificate if the owner has chosen to keep the vehicle to the Division of Motor Vehicles.

If the insurance company or insurer determines that the vehicle is repairable, the division shall issue a "salvage certificate", on a form prescribed by the commissioner, in the name of the insurance company or the insurer or the vehicle owner if the owner has chosen to retain the vehicle. The certificate shall contain on the reverse thereof spaces for one successive assignment before a new certificate at an additional fee is required. Upon the sale of the vehicle, the insurance company or insurer or the vehicle owner if the owner has chosen to retain the vehicle shall complete the assignment of ownership on the salvage certificate and deliver it to the purchaser. The vehicle shall not be titled or registered for operation on the streets or highways of this state unless there is compliance with subsection (g) of this section. The division shall charge a fee of \$15 for each salvage title issued.

WISCONSIN

Statute WI ST 342.15

Provision

If an owner transfers his interest in a salvage vehicle, the owner shall at the time of the delivery of the vehicle execute an assignment and warranty of title to the transferee in the space provided therefor on the certificate, and cause the certificate to be mailed or delivered to the transferee.

The transferee shall, promptly after delivery to him of the vehicle, execute the application for a new certificate of title in the space provided on the certificate or as the department prescribes, and deliver or mail the certificate and application to the department.

Any transferee of a vehicle that fails to make application for a new certificate of title immediately upon transfer to him of a vehicle may be required to forfeit not more than \$200. A certificate is considered to have been applied for when the application accompanied by the required fee has been delivered to the department or deposited in the mail properly addressed with postage prepaid.

WYOMING

Statute WY ST s 31-2-107

Provision

When a motor vehicle is declared a total loss by the insurance company or, in the event an insurance company is not involved in the settlement of the claim, sustains damage in an amount exceeding 75 percent of its actual retail cash value, as set forth in any current edition of a nationally recognized automotive appraisal guide or other source approved by the Wyoming Insurance Department, the owner or insurance company, if it obtains ownership of the vehicle through transfer of title as a result of a settlement of an insurance claim, shall forward the properly endorsed certificate of title to the office of the county clerk that issued the certificate of title together with an application for a certificate of title branded salvage and payment of the fee required under W.S. 31-3-102(a)(vii) to obtain a properly branded certificate of title.

This section shall not apply to motor vehicles with more than eight years of service.

If the owner of a motor vehicle retains the vehicle upon a settlement with an insurance company, and the vehicle has incurred damage requiring the vehicle to be issued a certificate of title branded "nonrepairable" or "salvage", the owner shall apply for the certificate of title in his own name with the applicable brand displayed on the certificate of title before the vehicle is commercially repaired or ownership of the vehicle is transferred.