

[Date]

[Policyholder Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

RE: Notice of Total Loss Determination and Salvage Offer

Claim Number: [Claim Number]

Policy Number: [Policy Number]

Date of Loss: [Date of Loss]

Vehicle: [Year, Make, Model]

VIN: [Vehicle Identification Number]

Dear [Policyholder Name],

We have completed the inspection and evaluation of your vehicle following the recent loss. Based on the estimated cost of repairs compared to the Actual Cash Value (ACV) of the vehicle, we have determined that your vehicle is a total loss.

Below is a summary of the settlement calculation:

- **Actual Cash Value (ACV):** \$[Amount]
- **Applicable Sales Tax:** \$[Amount]
- **Title/License Fees:** \$[Amount]
- **Gross Settlement Amount:** \$[Amount]
- **Less Deductible:** - \$[Amount]
- **Net Total Loss Settlement:** \$[Amount]

Salvage Retention Option:

If you choose to keep the damaged vehicle, we will deduct the salvage value from your net settlement. The offer for owner-retention is as follows:

- **Net Total Loss Settlement:** \$[Amount]
- **Less Salvage Value:** - \$[Amount]
- **Settlement Amount (You keep vehicle):** \$[Amount]

Please note that if you choose to retain the vehicle, you are responsible for following all state regulations regarding salvage titles and safety inspections before the vehicle can be legally operated again.

To move forward with this claim, please provide the following:

1. The original vehicle title (signed over to the insurance company if not retaining).

2. All sets of keys for the vehicle.
3. Your decision regarding the salvage retention option.

If you have any questions regarding this determination, please contact me directly at [Phone Number] or [Email Address].

Sincerely,

[Adjuster Name]

[Insurance Company Name]