

Date: [Insert Date]

Claim Number: [Insert Claim Number]

Policy Number: [Insert Policy Number]

Insured Name: [Insert Name]

Vehicle Description: [Insert Year, Make, Model]

Dear [Insert Name],

We have completed the appraisal of your vehicle. Based on the extent of the damage, your vehicle has been declared a total loss. Below is the breakdown of the final settlement and salvage value.

Settlement Calculation:

- **Actual Cash Value (ACV):** \$[Insert Amount]
- **Applicable Sales Tax:** \$[Insert Amount]
- **Title/License Fees:** \$[Insert Amount]
- **(Minus) Policy Deductible:** - \$[Insert Amount]

Total Settlement Amount: \$[Insert Total Amount]

Salvage Option:

If you choose to retain the vehicle salvage, the final payout will be adjusted as follows:

- **Total Settlement:** \$[Insert Total Amount]
- **(Minus) Salvage Value:** - \$[Insert Salvage Amount]
- **Net Payout to You:** \$[Insert Net Amount]

To finalize this claim, please provide the vehicle title and any outstanding keys. If there is a lienholder on the vehicle, we will issue payment to the finance company first, and any remaining balance will be paid to you.

Please contact us at [Insert Phone Number] to confirm if you wish to retain the salvage or release the vehicle to our facility.

Sincerely,

[Insert Adjuster Name]

[Insert Insurance Company Name]