

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Recipient Name/Insurance Adjuster Name]

[Insurance Company Name]

[Claim Department Address]

[City, State, Zip Code]

RE: Notice of Total Loss and Salvage Evaluation

Claim Number: [Insert Claim Number]

Policy Number: [Insert Policy Number]

Date of Loss: [Insert Date]

Vehicle Year/Make/Model: [Insert Vehicle Details]

VIN: [Insert VIN Number]

Dear [Recipient Name],

This letter serves as a formal evaluation and response regarding the total loss determination of the above-referenced vehicle. Based on the damage assessment and repair estimates, it has been determined that the cost of repairs exceeds the economic threshold or state-mandated percentage of the vehicle's Actual Cash Value (ACV).

1. Market Value Evaluation

Our evaluation of the vehicle's pre-accident value is based on comparable sales in the local market, the vehicle's mileage, and its overall condition. We have calculated the Actual Cash Value to be \$[Amount]. We request a detailed copy of the market valuation report (e.g., CCC One, Mitchell, or Audatex) used by your firm for comparison.

2. Itemized Adjustments

Please ensure the settlement offer includes adjustments for:

- Recent major mechanical repairs or upgrades.
- Permanent aftermarket equipment.
- Applicable state sales tax, title, and registration fees.
- Unused portions of prepaid premiums or registration.

3. Salvage Disposition

Please indicate the calculated salvage value of the vehicle. I am currently evaluating the following option:

- **Full Settlement:** Transferring the title to the insurer for the full ACV settlement.

- **Owner Retention:** Retaining the salvage vehicle. In this case, please provide the net settlement amount after the salvage deduction.

4. Supporting Documentation

Attached you will find [List attachments: receipts for recent work, photos of condition, independent appraisals] to support this evaluation.

I look forward to receiving a revised settlement summary or a confirmation of these figures within [Number] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]