

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Adjuster Name]  
[Insurance Company Name]  
[Company Address]

**RE: Claim Number: [Insert Claim Number]**  
**Policy Number: [Insert Policy Number]**  
**Date of Loss: [Insert Date of Accident]**  
**Vehicle: [Year, Make, Model, VIN]**

Dear [Adjuster Name],

I am writing regarding the settlement offer for the total loss of my vehicle. Based on the damage assessment, I accept that the vehicle is a total loss. However, I am formally requesting a detailed breakdown of the Actual Cash Value (ACV) and the salvage value calculation.

I am interested in retaining the salvage of the vehicle. Please provide the following information:

- The determined Actual Cash Value (ACV) of my vehicle prior to the collision.
- The specific salvage bid or "buy-back" amount you have calculated.
- The final net settlement amount if I choose to retain the vehicle.

Attached are comparable listings for similar vehicles in my local area which support a higher market valuation than the initial offer provided. I request that these be factored into the final settlement.

Please confirm the steps required to retain the title and the impact this will have on the settlement check. I look forward to receiving the revised valuation and salvage details within [Number of Days] business days.

Sincerely,

[Your Signature]

[Your Printed Name]