Louisiana Department of Public Safety
Office of Motor Vehicles

Policy 43.00 Supporting Documents Indicate Vehicle May Be Total Loss

Section: 4. Motor Vehicle Registration Requirements

Effective Date: 02/02/1990

Revised Date: 11/12/2002

Authority:
R.S. 32:702 (13)
Administrative
To view Louisiana statutes: http://www.legis.state.la.us/tsrs/search.htm

General:

- Statute defines "total loss" as a motor vehicle which has sustained damages equivalent to seventy-five percent (75%) or more of the retail value as determined by the current NADA book.
- An insurance company or its authorized agent is NOT required to obtain a title for vehicles that have sustained damages less than 75% of the retail value as determined by the current NADA book value. However, in some situations an insurance company may take possession of a vehicle that has sustained damages less than 75% of the retail value.

Requirements:

- To insure that "total loss" vehicles do not get transferred without subsequent titles being branded either "Salvage Vehicle" or "Reconstructed Vehicle," the following documents are required:
    - If the documents indicate the vehicle has been transferred to an insurance company or its authorized agent, a notarized affidavit from the insurance company or authorized agent must be submitted on the insurance company's original letterhead stationery indicating the percentage of damage sustained by the vehicle. A copy of the estimate of damages will be required only on vehicles asserted to be less than 75% damaged.
    - If the documents do not indicate the vehicle has been transferred to an insurance company, but do indicate the vehicle may be a total loss, a notarized affidavit from the registered owner indicating the percentage of damage to the vehicle and a copy of an estimate of damages must be submitted.

Related Policies:
Section 4, Policy 42.00 Vehicle Certificate Of Title Law (Salvage Vehicles)
Section 4, Policy 42.01 Rebuilt Salvaged Vehicles
Section 4, Policy 42.02 Out-Of-State Branded Titles
Section 4, Policy 42.03 Insurance Settlements When Damage Is Less Than 75% Of The N.A.D.A. Book Retail Value
Section 4, Policy 42.04 Salvage Retention
Section 4, Policy 42.05 Hail-Damaged Vehicles
Section 4, Policy 43.00 Supporting Documents Indicate Vehicle May Be Total Loss
Section 4, Policy 76.00 Water Damaged Vehicle
Section 4, Policy 97.00 Canceled Rescinded Sales Of Motor Vehicles