



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- Section 4, Policy 97.00 [Canceled Rescinded Sales Of Motor Vehicles](#)