



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2020-1

Salvage Title Requirements and Consumer Notice

In accordance with [RI Gen. Laws 27-9.1-4](#), when a vehicle is deemed a total loss and the insurer is not retaining the salvage, the insurer must provide written notice to the vehicle owner regarding the steps involved for obtaining both a salvage title and a reconstructed title. The notice should be delivered to the vehicle owner at the time the vehicle owner requests a salvage bid. Such notice should be substantially similar to the following:

Consumer Notice: Vehicles that are declared to be a total loss

If your RI titled vehicle is declared a total loss in an auto insurance claim, you should consider the following information before deciding whether to keep the vehicle.

Once a vehicle has been declared a total loss, you will NOT be able to renew/register the vehicle unless:

1. A red salvage title certificate is obtained from the Title/Research Department of the Division of Motor Vehicles (“DMV”) (This document may be used as proof of ownership but will not allow for registration).
2. The vehicle passes a salvage inspection conducted by the RI DMV.
3. The vehicle is issued a title branded as “Reconstructed Salvage” or “Rebuilt Salvage”.

Please keep in mind that this is a complicated process with many specific requirements that will not be waived.

Be aware that by keeping a vehicle that has been deemed a total loss, the value of said vehicle will be considerably lower, some insurance companies may not insure the vehicle and most banks will not finance the vehicle.

Once you receive your red salvage title certificate, you can start the salvage repair process.

- More information on DMV requirements can be found here:
<http://www.dmv.ri.gov/inspections/salvage/>
- DMV Application for Salvage Inspection:
<http://www.dmv.ri.gov/documents/forms/enforcement/SalvageInspectionApplication.pdf>

In order to qualify for an inspection appointment and Reconstructed Title, all repair work must be done by a licensed Auto Body Shop that is also licensed for “Salvage Vehicle Rebuilder.”

- You can check if an auto body shop has a Salvage Rebuilder License here:
<https://elicensing.ri.gov/Lookup/LicenseLookup.aspx>
- Repairs made by anyone else, including the vehicle owner, WILL NOT qualify for a salvage title and the car will not be able to be registered.
- You may not pick and choose what repairs you make, ALL repairs identified on the insurance estimate MUST be made.

After the repairs have been made, the vehicle must pass the RI State Safety and Emissions inspection and must bear a new RI State inspection sticker.

You must then schedule an inspection with the DMV Enforcement Office and provide all required documentation for review. In order to schedule an appointment, pass inspection, and be approved for a “Reconstructed/Rebuilt Salvage” title you will need:

- a) Application for salvage inspection completed by owner listed on the face of the existing Rhode Island title certificate.
- b) A red Rhode Island salvage title certificate issued in the owner’s name that is **NOT branded as "Parts Only" or "Junk"**.
- c) A letter from the insurance company stating the vehicle is a total loss and the owner is retaining the vehicle AND indicating Class B (repairable) classification.
- d) Written estimate/appraisal of the damage from the insurance company.
- e) Photos of the vehicle prior to repairs
- f) Salvage rebuilders certificate issued by a licensed RI Salvage Rebuilder
- g) Repair order listing all repairs made to the vehicle and parts replaced
- h) Receipts for all parts used in the repair of the vehicle (receipts for used parts must have the VIN of the source vehicle clearly list on the receipt)
- i) A check for the salvage inspection fee as listed on the current application form

Once the vehicle passes the state inspection, you will be given an approved TR-5.

The approved TR-5, red salvage certificate, TR-2 title application and required fee must be presented to the Research/Title office for the “Reconstructed/Rebuilt Salvage” title which will once again allow for the vehicle to be registered for use on public roads.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
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