

Your insurer files this when you settle a total loss and keep the car. It is on this list because of what it starts: a ten-day clock that runs against you, not against them.

This sheet is not the form. Download the blank REG 481 from the California Department of Motor Vehicles at <https://www.dmv.ca.gov/portal/file/salvage-vehicle-notice-of-retention-by-owner-reg-481-pdf/> — always take the current revision from the agency rather than a copy. Print this and keep it beside you while you complete theirs.

Every line, in the order you meet it

1	LENDER	Vehicle strip	VIN, make and California licence plate, filled in by the insurer. Watch out: The line at the top warns that inaccurate or incomplete information may simply result in the record not being updated. Read what your insurer wrote.
2	LENDER	Vehicle owner or owners on date of loss	Your name - last, first, middle - as the owner when the car was written off. Watch out: A second owner row with AND / OR tick boxes sits beneath it, for a car titled in two names.
3	LENDER	Address, city, state, zip	Where you live. Watch out: This is how the DMV finds you if the salvage certificate does not arrive when it should.
4	LENDER	Date, signature and printed name	The insurer's authorised signature, not yours. Watch out: You do not sign this form at all. What it does is certify that you have been notified - which starts the clock in the paragraph above it.
5	LENDER	Insurance company name and address	Who is reporting the retention. Watch out: The certification cites CVC 11515(b): within 10 days of the settlement of loss date you must surrender the certificate of title and the licence plates and apply for a salvage certificate.
6	LENDER	Date of loss, claim number and phone	The settlement details. Watch out: The date of loss is the one that matters to you - it is what the ten days run from, not the day the cheque cleared. The DMV record will also carry a Salvaged brand from here on.

What gets this one rejected

- Treating it as something the insurer handles for you. They file the notice; surrendering the title and plates and applying for the salvage certificate is yours to do, inside ten days.
- Inaccurate or incomplete details. The line at the top of the form warns the information may simply not be updated.
- Selling the car before the salvage certificate is issued. Until it is, the paperwork and the vehicle's actual status disagree.

☒ Amber is what you write

☐ Grey is a block somebody else completes

The completed example follows overleaf.



SALVAGE VEHICLE NOTICE OF RETENTION BY OWNER

Inaccurate or incomplete information on this form may result in the information not being updated.

1 VEHICLE IDENTIFICATION NUMBER 4S4BRBCC1D3241785	MOTORCYCLE ENGINE NUMBER (Empty)	MAKE Subaru	CALIFORNIA LICENSE PLATE 7BXK492
2 Vehicle Owner(s) on Date of Loss	LAST NAME FIRST MIDDLE RAMAN PRIYA N LAST NAME FIRST MIDDLE ☐ AND ☐ OR ADDRESS 2418 Fruitvale Ave CITY STATE ZIP CODE Oakland CA 94601		
3 Insurance Company Reporting Retention of this Salvage Vehicle	I, the undersigned, certify that the above described salvage vehicle has been retained by the owner(s) and, as required by California Vehicle Code §11515(b), he/she has been notified that, within 10 days of the settlement of loss date, he/she must surrender the vehicle's Certificate of Title and license plates, and apply for a Salvage Certificate. The vehicle owner(s) has also been notified that the Department of Motor Vehicles' database record for the vehicle will reflect a "Salvaged" notation (brand).		
4 5 6	DATE AUTHORIZED SIGNATURE FOR INSURANCE COMPANY PRINTED NAME 08/05/2026 X K. Alvarez K. Alvarez INSURANCE COMPANY NAME Sierra Mutual Insurance Company INSURANCE COMPANY ADDRESS 1400 Harbor Bay Pkwy, Alameda, CA 94502 DATE OF LOSS CLAIM NUMBER DAYTIME TELEPHONE NUMBER 07/29/2026 SM-2026-441907 (510) 555-0177		

MAIL COMPLETED FORM TO: Department of Motor Vehicles – MS D190, P.O. Box 942890, Sacramento, CA 94290-0001

REG 481 (REV. 8/2010) WWW

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Clear Form