

How to fill out MV205 — Notice of Total-Loss Payoff, Owner-Retained Salvage Vehicle

The insurer's notice that a car has been written off but stayed with its owner. Its instruction is unusually direct: if a salvage vehicle, regardless of the vehicle's age, remains with the owner, the insurer must notify the Department of Justice of the settlement on this form. What follows matters to anyone planning to sell that car - upon receipt, the department may add a brand and issue an electronic title, the owner is notified of the change, and the owner is then told how to submit for a replacement title carrying the updated brands. A Montana owner who takes a hail payout and keeps the car will find the title has changed underneath them.

This sheet is not the form. Download the blank MV205 from the Montana Department of Justice, Motor Vehicle Division, Vehicle Services Bureau at <https://mvdmt.gov/wp-content/uploads/2023/10/MV205-Notice-of-Total-Loss-Payoff-Owner-Retained-Salvage-Vehicle.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	AGENT	The vehicle, and its title number	VIN, year, make, model, body style, colour, title number, plate and state of issuance. Watch out: The title number is what the department amends. A car whose title was replaced since the policy was written has a new one, and the old number points nowhere.
2	AGENT	Hail Damage Only	A single tick that decides which brand lands on the record. Watch out: Montana brands hail separately from salvage. Which box is ticked here is what a future buyer sees printed on the face of the title.
3	AGENT	The legal owner, who is keeping the car	Name, address, email and phone. Watch out: These are the contact details the department will use to tell you the title has changed. An old address here is why some owners learn about the brand from a buyer.
4	AGENT	The insurer and the claim	Company name and address, policy number, claim number, date of loss and business phone. Watch out: The claim number is the audit trail. If the brand ever needs challenging, this is the reference the conversation starts from.
5	AGENT	The authorised agent signs	Signature, printed name and the date the form was completed, under MCA 45-7-203. Watch out: The instruction is to complete it after the claim is settled. A notice filed while a settlement is still being negotiated brands a car that may yet be repaired on the policy.

What gets this one rejected

- An owner filing it. Every field belongs to the insurer, and the certification is signed by an authorised agent of the insurance company.
- A form filed where the insurer took the vehicle. This one is only for a vehicle that remains with the owner; where the insurer takes possession, the MV206 or a dealer assignment applies.
- A missing date of loss or claim number. They are what tie the notice to a settlement, and a notice that cannot be matched to a claim is a brand applied on somebody's say-so.
- Hail Damage Only ticked on a car with collision damage as well. The brand list separates them, and the tick decides which one lands on the record.
- A title number left blank where one exists. The department is amending an existing record, and the title number is how it finds it.

☒ Amber is what you write ☐ Grey is a block somebody else completes The completed example follows overleaf.



Notice of Total-Loss Payoff "Owner-Retained Salvage Vehicle"

Office Use Only

PLEASE PRINT P.O. Box 201431 Helena, MT 59620-1431 • Phone (406) 444-3661 • Fax (406) 444-0116 • mvdtitleinfo@mt.gov • mvdmt.gov

*** Notice ***

This form should only be completed if the owner retains the salvage vehicle.

Notice to insurance company:

If a salvage vehicle, regardless of the vehicle's age, remains with the owner, the insurer must notify the Department of Justice of the settlement on this form. Upon receipt of this form, the department may add a brand and issue an electronic title. The owner will be notified of the change in title and advised on how to submit for a replacement title with updated applicable brands.

For further information regarding total-loss payoff owner-retained salvage vehicles, consult the Title Manual:

<https://mvdmt.gov/forms-manuals-vehicle-title-registration/>

Instructions to insurance company:

1. After the claim is settled, complete this form.
2. Submit this completed form to the Vehicle Services Bureau at the address shown above.

1 Vehicle Identification Number 9K5HCA7RXJM806341

Year 2016 Make Subaru Model Forester Body Style Wagon Color Blue

Title No. 3B4027118 License Plate No. 5-19048B State of Issuance MT

☒ Check this box if the vehicle has sustained Hail Damage Only

3 Name of Legal Owner Delphine R. Kowalchuk

Address 612 W Broadway St

Lewistown MT 59457

City State Zip

Email Address d.kowalchuk@example.com Phone Number (406) 555-0138

4 Name of Insurance Company Sapphire Ridge Mutual Insurance Company

Address 2200 Rimrock Center

Billings MT 59102

City State Zip

Policy Number MT-4471908 Claim Number C-2026-338417

Date of Loss 07/06/2026 Business Phone (406) 555-0181

Under penalty of law (§ 45-7-203, MCA), I certify that the statements made and information contained on this form are true and correct to the best of my knowledge, information, and belief; I am the person named on this form; and, if signing for a business entity or trust, I have full authority to do so.

Signature of Authorized Agent _____

Printed Name of Authorized Agent Marguerite O. Delzell

Date Form Completed 07/21/2026