

How to fill out VTR-436 — Owner Retained Report

Tells the state that an insurer has paid a total loss and the owner has kept the car. It is the insurance company's form and the insurance company's signature - but it is the document that starts your clock, because until it is filed and a salvage title issues you may not sell the vehicle at all.

This sheet is not the form. Download the blank VTR-436 from the Texas Department of Motor Vehicles at https://www.txdmv.gov/sites/default/files/form_files/VTR-436.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	Vehicle information	VIN, year, make, body style, model, plate and title number. Watch out: Check the VIN against your own title before the insurer files. A wrong digit here follows the car.
2	AGENT	Insurance company information	The insurer, its address, and the authorised agent handling the claim. Watch out: This is your evidence of who to chase if the report never reaches the department.
3	AGENT	Claim information	Your name and address as the insured or claimant, the date the claim was paid and the claim number. Watch out: The date of claim payment is the one that matters - the insurer has until the 31st day after it to file.
4	AGENT	Damage disclosure	Wrecked, burned, flood or stripped, then salvage or nonrepairable, then the major-component grid. Watch out: Ask which boxes were ticked. Nonrepairable means the vehicle can never be titled for the road again - that is a different outcome from salvage and worth knowing before you agree to anything.

What gets this one rejected

- You filing it. The whole top half asks for an insurance company, an authorised agent and a claim number. A vehicle owner has none of those.
- Leaving the damage type blank. The tick boxes are what put a flood notation on the eventual title rather than a bare salvage brand.
- Confusing salvage with nonrepairable. One tick, and they lead to different documents and different futures for the car.
- Filing it late. The insurer has until the 31st day after paying the claim, and the owner cannot move until it is done.

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

Read off VTR-436 (Rev 01/25) and the Texas Department of Motor Vehicles's own pages, current as of 2026-08-23. Plain-language help with a form, sellmycarhub.com
not legal advice — where this and the agency differ, the agency governs.



Owner Retained Report

Vehicle Information

Vehicle Identification Number 3GCPCREC8EG178403	Year 2014	Make Chevrolet	Body Style PK	Model Silverado 1500
Title/Document Number (leave blank if unknown)		License Plate State and Number (if any) TX JHB-2705		

Insurance Company Information

Insurance Company Name Concho Valley Mutual Insurance				
Address 1200 N Loop 1604 W, San Antonio, TX 78248		City San Antonio	State TX	Zip 78248
Authorized Agent First Name Priya	Middle Name N.	Last Name Raghavan	Suffix (if any)	
Email (optional) claims@example.com		Phone Number (optional) (210) 555-0146		

Claim Information

Insured or Claimant's First Name (or Entity Name) Dale		Middle Name W.	Last Name Fontenot	Suffix (if any)
Address 1418 Blanco Rd, San Antonio, TX 78212		City San Antonio	State TX	Zip 78212
Date of Claim Payment 06/12/2026		Insurance Claim Number CV-2026-118447		

Damage Disclosure

Type of Damage (Check all that apply): ☐ Wrecked ☐ Burned ☒ Flood Damage ☐ Stripped of Major Component Parts

The motor vehicle described above meets the following definition as defined in Texas Transportation Code, Section 501.091: (Check One)

☒ **Salvage Vehicle** ☐ **Nonrepairable Vehicle**

Please identify whether any damaged major component part(s) can be repaired or must be replaced:

Major Component Part	Repair	Replace	Major Component Part	Repair	Replace
Engine	☐	☐	Front Bumper	☐	☐
Transmission	☐	☐	Rear Bumper	☐	☐
Frame	☐	☐	Rear Driver Side Quarter Panel	☐	☐
Front Driver Side Fender	☐	☐	Rear Passenger Side Quarter Panel	☐	☐
Front Passenger Side Fender	☐	☐	Deck (Trunk) Lid	☐	☐
Hood	☐	☐	Tailgate	☐	☐
Driver Side Door	☐	☐	Hatchback	☐	☐
Driver Side Passenger Door	☐	☐	Truck Cab	☐	☐
Front Passenger Door	☐	☐	Body of Passenger Vehicle	☐	☐
Rear Passenger Door	☐	☐	Roof of Passenger Vehicle (if separate from the body)	☐	☐
Cargo Box (gross vehicle weight of 10,000 lbs. or less, including a truck)	☐	☐	Floor Pan of Passenger Vehicle (if separate from the body)	☐	☐

Certification – State law makes falsifying information a third degree felony

I, the authorized agent of the insurance company listed above, certify the insurance company paid a claim for the motor vehicle described above, the owner has retained the motor vehicle, and the motor vehicle meets the definition of a salvage or nonrepairable vehicle as indicated above. Further, I certify, the owner of the motor vehicle has been notified of this report and the requirements for operation or transfer of ownership of the motor vehicle.

Signature of Authorized Agent _____ Printed Name (Same as Signature) _____ Date _____