



WASHINGTON STATE DEPARTMENT OF
LICENSING

Vehicle Total Loss Claim Settlement Report

Insurance companies use this form to notify us within 15 days of settling a total loss claim on a vehicle. Submit this completed form to:

Insurance Destroyed Desk
Department of Licensing
PO Box 9038
Olympia, WA 98507-9038

This form is not valid unless fully completed.

Vehicle information

1	Plate number AWJ6620	State WA	Vehicle identification number (VIN) 1G1ZC5E10BF391480	Model year 2011	Make Chevrolet	Model Malibu
2	Registered owner name Rosalind T. Vandermeer					
	Address 4118 N Ruby St					
	City Spokane				State WA	ZIP code 99207
3	Legal owner name (Enter "SAME" unless different from registered owner) SAME					
	Address					
	City				State	ZIP code
4	Status ☐ Retained by owner ☒ Retained by insurance company ☐ Sold					

Insurance information

5	Name of insurance company Olympic Cascade Mutual Insurance		
	Name of insurance company representative Aurelio T. Bustamante		10-digit phone number (206) 555-0141
	Address 2300 Elliott Ave, Suite 900		
	City Seattle		State WA
6	File or claim number OCM-2026-118447	Date of loss 07/22/2026	Settlement date 08/14/2026
			Today's date 08/18/2026

Market value threshold

Insurance companies are required to state whether a vehicle meets the current market value threshold, when reporting vehicles that are wrecked, destroyed or damaged.

Answer the following	
Does this vehicle meet all the following "salvage vehicle" criteria: ☒ Yes ☐ No	
• Passenger car, light-duty truck with a gross weight of 12,000 pounds or less, or a sport utility vehicle • Is 6-20 years old • Meets the current market value threshold	
If you do not mark the Yes or No box, the vehicle record may result in a WA REBUILT brand.	

Visit dol.wa.gov for the current market value threshold.

RCW 46.04.514; 46.12.600

TD-420-074 (R/7/21)WA

How to fill out 420-074 — Vehicle Total Loss Claim Settlement Report

Washington · written against 420-074 (R/7/21), issued under RCW 46.04.514 and RCW 46.12.600

sellmycarhub.com
</forms/washington/420-074-vehicle-total-loss-claim-settlement-report/>

An insurer's form, and the reason a written-off car stops being your problem. Its first line names its author: insurance companies use this form to notify us within 15 days of settling a total loss claim on a vehicle. A seller reads it to understand what the insurer is telling the department about the vehicle - and in particular the single yes-or-no answer that decides whether the record ends up carrying a WA rebuilt brand.

This sheet is not the form. Download the blank 420-074 from the Washington State Department of Licensing at <https://dol.wa.gov/sites/default/files/forms/420074.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	The vehicle band	Plate number and state, identification number, model year, make and model. Watch out: The plate state matters here - a total loss settled in Washington on a vehicle plated elsewhere is still reportable, and the form has a box for it.
2	LENDER	Registered owner	Your name and address, as the department holds them. Watch out: This is the block that ties the settlement to your record. If it is wrong, the write-off attaches to somebody else's vehicle history.
3	LENDER	Legal owner	A lender if there is one, or the word SAME. Watch out: Where a loan is outstanding the settlement usually goes to the lender first, and this box is what tells the department to expect that.
4	LENDER	Status: retained, retained by the insurer, or sold	Three ticks describing what happens to the wreck. Watch out: Retained by owner is the tick that leaves you holding a vehicle you now have to deal with. It is worth knowing which box was ticked before the cheque clears.
5	LENDER	The insurer's own details	Company, named representative, address and a ten-digit telephone number. Watch out: The named representative is the person to ask if the department's record does not update. There is nobody else on the form to ring.
6	LENDER	Claim number and the three dates	File or claim number, date of loss, settlement date and today's date. Watch out: The fifteen-day clock runs from the settlement date, not from the crash. Those two can be months apart.
7	LENDER	The market value threshold question	One yes-or-no answer to a three-part test about the vehicle's type, age and value. Watch out: Leaving it blank is not neutral. The form warns that an unanswered question may result in a WA REBUILT brand on the record.

What gets this one rejected

- A part-completed form. The instruction is printed on it: this form is not valid unless fully completed.
- An unanswered market value question, which the form warns may brand the record.
- A seller filing it. Only an insurance company or self-insurer files this one.
- Sending it to a licensing office. It goes to the Insurance Destroyed Desk at the department in Olympia.
- Filing it late. The statutory window is 15 days after the settlement of the claim, wherever the loss occurred.

☐ Amber is what you write ☐ Grey is a block somebody else completes The filled-in example is at the start of this sheet.

Read off 420-074 (R/7/21) and the Washington State Department of Licensing's own pages, current as of 2026-08-23. Plain-language help with a form, not legal advice — where this and the agency differ, the agency governs.

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