

Application for Certificate of Ownership for Vehicles in Insurance Company's Possession



Management Operation Services
Salvage Title Unit
225 East State Street
P.O. Box 017
Trenton, NJ 08666
609-777-1664

This procedure is to be used when a claim was paid to the owner, the vehicle is a total loss (salvage), any liens have been satisfied, and the owner has not complied with the insurer's request to assign and remit the vehicle's certificate of ownership to the insurer.

This procedure does not apply to vehicles where the owner is not required to assign the vehicle's certificate of ownership to the insurer but, instead, sells the vehicle to an auction after the claim has been paid by the insurer; the auction should not take the vehicle without a properly assigned certificate of ownership.

The following documents must be submitted to the Motor Vehicle Commission in order for a certificate of ownership to be issued in the insurer's name.

This transaction may only be processed through the mail to:

**NJMVC
P.O. Box 017
Trenton, NJ 08666-0017**

1. The Application for Salvage Certificate of Title (OS/SS-61) with completed sales tax stamp, date, signature, exemption code and Sales Tax ID number on the form, and title fee in the amount of \$60.00 (by check or money order, made payable to: NJMVC).
2. If the most current certificate of ownership was issued by the State of New Jersey, and the owner has failed to assign and deliver the vehicle's certificate of ownership to the insurer within 30 days of the payment of the claim: An original notarized and signed letter, on the insurer's letterhead, stating that the insurer is licensed to do business in New Jersey and requesting that a New Jersey title (specify if insurer is requesting a certificate of ownership or a salvage certificate of title) be issued in the insurer's name because the claim was settled with the policyholder, the vehicle is in the possession of the insurer, authorized salvage auction or salvage processor, and the owner of record has failed to assign and deliver the vehicle's certificate of ownership to the insurer within 30 days of the payment of the claim.
3. If the most current certificate of ownership was issued by a state other than the State of New Jersey, and the owner has failed to assign and deliver the vehicle's certificate of ownership to the insurer within 30 days of the payment of the claim: An original notarized and signed letter, on the insurer's letterhead, stating that the insurer is licensed to do business in New Jersey and requesting that a New Jersey title (specify if insurer is requesting a certificate of ownership or a salvage certificate of title) be issued in the insurer's name because the claim was settled with the policyholder, the vehicle is in the possession of the insurer, authorized salvage auction or salvage processor, the vehicle was damaged, stolen or recovered in the State of New Jersey, or was owned by a resident of New Jersey immediately prior to a total loss settlement, and the owner of record has failed to assign and deliver the vehicle's certificate of ownership to the insurer within 30 days of the payment of the claim.

Application for Certificate of Ownership for Vehicles in Insurance Company's Possession



4. If the most current certificate of ownership was issued by any state, and the owner has delivered the vehicle's certificate of ownership to the insurer but has failed to assign the certificate of ownership to the insurer within 30 days of the payment of the claim: An original notarized and signed letter, on the insurer's letterhead, stating that the insurer is licensed to do business in New Jersey and requesting that a New Jersey title (specify if insurer is requesting a certificate of ownership or a salvage certificate of title) be issued in the insurer's name because the claim was settled with the policyholder, the vehicle is in the possession of the insurer, authorized salvage auction or salvage processor, and the owner of record has delivered the vehicle's certificate of ownership to the insurer but has failed to assign the certificate of ownership to the insurer within 30 days of the payment of the claim.
5. Proof of payment of the claim, which may be any of the following:
 - The front and back of a cancelled check showing payment was made to the policyholder's name. (Lienholder's name if payment was made to a lienholder.)
 - Original certification from financial institution confirming that wire transfer/electronic funds transfer was completed. This certification should at minimum include the payee's name (policyholder or lienholder).
 - Printout from financial institution's secure website confirming that wire transfer or electronic funds transfer was completed. This printout should at minimum include the payee's name (policyholder or lienholder).
 - An insurance company printout screen confirming that payment was deposited. This printout must include the policyholder's name, address (if payment was made to a lienholder, the lienholder's name and address), and Vehicle Identification Number (VIN). The printout should indicate the status of payment as "cashed", "cleared", "accepted" or other similarly worded phrase.
6. If the most current certificate of ownership was issued by a state other than the State of New Jersey, a copy of the certified lien search request and results from the jurisdiction that issued the certificate of ownership, showing that there are no liens recorded against the vehicle.
7. An original notarized lien satisfaction or lien release (if there are any liens recorded against the vehicle).
8. The original New Jersey certificate of ownership (if available). If the certificate of ownership is available, the insurer must complete the back of the title (buyer's section odometer statement and statement of buyer).
9. Notarized power of attorney issued by the insurer, with a list of authorized representatives.
10. A copy of the notice sent to any owners of the vehicle and any lienholders of record, from the insurer, requesting that the certificate of ownership be assigned and sent to the insurer. The notice must be sent at least 30 days prior to applying for a certificate of ownership or salvage certificate of title. The notice shall be sent by certified mail or commercial courier whose regular business is delivery service and that provides proof of delivery to any owners and any lienholders at the last known address identified in the records of the MVC. **All notices returned as undeliverable must be submitted to the MVC with the original unopened, undelivered envelope(s) with the USPS, or other carrier's, notation showing the reason(s) for non-delivery to the owner and/or lienholder.**