Form 780-A
Revised 10/2026
MVC

SERVICE OKLAHOMA

Service Oklahoma - Motor Vehicle Services

In Lieu of Replacement Title Affidavit

Fee $22.00

Insurance Company Affidavit for Issuance of a Salvage or Junk Certificate of Title Pursuant to Title 47 Section 1105(H) of the Oklahoma Statutes.

Refer to Page 2 for Important Information Relating to this Affidavit.

This in lieu of replacement title affidavit is presented on behalf of:

Name of Insurance Company: _____ FEIN: _____

Address of Insurance Company: _____

_____ _____ _____
City State Zip

Daytime Phone: _____ Email Address: _____

for issuance of a (select one): ☐ Salvage Certificate of Title ☐ Junk Certificate of Title

on the following vehicle: Year: _____ Make: _____ Model: _____

Vehicle Identification Number (VIN): _____

Oklahoma Title Number: _____

Insured Owner's Name: _____

This affidavit is made pursuant to the provisions of 47 O.S. § 1105(P) in lieu of securing a replacement title in the name of the insured and following a total loss settlement with the insured.

- Date of Total Loss Settlement Acceptance: _____

My signature below affirms the above information is accurate to the best of my knowledge and belief and that I am authorized by the insurance company listed above to submit this affidavit on their behalf.

Signature of Authorized Insurance Company Representative: _____

State of _____ , County of _____

Subscribed and sworn to before me this _____ day of _____ , _____ .

My commission expires: _____ , _____ .

_____ , Notary Public

Notary Seal

Submit or mail this completed affidavit and remittance, made payable to Service Oklahoma, to any Oklahoma tag agent. A listing of agent locations is available in the Motor Vehicle Overview Section of the Service Oklahoma website at **service.ok.gov.** If you choose to mail your affidavit and payment to Service Oklahoma, please send to the address on page 2 of this form.

Service Oklahoma/Motor Vehicle Services

In Lieu of Replacement Title Affidavit

Purpose of Form

This affidavit is to be utilized by an insurance company, or their authorized representative, in applying for an Oklahoma Salvage or Junk certificate of title to a vehicle following settlement of a total loss claim, in lieu of securing a replacement title in the name of the insured, pursuant to the provisions of 47 O.S. § 1105(H), which state, in pertinent part:

> *When an insurer requests a salvage or junk title in the name of the insurer resulting from the settlement of a total loss claim and upon presentation of appropriate proof of loss documentation as required by Service Oklahoma, such transfer may be processed as one title transaction, without first requiring issuance of a replacement certificate of title in the name of the vehicle owner. The fee shall be Twenty-two Dollars ($22.00). Two Dollars ($2.00) of this fee shall be deposited in the Service Oklahoma Reimbursement Fund.*

Insurance Company Damage Notification

Insurance companies paying a claim for a loss where the cost of repairing the vehicle for safe operation on the highway exceeds seventy percent (70%) of the market value of the vehicle, or paying a claim for a flood-damaged vehicle as defined in Title 47 Section 1105, must notify, in writing, both the record owner and Service Oklahoma. 47 O.S. § 1111(L) states, in pertinent part:

L. Any insurance company that pays a claim for a loss where the cost of repairing the vehicle for safe operation on the highway exceeds seventy percent (70%) of the market value of the vehicle or pays a claim for a flood-damaged vehicle as defined in Section 1105 of this title shall notify, in writing, the holder of the certificate of title of the requirements of this section and shall notify Service Oklahoma of the payment of such claim. The notice shall include the estimated total damage percentage determination of the actual cash value made by the insurance company to repair the vehicle for safe operation on the highway. The insurance company shall also send a copy of the notification to the holder of the title.

This damage percentage is used by Service Oklahoma in determining the proper title type (i.e. Salvage or Junk) to be issued. Flood Damage, when noted, will be reflected as a brand on the Oklahoma Certificate of Title. Starting on 11/01/2026 the percentage of loss on a salvaged vehicle will change from 60%-79% to 70% to 79%. All letters dated before then will follow the previous percentage.

- A **Salvage** title is required when the damage percentage is from 70% to 79%.
- A **Junk** tile is required when the damage percentage is 80% or greater.
- A **Flood Damaged** brand is to be added, when applicable.

Title 47 Section 1105 defines a **Flood-Damaged** Vehicle as a salvage or rebuilt vehicle which was damaged by flooding, or a vehicle which was submerged at a level to or above the dashboard of the vehicle and on which an amount of loss was paid by the insurer.

Note: As outlined in the statutory language excerpted above, only damage impacting the roadworthiness of the vehicle need be considered in this notification to Service Oklahoma. Cosmetic damage (i.e. hail) unrelated to roadworthiness should not be included in this damage computation. Flood damage criteria is outlined immediately above.

Contact Information

Questions regarding the use of this affidavit, or any issue relating to insurance loss damage declarations, may be directed to the Motor Vehicle Services of Service Oklahoma at (in state toll free) 800-522-8165, or (direct) 405-521-3221.

Mailing address: Service Oklahoma
PO Box 26940
Oklahoma City, OK 73126-0940

Copies of this affidavit may be downloaded from the Service Oklahoma website at **service.ok.gov**.