
Wisconsin Legislative Council

ACT MEMO



Prepared by: David Moore, Senior Staff Attorney

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2019 Wisconsin Act 53 [2019 Senate Bill 320]

Evidence of Ownership for Certain Motor Vehicle Titles

A salvage vehicle is “a vehicle less than seven years old that is not precluded from subsequent registration and titling and that is damaged by collision or other occurrence to the extent that the estimated or actual cost, whichever is greater, of repairing the vehicle exceeds 70 percent of its fair market value.” Under current law, a purchaser of a salvage vehicle that is not currently titled as a salvage vehicle must apply for a salvage vehicle title by submitting to the Department of Transportation (DOT) certain information, including the properly assigned certificate of title or other evidence of ownership.

2019 Wisconsin Act 53 provides that an insurer taking delivery of a salvage vehicle that is not currently titled as a salvage vehicle upon payment of an insurance claim that, including any deductible amounts, exceeds 70 percent of the fair market value of the vehicle, provides other evidence of ownership, for the purposes of retitling the vehicle as a salvage vehicle, if all of the following apply:

- The insurer provides notice to the previous owner of the requirement to execute an assignment and warranty of title for the vehicle. Under the act, this notice may be given in various electronic forms.
- The previous owner does not execute an assignment and warranty of title for the vehicle within 30 days of receiving the notice.
- The insurer provides DOT with evidence that the insurer has paid to the previous owner or secured party a total loss claim on the vehicle and the insurer on at least two occasions requested in writing addressed to the previous owner and secured parties that the previous owner execute an assignment and warranty of title for the vehicle to the insurer. For the purpose of providing evidence of the insurer’s payment, the insurer may provide an electronic image of a screen or other representation showing payment of the claim via electronic funds, transfer, or other electronic means.

Effective date: February 1, 2020

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