

Oregon Auto Total Loss Threshold by Law

**801.527**

**Totaled vehicle**

Totaled vehicle or totaled means:

- (1)** A vehicle that is declared a total loss by an insurer that is obligated to cover the loss or that the insurer takes possession of or title to.
- (2)** A vehicle that is stolen, if it is not recovered within 30 days of the date that it is stolen and if the loss is not covered by an insurer.
- (3)** A vehicle that has sustained damage that is not covered by an insurer and that is such that the estimated cost to repair the vehicle is equal to at least 80 percent of the retail market value of the vehicle prior to the damage. For purposes of this subsection, retail market value shall be as reflected in publications relied upon by financial institutions doing business in this state. [1991 c.820 §2]