

move

PATH OF THE FUTURE

Jurisdictions across the U.S. are leaving the paperwork behind and moving toward full interstate e-title functionality

ALSO IN THIS ISSUE

The latest trends in the fight against drugged driving

Highlights from the 2024 AIC

Q&As with the 2024 Lifetime Achievement Award winners

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NOVEMBER 4-6



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SHREDDING THE PAST

For full interstate e-title functionality, many pieces must come together first

BY MEREDITH LANDRY

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THE SOBER TRUTH ABOUT DRUGGED DRIVING

Alarming trends require law enforcement to shift gears in the fight against impaired driving

BY MATT ALDERTON



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Don't forget to visit **MOVEmag.org** to read the latest web exclusives.



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Making Change for Good

INNOVATION AND TECHNOLOGY DRIVE ENHANCED SECURITY AND SAFETY

In this issue of *MOVE*, we focus on two seemingly unrelated topics, titling and impaired driving prevention, in another reminder of the transformative potential of leveraging new technologies to address common challenges. Whether the shift from paper to electronic vehicle titles, now commonly referred to as “e-titling,” or the development of new methods to detect impairment at roadside, the AAMVA community is leaning into innovative technology more than ever to enhance safety and security.

Through innovation, our community embraces the opportunity to streamline processes and maximize administrative efficiency. E-titling lessens the need for in-person

customer appointments and allows DMV staff to manage tasks more efficiently through digital means. Similarly, new technology improves the work of law enforcement. Technology-based process improvements, from blood collection and impairment detection by drug recognition experts (DREs) to e-citation and digital case management, increase law enforcement efficiency. Whether in the field or in the office, safety stakeholders use technology to better serve the public and ultimately improve safety.

Building on our long history of standards development, the AAMVA team will continue to play a crucial role in developing nationwide standards for e-titling, ensuring compatibility among states and facilitating the transition to a digital system. The fight to prevent impaired driving also requires close collaboration, whether between law enforcement agencies, mental health providers or other stakeholders. Here too, AAMVA is working to provide a platform for sharing information and lessons learned.

Every day, our members deal with the realities of making change for good. E-titling implementation means dealing with new laws and regulations to accommodate electronic processes,

as well as gaining cooperation from industry stakeholders such as dealers, lenders and manufacturers. Impaired driving is similarly challenging. Particularly with drugs other than alcohol, impaired driving detection and enforcement involves new impairing substances, evolving standards and changing legislation. The complexity of these challenges underscores the need for a coordinated and phased approach to implementation. AAMVA, like its members, is constantly working to embrace technological innovation to produce tools to overcome these challenges.

The common theme of change for good through innovation offers an optimistic outlook for the future of technology-driven solutions. E-titling is a transformative step toward a more secure and efficient vehicle transaction system, with the potential to revolutionize how vehicle records and ownership are managed. Advancements in technology and collaborative efforts in the fight against drugged driving offer hope for reducing impaired driving incidents and improving road safety. In both fields, the broad trend is increasingly to leverage technology as a means of continuous improvement. Whether enhancing security and efficiency in vehicle titling or improving the detection and management of drug-impaired driving, technology plays a pivotal role in driving progress and achieving better outcomes.

To overcome whatever hurdles arise, innovative leadership is essential. Leaders must be forward-thinking and willing to embrace change. By embracing innovative leadership and prioritizing strategic investments, AAMVA jurisdictions can effectively leverage new technology to enhance security, safety and customer delivery. **m**

Ian M. Grossman

Ian Grossman
AAMVA President and CEO



An Updated Roadmap

NEW GUIDANCE FOR TITLES AND REGISTRATION NOW AVAILABLE IN AAMVA'S NMVTIS BEST PRACTICE GUIDE, 5TH EDITION

BY MYRNA TRAYLOR

AAMVA recently released the “National Motor Vehicle Title Information System (NMVTIS) Best Practices for Title and Registration Program Managers, 5th Edition,” for officials working with vehicle title and registration information. Vivienne Cameron, senior director of business solutions at AAMVA, explains how and why the new edition was prepared.

“Over the last few years, the NMVTIS State Program Subcommittee has been identifying best practices that needed to be added, and they determined that it was best to undertake a full review of the best practices [that were last updated in November 2018] to make sure they are still relevant,” says Cameron.

5TH EDITION UPDATES

One useful aspect of the 5th edition is it includes frameworks that allow jurisdictions to assess their processes. The document includes process outlines that states and provinces can use to check if they are following best practices

on branding, for example, as well as evaluate how well they are performing.

In addition to the frameworks, Cameron says the document has other important updates. “We clarified some of the recommendations with regard to handling documentation of imported vehicles, the submission of help desk tickets and how to interpret used vehicle brands,” she states. “And I think the more significant one is managing and purging active stolen vehicle indicators because, over the years, there have been areas of confusion and misunderstanding that we really wanted to clarify.”

SUBJECT-MATTER EXPERTISE INFORMS REVISIONS

The NMVTIS State Program Subcommittee, which is made up of representatives from each state NMVTIS program, did the heavy lifting for revising the best practices guide. “We asked them to review not only the best practices, but they also help us deal with operational issues—when we’re looking into continuous improvement, modernizing or building requirements,” says Cameron. “We use them as our resource for input, engagement and direction in a lot of areas.”

Future users of the document will be reassured to know that the NMVTIS State Program Subcommittee made revisions with them in mind. “These are the boots-on-the-ground folks who are responsible for ensuring that the title and registration processes function effectively,” Cameron says. **m**

find out more

FOR MORE INFORMATION, READ “NMVTIS BEST PRACTICES FOR TITLE AND REGISTRATION PROGRAM MANAGERS, 5TH EDITION.”





1

Big Ideas, Big Crowds, Big Impact

THE 2024 AIC SAW RECORD ATTENDANCE, PROVIDED VALUABLE LEARNING AND NETWORKING OPPORTUNITIES, AND RAISED \$25,000 FOR CHARITY



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- 1 AAMVA's immediate past Chair of the Board Spencer R. Moore has fun as he enters the Opening Session on Sept. 24.
- 2 Spencer R. Moore and AAMVA President and CEO Ian Grossman at the desk.
- 3 Col. Melissa A. Zebley wins a Lifetime Achievement Award.
- 4 Firoz Mohamed accepts his Lifetime Achievement Award.
- 5 Attendees gather for the Chair's Welcome Reception at the College Football Hall of Fame on Sept. 24.
- 6 The new AAMVA International Board is sworn in.
- 7 AIC attendees enjoy an immersive experience at the Georgia State Patrol Headquarters on Sept. 26.
- 8 2024-2025 AAMVA Chair of the Board Eric Jorgensen invites the crowd to the 2025 AIC in Phoenix.
- 9 Ian Grossman hosts a live taping of an AAMVAcast episode about integrated safety systems.

AAMVA's 2024 Annual International Conference (AIC), September 24-26, in Atlanta, Georgia, was a huge success. AAMVA's immediate past Chair of the Board Spencer R. Moore and the Georgia Department of Driver Services (DDS) welcomed over 1,100 attendees for three days of engaging sessions and fun events. Our record-breaking crowd was enthusiastic and excited to see one another, learn, and share information and resources. From lessons on an integrated safety system, to electronic vehicle titling deployment and customer service, this year's AIC provided a wealth of information for attendees to take home.

Along with learning opportunities, the conference provided the chance to network and consult with peers at events like the Peer-to-Peer Roundtables, Chair's Welcome Reception and Quick-Connect. Attendees also had the unique opportunity to engage in immersive learning experiences at locations around Atlanta, including a tour of a Georgia DDS Customer Service Center, visiting the Georgia State Patrol Headquarters,

Rivian test drives at the Ponce City Market Showroom and a tour of the Shepherd Center.

Throughout the conference, we raised \$25,276 for the Shepherd Center Foundation. Located in Atlanta, Shepherd Center is a private, not-for-profit hospital specializing in medical treatment, research and rehabilitation for people with spinal cord injury, brain injury, stroke, multiple sclerosis, spine and chronic pain, and other neuromuscular conditions. The Shepherd Center Foundation relies on donations to fund programs that change the lives of patients and their families. Thank you for your generosity and hard work to make this fundraiser successful!

The 2024 AIC also saw the outstanding work of our members recognized at the Awards Luncheon, including recognizing our Lifetime Achievement in Highway Safety Award winners, Firoz Mohamed from Service Alberta and Red Tape Reduction (page 21) and Colonel Melissa A. Zebley, Delaware State Police, retired (page 24).

The conference concluded with the Georgia State Banquet and the swearing in of our new International Board of Directors, including Chair of the Board Eric Jorgensen, who invited everyone to Phoenix, Arizona, for the 2025 AIC.

Thank you to all conference staff, sponsors, exhibitors and attendees for making this conference a success. We look forward to seeing you at next year's AIC in Phoenix! **m**



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go online

GO ONLINE TO SEE PHOTOS AND A VIDEO OF THE EVENT. PRESENTATIONS ARE ALSO AVAILABLE FOR DOWNLOAD.

- VIEW OUR 2024 AIC FLICKR ALBUM: bit.ly/flickrAIC2024
- WATCH THE WRAP-UP VIDEO ON YOUTUBE: bit.ly/videoAIC24
- DOWNLOAD PRESENTATIONS ON OUR WEBSITE (AAMVA MEMBERS ONLY): bit.ly/presAIC24



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FEARless Operation



THE CALIFORNIA HIGHWAY PATROL'S NORTHERN FEAR TEAM WORKS TO INVESTIGATE AND RECOVER STOLEN VEHICLES

BY SCOTT MASON



Vehicle theft has been on the rise the past few years in the U.S. According to the National Insurance Crime Bureau (NICB), 1,020,729 cars were reported stolen in 2023—the largest number on record. With these staggeringly high numbers, highway traffic enforcement organizations are constantly looking for new and improved strategies

to prevent and recover these stolen vehicles.

One such agency—the California Highway Patrol (CHP)—has successfully developed a program to investigate and recover

stolen vehicles using the National Motor Vehicle Title Information System (NMVTIS), partnering with the NICB and other private sector partners to get the job done. Dubbed the Northern California Foreign Export Recovery Team (No. FEAR), the program was honored with AAMVA's 2024 Fraud Prevention and Detection: NMVTIS Enforcement Award, recognizing CHP's dedication to stopping thieves and fraudsters in their tracks.

NO. FEAR GENESIS

The No. FEAR program was born out of a need to combat economic vehicle theft, says Sgt. Kathleen Hayes, supervisor for CHP's No. FEAR Team. "The FEAR Team was established following the enactment of [California State] Senate Bill 1743," she says.

Colloquially known as the California Motor Vehicle Prevention Act, provisions in the legislation created two FEAR teams (one in Northern California, one in Southern) and required insurance companies to pay \$1 per policy to fund the teams' operations.

POSITIVE RESULTS

In its infancy, the No. FEAR team operated mainly at ports to prevent the direct export of stolen vehicles. "VIN [number] switching or cloning has increased significantly in recent years," Hayes says, which has led to a slight priority shake-up. "They're primarily high-end vehicles, and our goal is to recover

“We’re able to target [those vehicles] and get them back to their rightful owners, which has been very rewarding for me and my team.”

SGT. KATHLEEN HAYES
Supervisor for CHP’s No. FEAR Team

them before they’re stripped [for parts] or sold off.”

Hayes says the program has been extremely successful, with her team being able to catch vehicles even after a complete VIN switch with fraudulent paperwork. “We’re able to target [those vehicles] and get them back to their rightful owners, which has been very rewarding for me and my team.”

GRATEFUL APPRECIATION

Winning AAMVA’s 2024 Fraud Prevention and Detection: NMVTIS Enforcement Award has given the program good exposure and recognition. “We are doing great work,” she says. “I only have five team members, so working together with allied partners and other jurisdictions is essential. If my five [team members] partner with one agency of 150 and another of 350, we can really make an impact.”

For jurisdictions that may want to implement a similar program, Hayes says her team does a great job networking and teaching courses on investigating and recovering stolen vehicles. “We do a great deal of instructing and teaching what we know,” she says. “[We teach] how to improve your program, and then work to provide all the information we have in our databases. We want to help everybody get to the same place to work together to fight this battle.” **m**

 dashboard



ELECTRONIC PROCESSING

BY AAMVA'S DATA LADY, JANICE DLUZYNSKI

AAMVA has several surveys related to electronic signature/notarization, electronic lien, electronic titling, etc. A brief snapshot is below, and the full details can be found at [AAMVA.ORG/SURVEYS/SURVEYUSER/SEARCHSURVEYRESPONSES](https://aamva.org/surveys/surveyuser/searchsurveyresponses).

ELECTRONIC NOTARIZATION AND ELECTRONIC SIGNATURE

23 RESPONSES

DOES YOUR JURISDICTION ALLOW IN-PERSON ELECTRONIC NOTARIZATION?

Yes: 

No: 

DOES YOUR JURISDICTION ALLOW REMOTE ONLINE NOTARIZATION?

Yes: 

No: 

ELECTRONIC LIEN FILINGS

31 RESPONSES

DO YOU HAVE AN ELECTRONIC MECHANISM FOR LIENHOLDERS TO RECORD LIENS ON TITLES?

Yes: 

No: 

In development: 

DO YOU HAVE AN E-ODOMETER SOLUTION?

Yes: 

No: 

In development: 

A Modernization Journey

WHEN THE NEVADA DMV COULDN'T MEET CUSTOMER DEMANDS, IT SOUGHT THE ASSISTANCE OF A PROVEN INDUSTRY PARTNER

BY MEREDITH LANDRY

The COVID-19 pandemic disrupted businesses globally and had an even greater effect on government agencies. Agencies realized the need to enhance their capacity to digitize public services, bolster cybersecurity and broaden digital inclusion. Like many others, the Nevada Department of Motor Vehicles (DMV) faced difficulties in meeting customer demands in 2020 and recognized the need for a digital transformation to better serve constituents and prepare for future challenges.

"We had no online presence for first-time products," says Molly Lennon, administrator, research and project management at the Nevada DMV. "Coming out of the pandemic, we knew that we needed to do something different to support our customers who we were unable to serve when we were shut down."

REPUTATION FOR SUCCESS

Nevada DMV leadership learned about the partnership between the California DMV and Slalom, a Seattle-based professional services company that creates value at the intersection of business, technology and humanity. The Nevada DMV selected

Slalom to develop a platform aimed at improving the customer experience, reducing wait times and streamlining employee processes. Slalom had successfully virtualized some strategic services for the California DMV's field offices, the largest in the nation, proving its capabilities to Nevada's leadership.

"Jurisdictions often collaborate and share ideas," says Rekha Madiraju, senior director for public and social impact delivery at Slalom. "Initially, we expected our work with Nevada to resemble our engagement with California, but the Nevada DMV had a broader vision—to transform their entire organization across people, processes and technology."

TRANSFORMING THE CUSTOMER EXPERIENCE

To kickstart the transformation, Slalom conducted an in-depth analysis of the DMV's internal operations

to identify what was functioning well and what needed improvement.

"Recognizing that this would be a program rather than a single project, we allocated the necessary time for a comprehensive discovery phase, ensuring our teams were well-prepared for a successful modernization journey," Madiraju says.

Slalom designed and implemented the DMV's new system on the Salesforce platform, a configurable customer relationship management tool.

"Given that the DMV was moving toward a customer-dominant paradigm, having a platform that also works with that same approach was paramount," Madiraju says.

Since the partnership began three years ago, the Nevada DMV has seen significant results. Most recently, in August 2024, the DMV launched Rapid Registration offering Nevadans an online option for vehicle registration to decrease DMV office

The new system cut down the document processing time for new dealer car titles FROM 40 DAYS TO 14 DAYS.

"We allocated the necessary time for a comprehensive discovery phase, ensuring our teams were well-prepared for a successful modernization journey."

REKHA MADIRAJU

Senior Director for Public and Social Impact Delivery at Slalom

congestion. Within the first six weeks, the DMV saw a 10% adoption rate, with over 11,000 accounts created at two pilot locations.

Another key development was implementing an online solution for title clerks for the DMV's Dealer Titles process. This digital enhancement cut down the document processing time for new dealer car titles from 40 days to 14 days.

Slalom's implementation of a Salesforce-based chatbot also improved customer service. This feature allows customers to get answers to routine questions without the need for direct staff intervention, reducing the workload on customer service teams.

BUILDING TRUST THROUGH SECURITY

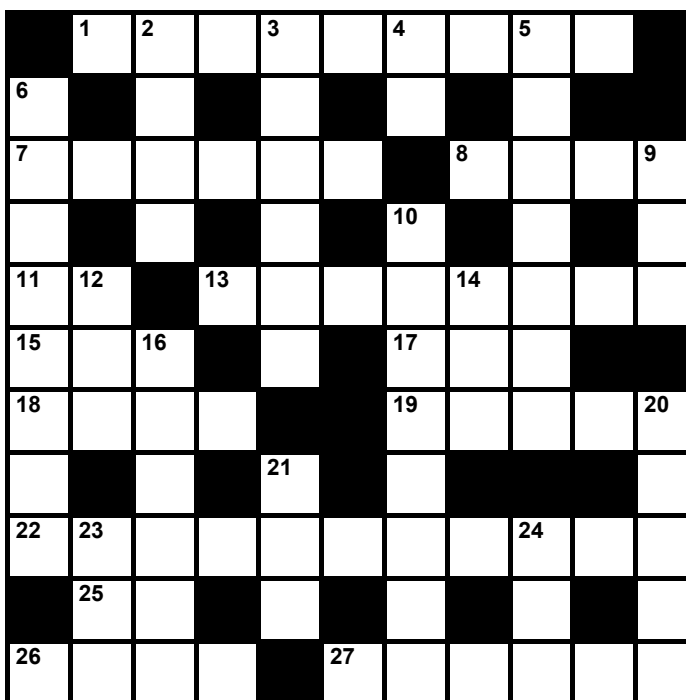
The main challenge thus far, Lennon says, has been helping staff and customers adjust to the culture shift from manual to digital.

"In some rural areas, there are folks who don't want to use online services. And that's OK. We're going to keep our brick-and-mortar stores," she says. "But we are anticipating needing to help train the public and build trust with them through security."

Fortunately, Slalom has prioritized security in every phase of the program. In addition to its proven track record, it's a big part of why Nevada chose Slalom for the job.

"Select a partner that has expertise and has proven that they can deliver the types of products and services you need that are focused both on the public and your department," Lennon says. **m**

crossword



ACROSS

- 1** One of the three primary pillars in the fight against drugged driving: making sure people understand they should not take any substances if they are about to drive
- 7** What a driver's license can act as, 2 words
- 8** Bank's security for a loan
- 11** Popular
- 13** Transformative process to digitize the entire vehicle transaction system in the U.S.

- 15** Be better than
- 17** Axle, for example

- 18** Savings accounts, abbr.
- 19** A vehicle is one (item of value in accounting)
- 22** Another primary pillar in the fight against drugged driving: using sobriety tests, recognizing and stopping drivers on drugs, etc.

- 25** Execute
- 26** Bus commuter's expense
- 27** Method of carrying out operations

DOWN

- 2** Legal papers, for short
- 3** Diamond measures

- 4** Trademark, abbr.
- 5** Drugs based on heroin that can seriously affect driving ability
- 6** Transpose into electronic form
- 9** Remind repeatedly
- 10** Overall game plan
- 12** Neither's partner
- 14** The L in LA
- 16** Cover the cost of, 2 words
- 20** Native American carving
- 21** Drug Recognition Expert, abbr.
- 23** Confidentiality agreement, for short
- 24** "Have some"

SHRED DING THE PAST

FOR FULL INTERSTATE E-TITLE FUNCTIONALITY, MANY PIECES MUST COME TOGETHER FIRST

BY MEREDITH LANDRY

Electronic titling, or e-titling, is a transformative process that aims to digitize vehicle titles and the entire vehicle transaction system in the United States. This shift from paper to digital is poised to offer numerous benefits, including enhanced security, reduced fraud and streamlined processes for jurisdictions and consumers alike. While still in the early stages of adoption, the process is picking up steam across the country.

E-titling is not just a simple conversion of paper titles to electronic formats, according to Paul Steier, director of vehicle programs at AAMVA. “It’s an entire process of managing vehicles, vehicle records, vehicle ownership and vehicle liens without any paper,” he says.

The goal is to allow stakeholders, including dealers, lenders and consumers, to access real-time information about vehicle status, ownership and liens through a series of diverse, secure, privacy-enhancing and interoperable IT solutions that will complement existing solutions.

While e-titling offers advantages for both jurisdictions and consumers, one of the primary benefits is the reduction of fraud. “Today, there’s still so much fraud with paper titles, counterfeiting titles and altering documents,” Steier says. By transitioning to an electronic system, jurisdictions can eliminate many opportunities for fraud, making vehicle transactions more secure and efficient.

E-titling also means fewer office visits to print physical titles or because the customer brought insufficient paperwork to their initial visit. Digitizing the process gives DMV staff easier access to data and streamlined task management. Plus, with shorter lines, team members can focus on other important activities involved with the title transaction.

PROVIDING A ROADMAP

AAMVA plays a critical role in helping all states make the transition to e-titling. The organization is developing a roadmap along with a set of toolkits that jurisdictions can follow when they’re ready, says Philippe Guiot, executive advisor for AAMVA. He emphasizes the need for a phased approach to e-titling, noting that states are at various stages of readiness. “It’s going to take a lot of time. States are going to implement different components at different times,” he says.

AAMVA has been developing these components since the mid-1990s, Guiot says, starting with electronic lien and title systems that allow states to exchange titles with financial institutions electronically. ▶

“It’s an entire process of managing vehicles, vehicle records, vehicle ownership and vehicle liens without any paper.”

PAUL STEIER

Director of Vehicle Programs at AAMVA

"As always, our goal is to develop nationwide standards that make it easier for states to deploy and to be compatible among states," he says.

To date, three jurisdictions—West Virginia, Maryland and Arizona—have fully committed to participating in AAMVA's proof of concept, a pilot program that aims to develop nationwide e-titling standards.

INTEGRATING INTEGRITY

The proof of concept is about learning through real use cases what specific steps a jurisdiction needs to take to be e-title ready, says Chrissy Nizer, administrator of the Maryland Department of Transportation's Motor Vehicle Administration.

"We're trying to learn: What is the journey map for electronic titling? What are the necessary components? What are the steps we need to follow? So that's really what we're doing right now, and trying to get something that we can share with our partners and other jurisdictions," she says.

Maryland immediately came on board for AAMVA's proof of concept. "Besides their home, the vehicle purchase is the most expensive thing a lot of people own. So we wanted to learn what we can do to make that process stronger, to have more integrity to it," Nizer says. By moving to e-titling, she believes that customer confidence in vehicle transactions can be improved.

Maryland already had many components in place prior to the pilot program, including a robust line of electronic services, such as e-registration and e-liens. Maryland is also working on the ability for residents without a lien to be able to sell a vehicle to one another, but not across state lines.

"A critical step forward in this journey is figuring out how we do that across state borders. Because we want to make sure we design a process that has the same reciprocity that the paper title has today," Nizer says. "How do we make sure we design the process so it works for all jurisdictions?"

LINKING ASSETS

Arizona was also a natural participant in AAMVA's proof of concept since the jurisdiction already had a strong digital foundation.

While e-titling offers advantages for both jurisdictions and consumers, one of the primary benefits is the reduction of fraud.

"We were the first state to do consumer-to-consumer transactions, meaning that I can sell you my car without ever coming into the office," says Eric Jorgensen, the Motor Vehicle Division director with the Arizona Department of Transportation and 2024-2025 AAMVA chair of the board.

Arizona's strong foundation also included the ability to link a customer with their specific assets, as opposed to the traditional system organization that treats drivers and vehicles as separate entities.

"A lot of systems were built with drivers being separate from their vehicle even if they were run by the same agency," Jorgensen says. "It's critical that your system has the ability to be customer-centric, to be able to look at the customer and say, do I know them? Do I know what assets they have, like a vehicle, a license and more?"

DEALERS' CHOICE

In 2021, West Virginia became another state to move toward e-titling. When the state joined AAMVA's proof of concept roster, the first step it took was developing a system enabling dealers to submit documents digitally.

"The majority of car titles come from car dealers, so that just seemed like a natural place for us to start," says John Springer, director of vehicle services at the West Virginia Division of Motor Vehicles.

The West Virginia DMV reached out to the dealers' association in the state and asked if they wanted to participate in the pilot program. Many volunteers signed on, and within the first year, the DMV saw a 75% adoption rate.

"We also got feedback on what parts of the process worked and what didn't, so that was a huge first step for us," Springer says. The next step in the process was to



standards

develop the e-lien program, a necessary component of complete e-titling compliance.

E-TITLING HURDLES

Implementing e-titling is not without its challenges. Nizer points out the complexity of the vehicle industry, which involves numerous stakeholders, including dealers, lenders, manufacturers and end consumers. “Each state is going to approach it in a different way based on their own priorities, their own needs,” she says. Additionally, there may be legislative hurdles, as some states require laws to be changed to accommodate electronic processes.

“One of the first things that we realized was it’s not simple,” Springer says. “It sounds simple, but it is not simple at all.” The challenge, he says, lies in creating a system that maintains the integrity and security of vehicle information while ensuring smooth transactions among different jurisdictions.

A LOT OF DIFFERENT PIECES

Arizona, West Virginia and Maryland are not working alone. Not only are they in constant communication with each other and partners in this effort, but AAMVA provides regular guidance as well. Nizer appreciates AAMVA’s efforts in bringing together different jurisdictions to share information and experiences. “AAMVA is a great organization to bring us together and help each of us move forward,” she says.

Without AAMVA’s oversight, Springer says full nationwide adoption could never happen. “If every state had to take it upon themselves to either make those agreements or get those data connections on their own, this program would never work,” he says.

To the states still not ready to tackle the e-titling process, Jorgensen says it’s time to join the movement. By starting with foundational steps, such as customer authentication and e-lien management, jurisdictions can begin the journey toward a fully digital titling system.

“You can’t steer a parked car,” Jorgensen says. “You have to get out and try something. There’s some good stuff going on right now, and there’s a whole lot of steps. It’s not one big thing to go and do. E-titling is the culmination of bringing together a lot of different pieces. So just start moving.” **m**



KEY CONSIDERATIONS BEFORE JUMPING INTO E-TITLING

In June 2022, AAMVA published a white paper titled “Jurisdiction Considerations for Electronic Titling.” According to the e-Title Working Group and the Vehicle Standing Committee, here’s what jurisdictions need to consider first—regarding industry stakeholders specifically—before launching an e-titling program:

1 Identify the industry stakeholders in your jurisdiction that are involved in titling processes (dealers, auctions, financial institutions, insurance companies, fleets, etc.). Include those that would benefit from e-titling and those that may have concerns about e-titling in relation to their business model (i.e., title service companies).

2 Work with industry stakeholders to understand their business processes and how they use paper titles. Some accommodations may need to be made for industry, but they may need to be flexible to accommodate changes in business practices.

3 Gain an understanding of how a paper title serves each industry stakeholder’s business needs. Ensure the same needs can be satisfied through an electronic process. For example, wholesale auctions use the paper title as collateral because, many times, they will pay the dealer selling the vehicle before the buying dealer provides payment. The wholesale auction’s business practice places a hold (stop) on a vehicle transfer between the selling and buying dealer, pending payment.

find out more

FOR MORE INFORMATION ON E-TITLING, INCLUDING WHERE YOU CAN FIND THE “JURISDICTION CONSIDERATIONS FOR ELECTRONIC TITLING” WHITE PAPER, VISIT [AAMVA.ORG/TOPICS/ELECTRONIC-TITLING](https://aamva.org/topics/electronic-titling).



A low-angle shot of several people holding up their smartphones, looking at the screens with interest. The image is overlaid with a dark blue semi-transparent layer that contains the text.

PERSONALIZED
& ENERGIZED:

A NEW DMV STANDARD

Customers can personalize nearly anything these days, from sneakers to pet food, with endless options to suit individual needs and tastes.

On the surface, DMV services might seem straightforward—driver licenses and vehicle registration—but look a little deeper and you'll find that many customers have unique requirements and preferences that are difficult to serve with a "one-size-fits-all" approach. That's why agencies nationwide are embracing new technologies to provide **the service customers need when they need it, how they want it.**

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Meet some of the common customer profiles who benefit from personalized, flexible DMV services.

THE WORKING PARENTS

Between their full-time careers and raising two kids, Rosa and Miguel don't have much time to visit the DMV. They appreciate the ability to **complete transactions online quickly** and efficiently—and on their own schedule. And for people with so much on their plate, **automated reminders and notifications** are a game changer in keeping them up to speed.



THE NEW DRIVER

Devon, a high school senior, is excited about getting his first driver license. He's tech-savvy but has anxiety about going to the DMV. Devon would benefit from a **user-friendly website** that clearly outlines how to schedule his appointment and what documents he needs to bring. Like many people his age, Devon isn't a huge fan of phone calls, so he'd like to communicate with your agency via **live chat or virtual assistant**. If he could **complete pre-application online**, that would save him some time and stress when getting his permit and ultimately his mobile driver license.



THE SENIOR CITIZEN

Roberta is a senior citizen who prefers visiting the DMV in person. With her hearing not as sharp as it used to be, she needs **display screens** to see when it's her turn, instead of relying on staff announcements. And although she might not use your **self-service portal**, the tool ultimately benefits her by decreasing in-office wait times and creating a more relaxed environment.



THE NEW RESIDENTS

The Cena family recently moved to the U.S. As their English skills are still improving, it'd be great if they didn't face language barriers while trying to obtain driver licenses and register their vehicles. **Making an appointment online** is easier than calling in, as they can read English easier than they can understand it when spoken. But the most seamless experience would be if your **website were available in common foreign languages**.

*As customers' expectations continue to evolve,
DMVs should continue leveraging technology to meet their diverse needs.*

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safety

THE SOBER TRUTH ABOUT DRUGGED DRIVING

ALARMING TRENDS REQUIRE LAW ENFORCEMENT TO SHIFT GEARS IN THE FIGHT AGAINST IMPAIRED DRIVING

BY MATT ALDERTON

The typical teenage girl spends her lunch break exchanging memes and dating advice with her besties, cramming for math quizzes and history exams, and filming viral TikTok dance challenge videos. On March 22, 2022, however, lunchtime looked tragically different for a group of six girlfriends in Tishomingo, Oklahoma.

The girls were returning to school from an off-campus restaurant when the 16-year-old driver failed to stop at a stop sign. Instead, she accelerated and turned left in front of a tractor-trailer loaded with gravel. All six girls died in the subsequent collision.

In a July 2024 post-incident report, the National Transportation Safety Board (NTSB) attributed the crash to “distraction from having five teen passengers in the car, limited driving experience and likely impairment from cannabis.”

“The lesson from this tragedy is painfully clear: Marijuana is an impairing substance, period,” NTSB Chair Jennifer Homendy said in a statement. “States have to do a better job of protecting road users from impaired drivers, regardless of the substance or its legality.”

WHAT IS DRUGGED DRIVING?

Stopping drug-impaired driving first requires understanding what it is.

“Any substance that affects judgment, coordination, balance, depth perception, reaction times or fatigue—or that otherwise hinders the ability of a driver to operate a vehicle safely—is an impairing substance,” says Darrin Grondel, senior vice president of traffic safety for the Foundation for Advancing Alcohol Responsibility and director of the National Alliance to Stop Impaired Driving.

While driving under the influence of alcohol is typically cut and dry, when it comes to other substances, things aren’t always so simple. “We have a lot of history and understanding about alcohol, including how it affects a person and how it is eliminated from the body,” explains Lt. Jeff Leonard of the Washington State Patrol (WSP), where he is commander of WSP’s Impaired Driving Section. “With a lot of other drugs that people commonly use, we don’t know as much.

The effects can vary depending on how

much a person consumes and certain genetic and tolerance factors, so there’s no way to assign an objective number to impairment like we do with alcohol and blood alcohol concentration.”

While the effects substances have on any one individual aren’t always clear, their collective impact on roadways is plain to see. In Ohio, for example, the number of fatal drug-related traffic crashes increased from



369 in 2019 to 507 in 2023. Total deaths in those crashes increased from 421 to 551.

“Our fatal crashes overall have gone down in recent years, but impaired driving has gone up,” says Capt. Christopher Kinn of the Ohio State Highway Patrol (OSHP), where he is the executive officer in OSHP’s Office of Field Operations.

The numbers are due in part to recreational cannabis, which is now legal in 24 states, not to mention Washington, D.C., Guam and all of Canada. But marijuana isn’t the only culprit. Other likely factors include the opioid epidemic, increases in depression and other mental health conditions for which people might self-medicate, and

reduced traffic enforcement by police experiencing anti-law enforcement sentiment following the COVID-19 pandemic and the 2020 death of George Floyd.

“This is not an indictment on one drug,” Grondel says. “This is happening because of a confluence of things and drivers consuming multiple impairing substances.”

STEP ONE: EDUCATION

If a confluence of things is fueling drug-impaired driving, a confluence of things will be required to stop it, according to Brian Ursino, vice president of law enforcement programs & services at AAMVA. In the fight against drugged driving, he says, there are three primary pillars: education, enforcement and treatment.

Education is essential, according to Leonard.

“Any substance that affects judgment, coordination, balance, depth perception, reaction times or fatigue is an impairing substance.”

DARRIN GRONDEL

Senior Vice President of Traffic Safety for the Foundation for Advancing Alcohol Responsibility and Director of the National Alliance to Stop Impaired Driving

“An ideal world is a world where these things don’t occur at all because people simply know not to drive,” he says. “So, the fight begins with making sure people are educated enough to know that if you use a substance—any impairing substance—you should not get behind the wheel in the first place.”

From sponsoring booths and guest speakers at community events to creating social media campaigns, utilizing electronic traffic message boards and passing out pamphlets during routine traffic stops, law enforcement agencies have many educational tools at their disposal. Getting the point across requires them to use every available channel repeatedly.

EMPOWERING BETTER ENFORCEMENT

Because it’s a powerful deterrent, enforcement is just as vital as education, according to Grondel, who cites high-visibility enforcement as one particularly effective tactic.

“There are some states and jurisdictions that have roving patrols as well as sobriety checkpoints,” explains Grondel, who notes that several states have laws that prohibit sobriety checkpoints. In states that permit them: “You’ll have a sobriety checkpoint at a certain location, and people will see or hear about them and try to go around them. That’s when they’ll run into your roving patrol behind them.”

Of course, enforcement of that variety can only be effective if patrol officers can recognize drug-impaired drivers alongside alcohol-impaired drivers during traffic stops. To ensure they can, the International Association of Chiefs of Police (IACP) and National Highway Traffic Safety Administration (NHTSA), in addition to the basic Standard Field Sobriety Test Training, offer a 16-hour Advanced Roadside Impaired Driving Enforcement training that gives officers the skills they need to recognize and arrest drug-impaired drivers. That’s critical because impaired driving often involves both drugs and alcohol, Grondel notes. ▶





safety

An officer who wants to become more adept at recognizing drug-impaired drivers also can become a drug recognition expert (DRE), which requires DRE Pre-School (16-hours), DRE School (56 hours) and DRE Field Certification (40-60 hours).

DREs can't shoulder enforcement alone, however. The problem is too big, and there are too few of them. What's needed is a systemic approach to evidence collection, Grondel says. DREs are one piece of that puzzle. Other pieces are electronic search warrants, law enforcement phlebotomists and better-funded toxicology labs, all of which can help expedite the collection of biological evidence before drugs in a driver's system metabolize.

"Toxicology labs are a huge challenge," Grondel says. "They often don't have enough personnel, equipment or the right validations for which drugs to test. Instead of testing three or four drugs, we need to test for 80 to 100. Not for enhancing penalties, but so a judge

can look at that information and ensure the right kind of accountability, whether that's a treatment facility, a drug court or something else."

In Ohio, OSHP is piloting a fresh solution to drugged driving's evidentiary challenges: oral fluid collection and testing, which it believes is an easier and faster alternative to blood or urine sampling.

"Oral fluid is more than just saliva. There's a lot of other stuff in the mouth, so oral fluid shows what's active in a person's body at the moment of collection," Kinn says. "When you couple that with the indicators of impairment that gave an officer probable cause to make an arrest in the first place, and probable cause to ask a driver to submit to a chemical test, that oral fluid testing can confirm the presence of drugs."

Ultimately, however, the key to better enforcement and evidence isn't better testing. It's better leadership, Ursino argues. "Law enforcement leaders need to make impaired driving a priority," he says. "Officers on the street won't think it's important unless the chief, colonel or commissioner says it's important."

According to the National Highway Traffic Safety Administration, among drivers involved in serious and fatal crashes in 2020, 56% tested positive for at least one drug.

WHAT ABOUT TREATMENT?

Because of high recidivism rates, the third and final pillar in the fight against drugged driving is treatment. Although it lies outside their scope of practice, there are important things law enforcement agencies can do to help facilitate.

For example, one program that has been effective for WSP is IACP's and NHTSA's Drug Impairment Training for Educational Professionals program. This program trains school administrators and nurses to recognize young people who are impaired by drugs and provide early recognition and intervention.

In Ohio, meanwhile, OSHP began partnering with mental health, substance abuse and behavioral health providers in counties across the state in 2023. When officers make an arrest for impaired driving, they offer drivers information on providers and treatment options in their local area.

"We're trying to make sure they're aware of that help and know how to access it if they're ready to make a change in their life," explains Kinn.

ALL HANDS ON DECK

Ursino says AAMVA is an important partner to law enforcement agencies that are trying to move the needle on drug-impaired driving. He says that educational sessions on various impaired driving topics are mainstays at AAMVA conferences and events, and motor vehicle administrators often play key roles in driver license privilege hearings.

Leonard adds that AAMVA helps by facilitating the sharing of information about drivers with a history of impaired driving through its State-to-State Verification Service and Driver License Compact. "People are more transitory today than they used to be," he says. "If there's a problem offender who's moving between states, they need to be recognized and placed into the appropriate system."

It's all hands on deck, according to Grondel. "We need to look at the whole system, from how people are educated to what happens when they're stopped, to how they're tested and what happens when they go to court," he says. "That's going to take everyone working together." **m**

UNDER THE INFLUENCE OF ...?

Complicating the fight against drugged driving is the sheer breadth of substances that can impact driver behavior and performance. Law enforcement agencies typically recognize seven different categories of drugs, according to the International Association of Chiefs of Police (IACP):

- Central nervous system (CNS) depressants
- CNS stimulants
- Hallucinogens
- Dissociative anesthetics
- Narcotic analgesics
- Inhalants
- Cannabis

go online

LISTEN TO OUR TWO PART AAMVA-CAST EPISODE WITH DARRIN GRONDEL ON IMPAIRED DRIVING AT bit.ly/AAMVAcast47.





Right: Firoz and his wife, Karima, enjoy a mountain getaway.
Bottom left: Firoz and his family at his daughter's engagement.



Q & A WITH

Firoz Mohamed

*DIRECTOR, MOTOR VEHICLES,
CONSUMER AND REGISTRY SERVICES,
SERVICE ALBERTA, CANADA*

Q HOW DID YOU BEGIN YOUR CAREER IN PUBLIC SAFETY?

I grew up in Kenya in East Africa and immigrated to Canada at age 21. I started in the meat industry, which I had been brought up in as a teenager and where I learned about the importance of relationships and service. Given my passion for vehicles, I decided to take a job with Motor Vehicles in the Government of Alberta in July 1981, and the rest is history! I feel immensely grateful for the opportunities I've had in public service and the transportation industry.

Listen to our conversation with Firoz Mohamed in AAMVAcast Episode 228 at bit.ly/AAMVAcast228.



Q WHAT ACCOMPLISHMENTS FROM YOUR CAREER ARE YOU MOST PROUD OF?

During the immediate post-9/11 era, Alberta implemented what is still reputed to be one of the most secure driver's license and identification card programs. Dozens of jurisdictions have since modeled their cards and program around it. We also implemented gender X on both driver's licenses and identification cards to ensure alignment with birth certificates.

I also take great pride in the veteran's and specialty license plate programs that have generated \$4 million for charitable organizations. More recently, I'm proud of the elimination of renewal reminders, validation tabs on license plates and the switch to reflective license plates to enhance road safety.

This aside, my 20+ years of engagement with AAMVA has been a true career highlight. I'm particularly proud of my time spent on the Region 4 and International Boards and hosting the 2009 Region 4 Conference at Château Lake Louise, Alberta. I am beyond grateful to have had the opportunity for engagement and to build lifelong friendships within the AAMVA community.

Q WHAT WAS YOUR REACTION UPON HEARING YOU EARNED THE LIFETIME ACHIEVEMENT AWARD?

First and foremost, I'm humbled. I'm truly grateful for this award, the recognition. You always think and hope that you are making an impact with public policy and serving Albertans in a public service career. But it is another thing when your peers across the industry—literally across North America—choose to recognize you for your contributions in the industry. [m](https://www.move21.org)



Navigating the Fast Lane: CHAMP Titles and the Urgency for DMV Innovation

By LT Slater, EVP, Head of Strategic Partnerships at CHAMP Titles

Department of Motor Vehicles (DMVs) across the country are facing a critical challenge—the need for speed in service delivery. Businesses associated with title and registration, such as car dealers, lenders, and insurance carriers have shifting needs and find the current 40-to-60-day delays unacceptable for operations.

The pressure on DMVs to innovate is mounting, and some state governments are turning to the private sector for solutions.

DMVs are increasingly partnering with the private sector, which can operate at the speed modern business demands. They are recognizing that, rather than developing software in-house, partnering with private companies that understand the evolving needs of jurisdictions allows for more responsive systems.

Understanding Industry Needs

For decades car dealers have sold in a 5-to-10-mile radius around their dealerships, but in the last five years, that radius shifted to approximately 900 miles in online transactions. The existing process in the DMV is to think of most of your titles transferring locally from one person to another in-state. Now you've got a whole world

of interstate title registration and lien movements that current DMV processes aren't well equipped for handling because what used to be an exception is now becoming a norm.

Similarly, total losses in the insurance industry 10 years ago were 6% of all auto claims, now they have grown to 24%. One fourth of all car accidents result in a total loss transfer request from insurance carriers which has inundated DMVs with more paperwork than ever before. The current 60-day average for processing titles in total loss transactions has severe consequences. Cars linger in salvage yards, leaking fluids and posing environmental hazards.

“DMVs are increasingly partnering with the private sector, which can operate at the speed that modern business demands”

Highlighting a more intricate challenge, lenders are faced with this predicament: they will extend loans to consumers to buy a car, but in some states, in fact, in many states, it takes upwards of eight or nine weeks for that lender to have a perfected interest on that title that indicates that they gave that loan. This extended timeline proves costly for lenders, as it necessitates them to operate without a perfected interest, inevitably leading to elevated interest rates.

Speed of Service

Enter CHAMP Titles. In a bid to modernize and streamline processes, CHAMP first builds advanced systems of record for DMVs, leveraging contemporary technologies such as cloud-based computing and blockchain. This move is aimed at enhancing the storage, management, and handling of data related to title registration and lien processes, which are currently handled on paper or outdated mainframes. CHAMP's solutions improve the way DMVs store, manage, and handle the large amounts of data involved in title registration and lien processes.

The second facet of CHAMP's solution involves transforming paper titles into digital formats. By introducing a new system of record and enhancing services, CHAMP enables the conversion



of paper titles into digital ones, eliminating the need for physical documents.

Lastly, CHAMP introduces AI capabilities to boost the efficiency of DMV clerks in handling the increased volume of titles, registrations, and liens. This technological integration is particularly appealing for DMVs seeking optimal efficiency. By utilizing CHAMP's AI, clerks can enhance their efficiency in processing the influx of additional titles, registrations, and liens.

While the ideal scenario is to replace outdated systems entirely, CHAMP's modular technology allows for a more gradual approach. This modularity enables

CHAMP to add value to the current system of record, offering DMVs the flexibility to address specific challenges without a complete overhaul.

Ultimately, CHAMP aims to deliver cost-effective solutions with a faster time-to-market, addressing subsets of challenges faced by dealers, lenders, insurance carriers, and fleet operators. This approach allows DMVs to incrementally improve their processes and enhance efficiency. As the automotive industry continues to transform, CHAMP stands poised to catalyze DMV innovation, offering practical and cost-effective solutions that pave the way for a faster, more responsive future.

“CHAMP builds advanced systems of record for DMVs, leveraging contemporary technologies such as cloud-based computing and blockchain”

To learn how your agency can utilize CHAMP's modular solutions, contact LT@CHAMPTITLES.COM or visit WWW.CHAMPTITLES.COM





Top right: Col. Zebley and her siblings celebrate their parents' 50th wedding anniversary. Right: Col. Zebley engages in community outreach at a local softball game. Bottom: Col. Zebley and members of the Delaware State Police visit New York City.



Q & A WITH

Colonel Melissa A. Zebley

DELAWARE STATE POLICE, RETIRED

Q HOW AND WHY DID YOU GET INTO LAW ENFORCEMENT?

I was interested in law enforcement even in high school. My criminal law teacher told us about an opportunity to be a Police Explorer. So, I signed up and went to monthly meetings with the local troop. It culminated in a ride-along with a Delaware state trooper. From that time, I was absolutely hooked. Both of my grandfathers had been public servants—one was a firefighter and the other was a police officer—so I grew up around stories and images of service. As soon as I graduated from the University of Delaware, I applied to the Delaware State Police.

Q WHAT HAS YOUR CAREER JOURNEY BEEN LIKE?

I'm very blessed to be the first woman to oversee the Delaware State Police. I think the confidence that others had in me and their belief in my work ethic has allowed me to overcome any temporary obstacles. I have been surrounded by amazing mentors who have challenged me to take on things that might be outside of my comfort zone.

Q WHAT TRAFFIC SAFETY INITIATIVES HAVE YOU WORKED ON?

In my first staff position as operations major, I heard about solutions to law enforcement-related challenges along the I-70 corridor that had been developed in partnership with AAMVA. I thought, "Why aren't we doing that on I-95?" That was around 2012, and I'm proud to say that for the last decade, we have been at the forefront of that initiative, with the shared purpose and goal of highway safety, reducing speeds, remediating collisions, eliminating distracted driving and getting our counterparts in other states on board.

Q HOW DID YOU GET INVOLVED WITH AAMVA?

My initial introduction to AAMVA was in 2013 when I attended the AIC and met Brian Ursino, who was a fantastic advocate for the AAMVA and law enforcement communities. It was the perfect gathering of all our highway safety partners in one shared space. I enjoyed getting to hear their challenges and aspirations and sharing ours. [m](#)

Hear from
Col. Zebley in
AAMVAcast
Episode 229 at bit.ly/AAMVAcast229.



Leaping Past Paperwork

WE ASKED THREE INDUSTRY EXPERTS ABOUT THEIR PERSPECTIVES ON E-TITLING AND WHAT THE FUTURE MIGHT HOLD

A SYSTEM FOR ALL STAKEHOLDERS

BETH CARO, PRESIDENT & CEO, NATIONAL INDEPENDENT VEHICLE TITLE AGENTS ORGANIZATION (NIVTA)

E-titling is transforming how we handle vehicle titles and registrations, and I've had a front-row seat to this evolution as the president and CEO of NIVTA. Our organization was formed to support vehicle title agents in the private sector—those working in tag agencies and car dealerships across the country. At NIVTA, we created a space to discuss new technology initiatives to promote innovation and collaboration on policy among agents, third-party agents and motor vehicle departments.

Currently, jurisdictions across the U.S. are adopting e-titling at different rates. Some states still rely heavily on paper processes, while others have steered away from paper, integrating multiple electronic methods to now include the lienholders and financial institutions. While this transition toward electronic processes can streamline functions, all systems must work in unison.

At NIVTA, we're focused on supporting agents through these changes within and outside their jurisdictions—like during cross-border sales—ensuring they're proficient in system functions. The pivot to e-titling requires technological

adaptability. I've found that using tools like dealer management and custom resource management systems can assist in automating processes while effectively fulfilling the client's demands in both a tag agency and dealership setting.

Suppose an office is not currently using electronic filing, resource management and communication tools. In that case, I'd recommend acclimating to those functions before following through with an e-titling transition.

Although some jurisdictions and organizations are actively integrating e-titling into their daily functions, I expect another five to 10 years before e-titling is adopted into certain systems nationwide. While many states are making strides, interstate communication remains a hurdle due to data-sharing limitations. Yet, AAMVA has been instrumental in developing programs to navigate reporting data, like the National Motor Vehicle Title Information System (NMVTIS) program. Jurisdictions can look to AAMVA for resources and toolkits

that break down the necessary steps for modernization to overcome common challenges throughout the transition. By thoroughly understanding the new process and what it entails, more effort can be spent addressing remaining funding and government approval hurdles.

E-titling is more than just a technological shift—it's a step toward a more efficient, accurate and secure future for vehicle title processing. Through collaboration and innovation, we can make this transition seamless for everyone involved.

"E-titling is more than just a technological shift—it's a step toward a more efficient, accurate and secure future for vehicle title processing."

BETH CARO

President & CEO, NIVTA



THE NEXT ELECTRONIC TRANSITION

TONY HALL, HEAD OF POLICY, TITLE AND REGISTRATION MODERNIZATION, CARVANA

The electronic processing of titles and registration is immensely important, not just to Carvana, but to the industry at large, which has much to gain from anything that can be accomplished electronically. In my role as the head of policy, title and registration modernization for Carvana, advocating for efficient processes and solutions is my primary focus. Carvana sees the long-term value in modernizing automotive title and registration processes for consumers, industry and DMVs.

Dealers and other industry participants are going to see benefits from the adoption of electronic processes. They handle most of the title and registration work today. Removing extensive paperwork and numerous manual verifications and implementing electronic processes, including e-titling, significantly reduces errors and saves time.

For consumers, the benefits may be less direct, but still impactful, with the potential to see faster processing times, fewer errors and less back and forth. This efficiency translates directly to better customer experiences and facilitates smoother backend operations, establishing a win-win scenario for both the industry and its clients.

It's worth noting that the time savings and error reduction are also beneficial to DMVs, which are always making careful judgment calls about how to deploy resources. Time savings for department staff are extremely valuable.

Looking to the future, the horizon for e-titling is both promising and laden with challenges, the most immediate being state adoption. Electronic processes and e-titling require DMVs to adopt adequate and updated policies, and in some cases, legislation. Before implementing electronic processes and systems, jurisdictions must consider how collaboration between user groups will be affected and engage with stakeholders.

Our ambitious vision for the future of e-titling involves the complete eradication of paper titles and supporting documents, ushering in a new era of seamless electronic transfers where there's only an electronic record. This transition would streamline processes for individual consumers and simplify operations for industries intertwined with vehicle ownership. I'm hopeful we will begin



to see this become more of a reality across the country over the next decade.

In essence, e-titling signifies a substantial evolution in how vehicle records management is conducted, delivering palpable benefits such as cost reductions and increased convenience. Despite the challenges, the strides made thus far are encouraging, and my hope remains high for the continued advancement

“Our ambitious vision for the future of e-titling involves the complete eradication of paper titles.”

TONY HALL

Head of Policy, Title and Registration Modernization, Carvana



and widespread adoption of electronic processes and e-titling.

At Carvana, our commitment to championing these innovations is unwavering, as we fully recognize their potential to fundamentally transform vehicle ownership management. This commitment is exemplified by our involvement as a founding member of the Electronic Secure Title and Registration Transformation (eSTART) Coalition, where we collaborate and partner with participants from across the automotive industry to modernize title and registration processes.

LOWERING THE STACK OF PAPER

BRUCE ANDERSON, PRESIDENT, IOWA AUTOMOBILE DEALERS ASSOCIATION

E-titling delivers a transformative impact on the automotive industry, removing and easing the burdens of traditional paperwork. When first introduced, e-titling was a major innovation promising fundamental improvements in how dealers manage the titling and registration processes.

In Iowa, it's standard for automobile dealers to assist their customers in navigating the complex processes of titling and registering motor vehicles. Historically, these tasks were labor-intensive with mountains of paperwork, often resulting in more room for error. However, the digital shift to e-titling has been a remarkable improvement for all parties involved. Automating these functions has not only simplified the workflow for dealerships but has also elevated the experience for customers, simplifying their involvement.

Now Iowa is committed to the adoption of proven and innovative solutions that shorten the stack of paperwork on a dealer's desk. In fact, the Iowa Department of Transportation has been proactive in integrating automated processes. They've developed solutions for lien perfection, temporary tags, title and registration application submissions, and fee payments. This progress is the result of a collaborative effort among various stakeholders, including dealers, lenders and law enforcement agencies, demonstrating a commitment to continuous improvement.

The immediate benefits of e-titling are both clear and practical. By minimizing data entry mistakes and speeding up processes from lien perfection to plate issuance, e-titling has streamlined

operations significantly. Iowa dealers must track paper transactions across 99 different counties. Modern advancements allow dealers to track and monitor those transactions through a centralized web-based platform when submitted electronically. This enhanced efficiency also extends to law enforcement agencies: Officers benefit from quicker access to ownership information earlier in the registration process, improving their ability to serve and protect the community.

Nonetheless, transitioning to e-titling has presented its own set of challenges. I've found that user acceptance and cost management for the transitions are two of the more prominent ones. This reminds me of the early days of electronic tax filing. Initial resistance was high, yet gradually, the system gained acceptance due to its undeniable benefits like efficiency and reliability.

Looking forward, I see a future where e-titling becomes as common and essential as electronic tax returns. A growing number of early adopters are already benefiting from this shift. I envision e-titling and electronic submissions as the future industry standard, becoming mandatory after their full potential is understood.

To those considering the adoption of e-titling, I offer this advice: begin the transition as soon as possible. Although no system is flawless, ongoing improvements can always be made. By gradually enhancing the process, stakeholders can ensure they are not only keeping pace with technological advancement but also harnessing its full potential. **m**



The Power of Calculated Risks

INVESTING EARLY IN PEOPLE AND RESOURCES CAN HELP JURISDICTIONS BETTER MEET CUSTOMER NEEDS

In over 20 years of public service and nearly 10 years as the director of the Arizona Motor Vehicle Division, I've seen firsthand the dedication of public servants and their private sector partners in looking for ways to better serve our customers. Too often, we are inaccurately cast as the sloth from *Zootopia*. Many question why it takes so long to see change from us. There are many reasons, and some are within our control and many are beyond it. When we focus on what we can control, it often comes down to our risk-reward calculations.

Most of us are willing and able to take smart, calculated risks to reap rewards. But it is difficult to know how to calculate those risks. This applies to both acting and not acting. Even when we can calculate the risk, we often find we are not in a position to act because the necessary resources are not available. It's easy to get discouraged in these situations.

Over the years, I have observed a common characteristic of leaders who can successfully take risks to

better serve their customers. They make investments early. Being ready to make a calculated risk requires having resources. Our biggest resources are our teams, and having the right people on our teams is critical to being able to make those investments.

For example, if you want to do a mobile driver's license (mDL) right but you're not ready right now, start investing in the right people to prepare your agency for when you are ready. There is no

question that every state, province, territory and federal district eventually will be expected to have one. With that in mind, don't wait to build depth on your internal and external teams.

Not all investments pay off. I tell my teams that if they don't make any mistakes, they aren't trying enough ideas. This is hard because we often (rightly) worry that a failure could cost us our jobs. So, learn to fail fast. When trying something new, have measures of success along the way, so you can quickly tell when things are not working and adjust.

Having a trusted network helps make good investments. For our community, this includes AAMVA staff, other jurisdictions and private sector partners. Engage and learn what others have already discovered. We all take turns going first and sharing lessons.

At the end of the day, just do something. With so many possible initiatives, deciding where to start can be overwhelming. In electronic titling, for example, there is now an awesome scorecard for jurisdictions to self-assess and see what gaps they have to a full e-title solution.

Looking at multiple gap points can be overwhelming with so many places to invest. If the starting point is not obvious, then just pick something. As a good friend often tells me, "you can't steer a parked car."

For both AAMVA and jurisdictions, making early investments means better meeting our customer needs. **m**

Eric Jorgensen
2024-2025 AAMVA Chair of the Board





LEAN TEAM LIMITLESS POSSIBILITIES

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