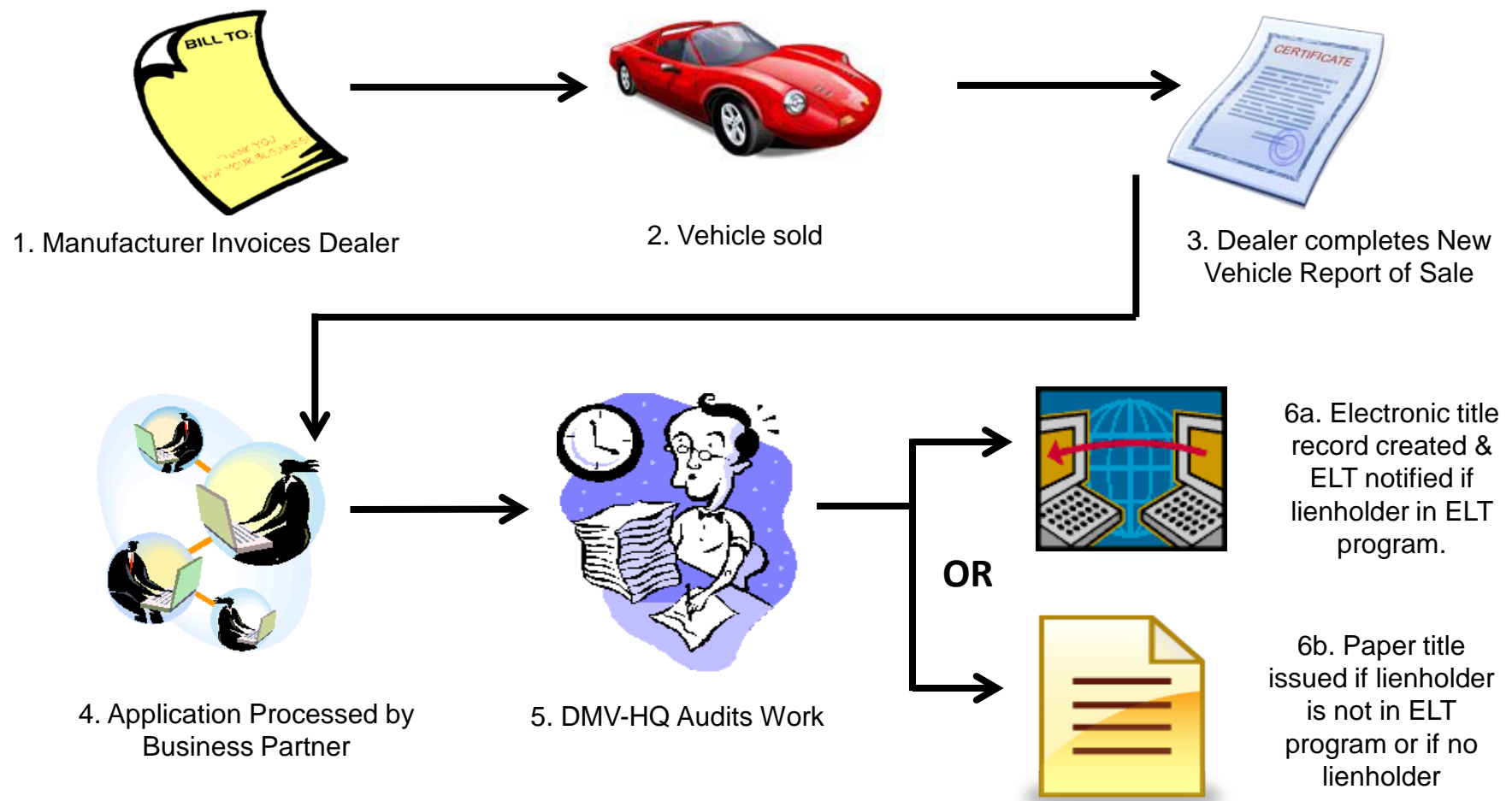


# California's Title Process

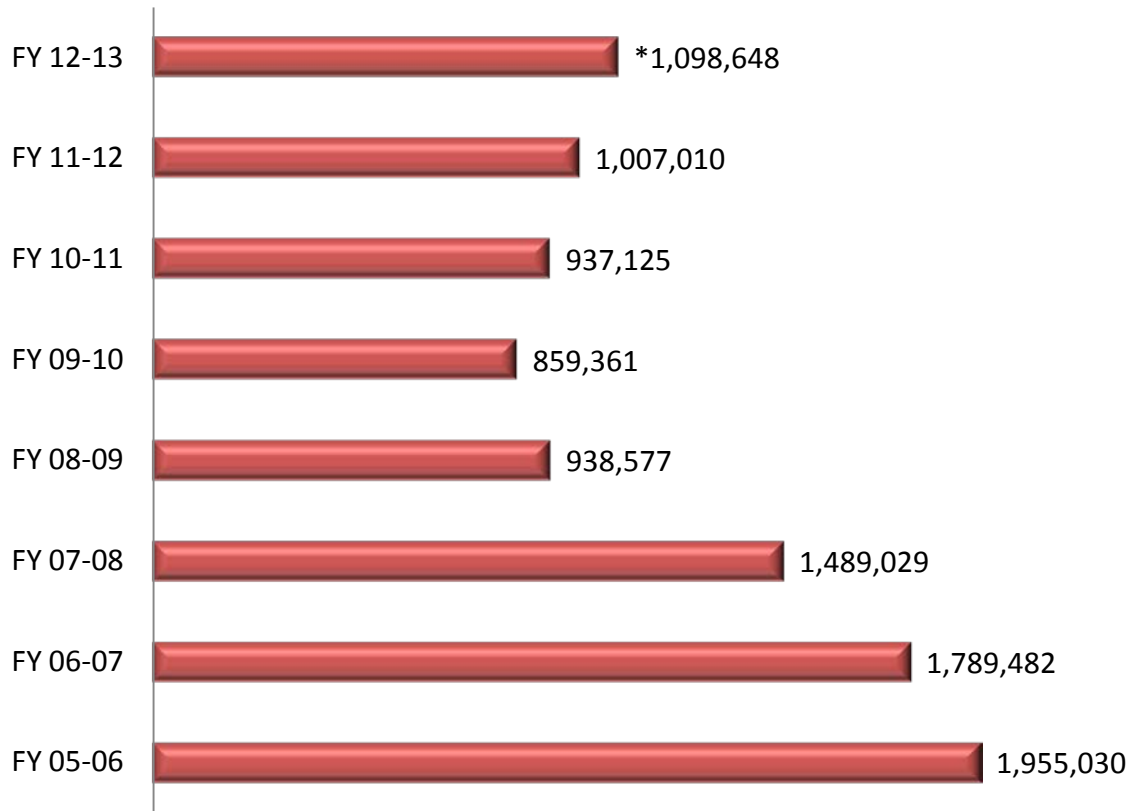


*Presented by: Jean Shiomoto, Chief Deputy Director  
June 27, 2013*

# Current California New Vehicle Sale Process



## California New Vehicle Sales



\* Estimated

## **New Vehicles Sales Application Processing**

- Assembly Bill 1215, effective July 1, 2012, requires new car dealers to process all new/used car sales & lease title applications through the Business Partner Automation (BPA) program.
- 3,829 participating business partners (dealers, registration services, etc.)
- BPAs must key the Electronic Lien and Title (ELT) participant's name and address information exactly as shown in the ELT lienholder keying aid provided by the department. If not keyed correctly, a paper title will generate.

## Electronic Lien & Title (ELT) Program

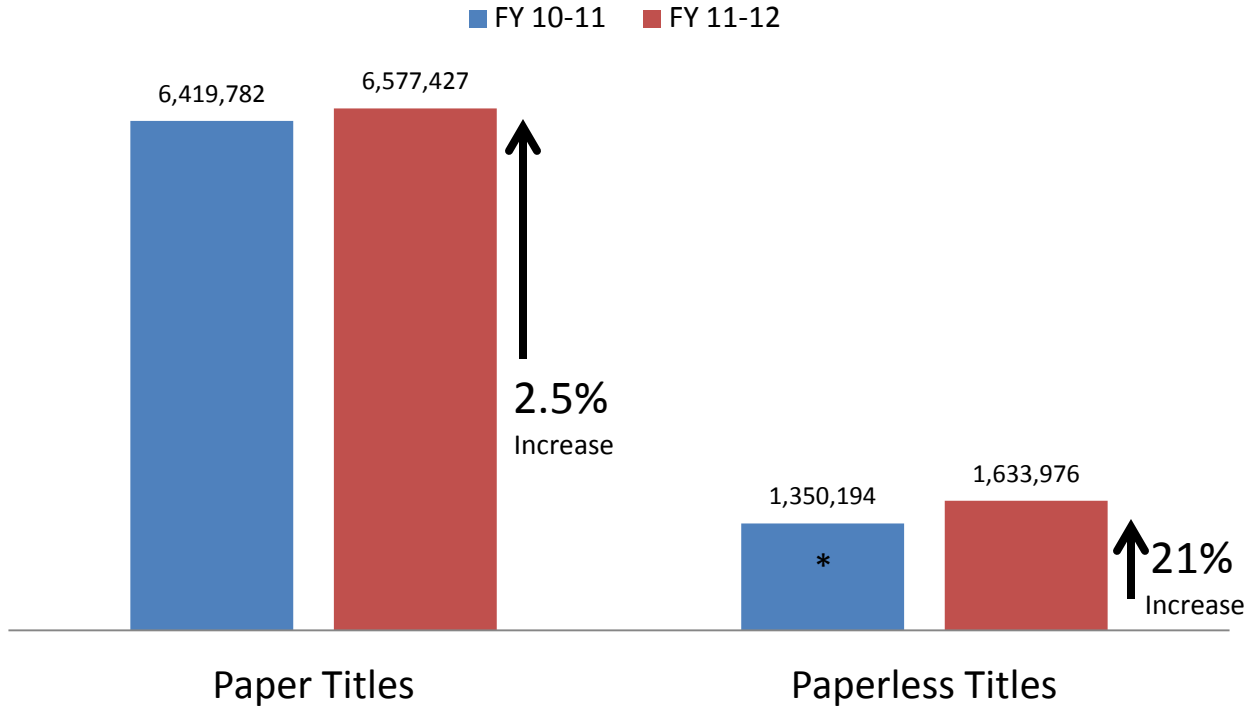
- California was first state to implement a voluntary ELT pilot program with GMAC in 1989.
- In 1999, the department made the program permanent.
- In 2009, Assembly Bill 1515 required that DMV assess whether or not it would be cost beneficial to make the program mandatory.
- In 2011, the department conducted an evaluation which proved that a mandatory program would be cost beneficial.
- In 2012, the regulatory process was initiated and is currently in the final approval stages.

## Benefits to Participation in ELT Program

- Reduces costs for secure title paper
- Reduces printing & postage costs
- Faster notification to lienholders
- Reduces title fraud
- “Greening” DMV by saving paper and energy to produce, print, and mail titles

## Electronic Lien & Title Program

### Paper Titles vs. Paperless Titles Issued



\* Estimated volume based on 10-months actual

## Electronic Lien & Title Program

- There are currently 6 ELT Service Providers with 2 additional pending implementation.
- The financial institutions and other participants are aware of pending regulations and began enrolling participants in 2011.
- ELT participants must contract with DMV and receive approval prior to implementing program.



## Electronic Lien & Title Program

### Transactions Processed Over Last 12 Years

Year	Transactions	Lienholders
2013	3.9 million (Jan-May 2013)	*2,060
2012	3.6 million	1,265
2010	2.5 million	529
2009	3.4 million	460
2006	3.6 million	355
2003	2.9 million	280
2000	2.0 million	175
1999	< 1.0 million	50

\* 795 Lienholders added the first two quarters of 2013

## Resources

- Business Partner Automation Program : <http://dmv.ca.gov/otherser/bpa/bpa.htm>
- Electronic Lien & Title Program: <http://www.dmv.ca.gov/vr/eltp.htm>
- Vehicle Insurance Suspension: [http://www.dmv.ca.gov/online/vrir/vr\\_sb1500.htm](http://www.dmv.ca.gov/online/vrir/vr_sb1500.htm)