



April 7, 2026

Representative Evan P. Shanley, Chairman
House Committee on State Government & Elections
Rhode Island House of Representatives
82 Smith Street
Providence, RI 02903

**RE: LETTER OF SUPPORT – H 7452, AN ACT RELATING TO MOTOR AND OTHER VEHICLES --
ELECTRONIC REGISTRATION AND TITLING**

Chairman Shanley & Committee Members:

I write to you today in support of House Bill 7452, which advances electronic vehicle titling and registration for the citizens of Rhode Island.

This legislation received unanimous approval in the House during the previous legislative session and has enjoyed broad, bipartisan support. Additionally I want to thank Representative Craven as well as the entire House of Representatives for its unanimous support and passage of this legislation during the 2025 legislative session.

CHAMP Titles is a Software as a Service company that partners with state governments to deliver secure electronic title and registration services and modernize DMV operations. Our solutions are currently live in five states, with additional states coming soon. In each case, modernization has produced clear benefits for citizens, including faster processing, less paperwork, and greater confidence in the accuracy and security of vehicle records.

We are proud to work closely with Tyler Technologies, a longstanding and trusted digital government partner to the State of Rhode Island.

Since I last testified before this Committee, Electronic Lien and Titling has successfully gone live with the Rhode Island DMV. This milestone represents a meaningful step toward a more efficient, transparent, and citizen-centered DMV experience.

Electronic titling improves outcomes across the vehicle ecosystem, with citizens as the primary beneficiaries:

- **Vehicle dealers** are able to electronically submit required documentation through their service provider partners and track transaction status in real time, reducing delays for citizens purchasing or registering vehicles.
- **DMV staff** benefit from automated prereview, third-party data verification, and realtime communication tools that speed approvals, flag errors or potential fraud, and reduce reliance on manual, paper-based processes.
- **Lenders** gain a secure, fully digital, real-time method for managing lien activity. Eliminating paper titles reduces costs, minimizes fraud risk, and shortens processing timelines—improvements that ultimately benefit citizens.
- **Citizens** experience faster titling and registration, fewer in-person visits, and greater confidence that their vehicle records are protected. Looking ahead, citizens may also have the option of a fully transactable digital title, accessible through a mobile wallet and usable for secure private vehicle sales.

In addition to improving individual transactions, these efficiencies allow the DMV to better deploy staff time and agency resources. By reducing repetitive and manual tasks, personnel can focus on higher value priorities such as customer service, exception handling, fraud prevention, and continuous improvement — further enhancing the citizen experience.

Modernized, accurate, and timely vehicle data also produces downstream consumer benefits. Reduced risk and faster processing can support improved lending outcomes and more accurate insurance underwriting, which over time may translate into better rates and lower costs for citizens financing or insuring a vehicle.

The funding model supporting this modernization aligns incentives with performance. CHAMP and Tyler are compensated only when services are used, encouraging continuous improvement and ensuring Rhode Island citizens benefit from technology that remains current and effective over time.

House Bill 7452 enables this progress by establishing clear statutory guidance for electronic liens and titles, authorizes the DMV to promulgate related rules, and encourages adoption of electronic transactions. The bill is largely unchanged from last session, with only minor refinements made in collaboration with the DMV and other stakeholders.

For these reasons, I respectfully urge your support of House Bill 7452 so that the citizens of Rhode Island can continue to benefit from a modern, efficient, and secure DMV experience.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Quinn Cheney". The signature is written in a cursive, flowing style.

Quinn Cheney
Director Business Development & Government Affairs
CHAMP Titles, Inc.