

## OVERVIEW

One of the most important documents that you process on the EVR Program is the Certificate of Title. In order to process title transactions for any vehicles, you must review, collect, and scan the physical Certificate of Title document. On EVR Salvage, you CANNOT process salvage title transactions without the physical title.

Title formatting and terminology differ by state. This can sometimes make it difficult to decipher the title information you need in order to identify if a title is eligible to be processed on EVR. However, it is extremely important that you thoroughly review the title information, type, and brands before processing the transaction.

This document provides guidance to help you determine if a title is able to be processed on EVR and where to look for key title information that must be entered into the transaction to pass the National Motor Vehicle Title Information System (NMVTIS) check that is run automatically for every title transaction. This document covers the following topics. Click the hyperlink for each topic to be taken directly to that page:

- [Key Title Terminology](#) (page 2)
  - This section reviews key definitions for titles. For example, the differences between a salvage, reconstructed, and owner retained title.
- [NMVTIS Response Messages](#) (page 3)
  - This section reviews the kinds of NMVTIS responses you may encounter when processing an EVR transaction and what the next steps are for resolving the issue.
- [General EVR Title Processing Guidelines](#) (page 4)
  - This section reviews the types of title that can and cannot be processed on EVR Salvage.
- [Identifying Salvage Titles and Brands by State](#) (page 5)
  - This section reviews titles from specific states to identify where salvage title information and brands display on the title. It includes examples from Massachusetts, New Hampshire, and New Jersey.
- [State Specific Title Processing Guidance](#) (page 6)
  - This section reviews guidance that Massachusetts has received from other states on certain title types that should NOT be processed. This includes some titles from Connecticut, New York, and Pennsylvania.



## KEY TITLE TERMINOLOGY

The following table contains definitions based on how Massachusetts defines these title terms. Salvage Title regulations vary by states. Other states may use varying terms or definitions when referring to these same concepts.

Term	Definition
<b>Total Loss</b>	When a vehicle sustains damage, if the vehicle isn't repairable or it costs more to repair than the current value of the vehicle then it will be declared a "Total Loss" from the insurance company
<b>Salvage Title</b>	<p>When a vehicle is declared a total loss: if EITHER the title has been signed over to the insurance company and the vehicle is less than 10 years old; OR the original owner keeps the vehicle, but it is not operable after the loss event; the vehicle must obtain a Salvage Title. The Salvage Title will need to be issued with either a Parts Only or Repairable brand.</p> <ul style="list-style-type: none"> <li>• Vehicles with a Repairable Salvage Title cannot obtain a registration until the vehicle has been repaired and passed the required salvage inspection. In MA, once the salvage inspection is passed, the vehicle can be issued a reconstructed title to allow the vehicle to be registered.</li> <li>• Vehicle with a Parts Only Salvage Title can never obtain a registration and must only be used or sold for parts.</li> </ul>
<b>Reconstructed Title (a.k.a. Rebuilt)</b>	<p>In Massachusetts, a Reconstructed Title may be issued to a vehicle in one of the following circumstances:</p> <ul style="list-style-type: none"> <li>• <b>Scenario 1:</b> The vehicle was issued a Repairable Salvage Title that has been repaired and subsequently passed inspection per state regulations. Once the inspection has been passed, the Reconstructed Title can then be applied for to allow the vehicle to be registered.</li> <li>• <b>Scenario 2:</b> The vehicle was a passenger vehicle more than 10 years old at the time of loss that was signed over to the insurance company by the original owner. The insurance company can either directly apply for a reconstructed title or can reassign the title to a new owner who can apply for a reconstructed title without going through the Salvage process.</li> </ul>
<b>Owner Retained Title</b>	<p>When a vehicle is declared a total loss, if the owner wishes to keep the vehicle and the vehicle was able to be safely and legally driven away from the scene of the total loss event, then the owner can apply for an Owner Retained Title without being required to complete a salvage inspection.</p> <ul style="list-style-type: none"> <li>• <u>Note:</u> By law, if the passenger vehicle is more than 10 years old at the time of loss, an Owner Retained Title is not required. The customer can keep the title as is. However, many insurance companies request customers to get an Owner Retained Title to remain insured.</li> </ul>

## EVR Salvage Rules for Title Processing

Term	Definition
<b>Brands</b>	A brand is used as a permanent indicator of what type of history the vehicle has, often used to reflect past damage to the vehicle, like for a reconstructed vehicle that was previously salvaged due to flooding. There is no limit on the number of brands that may be listed on a vehicle. An example of a common Salvage Brand would be Collision.
<b>Junked</b>	A title status indicating that the vehicle is incapable of operation and has been scrapped. The vehicle in the status cannot not be registered or titled again.



### NMVTIS RESPONSE MESSAGES

EVR transactions involving titles are automatically run through the National Motor Vehicle Title Information System (NMVTIS). As a reminder NMVTIS connects with other states to protect customers from fraud, unsafe vehicles, and from reselling stolen vehicles. You may encounter NMVTIS responses as error messages when processing a transaction. Review the table below for NMVTIS error messages and the corresponding action that must be taken to resolve the issue.

Error Message Related To	Next Steps
<b>NMVTIS response that a brand has not been entered</b>	<p>Review the title in your possession to verify if there is a brand listed on the title.</p> <ul style="list-style-type: none"> <li>• If yes, process the transaction with the brand indicated on the title. If error message persists, the transaction documents must be mailed to the RMV Title Division for processing.</li> <li>• If there is no branding information on the title, the transaction documents must be mailed to the RMV Title Division for processing.</li> </ul>
<b>Please contact your help desk</b>	Contact your Service Provider Help Desk for assistance.
<b>Vehicle has been junked</b>	The transaction must be mailed to the RMV Title Division for processing. A screen print of the error message must be submitted with the transaction documents.
<b>Vehicle has a salvage event</b>	The transaction must be mailed to the RMV Title Division for processing. A screen print of the error message must be submitted with the transaction documents.
<b>Time Out Error</b>	<p>Attempt to process the transaction again at a later time.</p> <ul style="list-style-type: none"> <li>• If the time out persists, contact your Service Provider Help Desk who to inquire on any known outages and next steps.</li> </ul>

## GENERAL EVR TITLE PROCESSING GUIDELINES

**!** As a rule, if you are questioning whether you should process a title that you have received through EVR, **STOP**. Reach out for assistance or mail the transaction to the RMV Title Division if you have doubts about whether or not you are allowed to process it!

EVR SALVAGE CAN 	EVR SALVAGE CANNOT 
<ul style="list-style-type: none"> <li>• Process Salvage Title transaction for insurance company owners</li> <li>• Process Salvage Title transactions for personal or commercial vehicles</li> <li>• Process Salvage Title transactions for a previous Clear Title or Reconstructed Title types</li> <li>• Add a Repairable brand and any of the following applicable secondary salvage brands:               <ul style="list-style-type: none"> <li>○ Collision</li> <li>○ Fire</li> <li>○ Flood*</li> <li>○ Salt*</li> <li>○ Theft</li> <li>○ Vandalism</li> <li>○ Other</li> </ul> <p><i>*Salt and Flood cannot be added together as Secondary Brands.</i></p> </li> <li>• Add an Odometer Discrepancy brand during a Salvage Title transaction.</li> <li>• Process a Salvage Title transaction for Clear Titles that have existing Odometer Discrepancy, Replica, Custom Vehicle, Street Rod, Specially Constructed Vehicle brands</li> </ul>	<ul style="list-style-type: none"> <li>• Process Salvage Title transactions for an individual owner or non-insurance company business owner</li> <li>• Process Salvage Title transactions for a trailer, semi-trailer, farm equipment, or camper</li> <li>• Issue a new Reconstructed Title for a previous Salvage Title</li> <li>• Issue a new Reconstructed Title for passenger vehicles more than 10 years old with a clear title that has been sign over directly to insurance company</li> <li>• Issue Owner Retained Titles</li> <li>• Change any existing brands on out of state or MA titles</li> <li>• Process the sale of a Massachusetts salvage title from one owner to another.</li> <li>• Issue a Salvage Title for previous titles with whiteouts, cross outs, alterations.               <ul style="list-style-type: none"> <li>○ This includes any stickers or labels that cover vital information.</li> </ul> </li> <li>• Process transactions with an existing, active Memo Title brand</li> <li>• Add a new Replica, Custom Vehicle, Street Rod, or Specially Constructed Vehicle brand to a title</li> </ul>

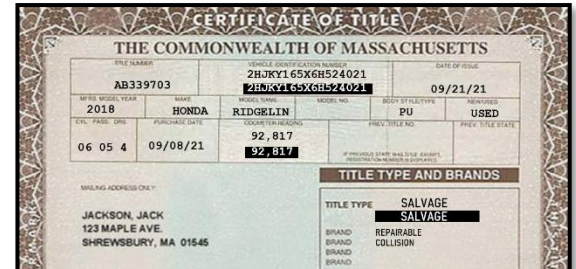
## IDENTIFYING SALVAGE TITLES AND BRANDS BY STATE

Each state differs on their title regulations and title format. As a result, it can sometimes be difficult to determine the title type (i.e., Salvage, Reconstructed, or Owner Retained) and the location of title brands. Here are some tips to help you decipher salvage or branded titles from certain states:

### Massachusetts

On Massachusetts titles, the title type will display in the **Title Type and Brands** section on the front of the Title for Salvage and Reconstructed Titles.

- For Salvage Titles, the primary brand of Repairable or Parts Only will display as the first brand in this section. For Repairable Salvage Titles, the secondary brand will display beneath the primary brand.
- Reconstructed Titles will display the Rebuilt brand as well as a brand explaining why the vehicle was salvaged beneath the title type.



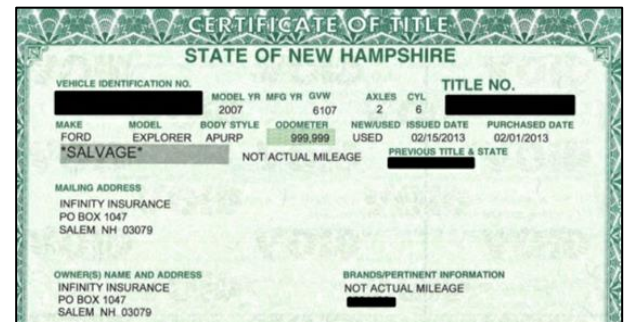
Example: Massachusetts Salvage Title



Example: Massachusetts Reconstructed Title

### New Hampshire

On New Hampshire titles, the Salvage title type displays in the Vehicle Information section of the title. In our example to the right, you can see “\*SALVAGE\*” listed under the **Make** and **Model** fields. There is also a Brands/Pertinent Information section to the right of the **Owner’s Name and Address** field which will display the brands for the vehicle. In this example, the “NOT ACTUAL MILEAGE” brand displays, which would be equivalent to an Odometer Discrepancy brand in Massachusetts.



Example: New Hampshire Salvage Title

### New Jersey

On New Jersey titles, there is a **Status** field to the upper right side on the front of the title. In that field, title brands will be designated by a letter. In the example to the right, there is an “F” under the status which indicates that there is a Flood brand on this title. New Jersey Salvage Titles will have a **Type of Title** of Salvage and a watermark displaying Salvage across the title.



Example: Reconstructed New Jersey Title with a Flood Brand



# EVR Salvage Rules for Title Processing

## STATE SPECIFIC TITLE PROCESSING GUIDANCE

There have been issues with select titles from specific states. Be sure to review all titles closely to determine if the title falls into any of the following scenarios. Please follow these guidelines for each of the states listed below and consistently check the Message of Day section on the ATLAS Business Partner website for any new guidance that may arise:

### **Connecticut and New York**

- If a Massachusetts resident or licensed dealer purchases a vehicle that has a **New York Salvage Certificate (907A Form)** or **Connecticut Salvage Certificate**, they must apply for a Massachusetts Salvage Title prior to selling the vehicle or bringing the vehicle for a salvage inspection.

### **Pennsylvania**

- Service Centers can **ONLY** process a Massachusetts Reconstructed Title transaction for Pennsylvania Reconstructed Titles if:
  - Either the Reconstructed Title has an issue date prior to 01/01/2019, OR
  - A valid MVU-29 form is provided with a Reconstructed Title that was issued after 01/01/2019
- Any Pennsylvania Reconstructed Titles issued after 01/01/2019 that does not contain a valid MVU-29, must go through the Salvage Title process to obtain a Reconstructed Title in Massachusetts.