**Cyber Security Meeting Minutes**

**January 6, 2021 @ 10:00 am**

**Chair Andrea Somers, Florida Agency Network**

**Vice Chair Shelly Mannebach, Investors Title Insurance Company**

Andrea opened the meeting welcoming everyone. Introduced our three subcommittees for the year:

* Cyber Security Library
* Cyber Security Best Practices
* Cyber Security Education and Training

Andrea asked everyone to please consider joining a sub-committee

All three committees met briefly last month. Following are the recaps of the meetings:

**Terry Valles – Cyber Security Library Subcommittee**

Recap: Focusing on creating and adding to our Cyber Security Library. Goal to bring awareness to the title industry. Cyber awareness section in the FLTA Newsletter and using Social Media sites to post cyber security awareness. First topic is Cyber Security New Year’s Resolutions.

**Next Meeting: Thursday, January 7th at 9:30 a.m.**

**Crystal Curran– Cyber security Best Practices Subcommittee**

 Recap:

 Focusing on Establishing best practices for our industry:

* Establish and maintain procedures to meet best practices for protecting the company
* Establish and maintain procedures to meet best practices for protecting the consumer
* Obtaining appropriate insurance and cyber and crime coverages
* Establish a written response plan

Work on next meeting elaborating on each of these things. Possible Idea to Set up an Acronym STOP

**Next meeting on January 8th @ 11:00 a.m.**

**Shelly Mannebach - Education and Training Subcommittee**

Recap: ideas for topics. Series of 30 minute interviews. Looking for people who would be interviewees and interviewers. Give viewers ability to ask questions, etc. Recorded sessions and put into our library. You could download them for staff meetings or trainings. Downloadable handouts for future reference.

Topic ideas:

* Cyber Insurance – ins and outs of
* Negotiating Cyber coverage and E&O
* Difference between data privacy and data security
* Human firewalls
* Hiring internal IT security teams or outsourcing
* Setting up internal resource team – who to have on team and protocols
* Tips to give realtors, lenders, clients, etc.

Please come to meeting and present ideas and we definitely will need presenters and interviewers. Please contact Shelly if you are interested or come to next meeting.

**Next meeting is January 8th at 2:00 PM Brainstorming**

Andrea: Reviewing of Articles

Len sent article relating to the prevalence of attackers ([The Rise and Upcoming Fall of Ransomware | Kenny Sahr | The Blogs (timesofisrael.com)](https://blogs.timesofisrael.com/the-rise-and-upcoming-fall-of-ransomware/)). Article was predicting Ransomware will take off in 2021. Not much fear out there right now. Predicting more well-known and larger companies being attacked. Until that happens, Law enforcement may not get involved. Article goes on to talk about what to do? Go over the rules and policies, keep up to date. Educate employees. Securing computers and look for weak points. Hiring firms to do penetration tests. Hiring incident response team. Consider off lining servers and desktops. Review remote access. (major weak point in Cyber security)

Shelly recap of articles from NAR:

1. Link: [NAR Announces New Cyber Liability Insurance Program for Realtors®](https://www.nar.realtor/newsroom/nar-announces-new-cyber-liability-insurance-program-for-realtors)
	1. Higher coverage limits for phishing fraud
	2. Premium discounts and credits
	3. Independent contracts are covered
	4. Cover telephone consumer protection act
	5. Covers Do not call/do not text
	6. No retroactive dates
	7. Recovery support
	8. Same date coverage
2. Link: [Cybersecurity Checklist: Best Practices for Real Estate Professionals (nar.realtor)](https://www.nar.realtor/law-and-ethics/cybersecurity-checklist-best-practices-for-real-estate-professionals)
	1. Email and Password hygiene
	2. Other IT based security measures, Software, backups, don’t click on links, etc.
	3. Law policy and insurance considerations – wrote written template disclosures to have consumers sign off on for Cyber security. It is a warning that realtors give to clients.
		1. Wire Fraud email notice template
	4. Documents to hand out to customers

FLTA Webinar series begins January 21 at 11:00 a.m.

 Talk about next steps if attacked, Cyber insurance

Round table talk about what is going on in the industry over past month regarding cyber Security.

Frank Laisch: In the last 3 weeks, he wrote 5 new title companies. When approached and quoted them cyber insurance, their first mention was: My underwriter doesn’t require that, or didn’t mention it. Important for Reps to recommend this. Less than 20% of title agents have cyber coverage.

Some underwriters added the question to the application. Possibly send an email to Department of Insurance asking if they ever considered REQUIRING Cyber Security Coverage?

A lot of attempt for wire fraud but nothing surfaced.

Caution: Fraudsters now texting wiring instructions. Frank mentioned that Texting is very prevalent in the RE and customer relation.

Internal Phishing campaigns. Try now with Sending texts. It’s a text, here’s a contract, click here. Need to verify who it comes from. Spoofing phones same thing. Sort of like the fake amazon texts.

Shelly mentioned getting email from CertifID regarding webinar series “to catch a fraudster:. January 11, @ 11:00 a.m. New webinar series. If you go on their website and sign in to their newsletters you can get their invites.

Next meeting Wednesday 2/3/2020 at 10:00 a.m. First Wednesday of every month.