**Cyber Security Meeting Minutes**

**February 3, 2021 @ 10:00 am**

**Chair Andrea Somers, Florida Agency Network**

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

1. Welcome: Andrea welcomed everyone and opened the meeting of the second meeting of 2021. As a recap three subcommittees have been formed. They are meeting once a month for 30 minutes of time. Volunteers are still being accepted if you would like to participate in a subcommittee.
2. Subcommittee Updates
3. Cyber Security Library – Per Terry Valles please continue sending links and articles. They are still working on compiling information for the library. She reiterated that they need additional volunteers for the subcommittee. Wrapping up a newsletter that will roll out this month.
* Andrea piggybacked off of this and said that they will be sending out articles out weekly so we can all see what is being shared. Reminded everyone to share all information or articles you come across.
1. Create a Cyber Security Best Practices – Per Crystal Curran when they last met we agreed to use the STOP format which is

S - Set up appropriate processes and controls to protect Company and Consumer from Cyber Fraud

T - Teach and Train Company and Consumers

O - Obtain and maintain appropriate insurance and cyber coverage.

P - Plan for the worst. Establish a written response plan to promptly respond to, and recover from, a cyber security breach or wire fraud incident.

They are currently working on “S”

S – Set up appropriate processes and controls to protect Company and Consumer from Cyber Fraud

* Initial phone call to Consumers regarding Cyber Fraud once contract is received:
	+ Wire instructions will not change.
	+ Call before wiring any funds using verified number.
	+ Call after to ensure wire was received.
* Do not copy Realtors when sending wire instructions to Consumer.
* Consider creating a Cyber Fraud flyer to give to Realtors which they can hand out to their clients.
* Send wire instructions securely. Use encrypted email or consider use of a portal. Follow up with phone call.
* Consider giving only partial information on wire instructions so the Consumer must call office for full wire information.
* Only use secure email (include link for more information)
* Joe is looking into articles on a Yahoo breach and the committee agreed that we need to poll Cyber Security Members for information on their processes and controls. They are going to be putting out a survey to the committee members to learn more about what other agents are currently doing to help complete “S”.
* Andrea asked everyone to please keep an eye out that we will need help seeing what everyone is doing. It will take maybe 5 minutes and help the subcommittee tremendously.
1. Education – Per Shelly Mannebach they have come out with their schedule and vetted potential speakers and interviewers. Everything is scheduled. They also came up with the slogan One Bite at a Time for their cyber security series.
* Classes are as follows:

**February 4th/NOON:**       **Cyber Insurance – ins and outs:**

 Presenter:  Anthony Burgos / Business Development Manager:  Norman Spencer Insurance

Interviewer:  Andrea Somers/ Florida Agency Network and Chairperson for Cyber Security FLTA

**April 8th/ NOON:** **Negotiating Cyber Coverage and E&O Coverage**

  Presenter:  Frank Laisch/ Avanze Group

Interviewer:  TBD

**June 3rd /NOON: Human Firewall:  Human dimension in security**

Presenter:  David Eisenberg

 Interviewer:  TBD

**August 5th/NOON: Tips to give your Realtor: Personal, Web and Mobile security, wiring practices, Ransomware,**

Presenter:  Cliff Long/CEO Orlando Regional Realtor Association

Interviewer:  TBD

**October 7th/NOON: Hiring internal IT security team or outsource?**

Presenter:  Stewart Holley

Interviewer:  TBD

**December 2nd/NOON: Data Privacy issues vs. Data Security**

Presenter:  Morey Haber/Beyond Trust

Interviewer:  TBD

* They are looking for two interviewers. If you are interested send Shelly an email.

Articles – Andrea went over an interesting article and gave some examples of what has happened in her office and how it was a long con. The article gave some tips on what to do and tells you to make sure employees remain skeptical. [https://blog.knowbe4.com/beware-the-long-con-phish](https://urldefense.proofpoint.com/v2/url?u=https-3A__blog.knowbe4.com_beware-2Dthe-2Dlong-2Dcon-2Dphish&d=DwMGaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=0ZBkRlRrgsHPG3dthcJgwxW5jRgGqLq-X-38khv88TiDdJDC8DO-LKedc60p_UMU&m=GMU_l6ymvxZnZBX7vPAGb_zOjbskPx0iPQZ5-8H7T-4&s=i92kou5aiX5JSif6LJ4MM4mkY-gexld1xc94oAjf6sg&e=)

1. Roundtable Examples of Cyber Fraud
* Shelley Mannebach – Spoke about a law firm that received a replacement credit card. Employee called to activate and was told the number was incorrect. They then asked the woman to provide the account number or her previous credit card number for her to verify. She ended up realizing this might be a hoax and ended the call and called her bank to verify this was a hoax and that a replacement card was never sent. Per Shelly this is something just interesting that we should all be thinking about.
* Frank Laisch – Got an email from an agent and responded to the agent said I think you sent this to the wrong person. The person responded immediately back and said this is for you click on the link. He took a screen shot and texted it to the agent. She called him immediately and said sorry my email has been hacked. She did not have cyber insurance but is now working on it.
* Scott Merritt – Two weeks ago he received an email from someone and forwarded it to the original email address and they responded hey I think you sent this to me in error. They responded no its for you open the email and click on the link. So he called the agent and it turns out her email had been spoofed.
* Frank Laisch- Told a story about a title company losing in the courts when their insurance provider denied their E&O claim. All they had was an endorsement not actual cyber coverage. The endorsement does not give full coverage that is needed it is more for Network security.
* Robert Cohen- Explained about the crypto currency issues.
* Frank Laisch – Met his neighbor and she is the cyber security team for DHS and he let her know that the committee would like to pick her brain and would love to have her on a panel.
* Shelley Mannebach – Said we should check out an Alta Video: <https://www.alta.org/news/news.cfm?20201013-Video-How-to-Report-Wire-Fraud-to-FBI>
* Christopher Condie – Wanted to let everyone know that he has received about the 10th email that just says hi. Which has been happening for about the 3 months. There’s no links and he report it when received. His belief is the more we learn the more sophisticated the scammers get and that sometimes they will dumb it down. Hoping to be able to establish a relationship to start the long con.
1. Adjourn – Andrea reminded everyone to reach out if you want to be added to any subcommittees.

**\*\*Next Meeting – Wednesday March 3, 2021 @ 10:00 am.**