**Cyber Security Meeting Minutes**

**5.4.2022**

**Chair Andrea Somers, Florida Agency Network**

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

**Subcommittee Recap**

**Communication and Awareness Subcommittee**

**Main idea for this subcommittee:**

* Focus on sharing information
* Communicating in various ways to members
* Tidbits each month, newsletters, etc. Getting the word out.
* Creating content and how to share it.

**Currently working on :**

* 2022 Cyber tip, first one already went out.
* Next tip will be centered around the STOP Acronym.
* Working on QR Codes and Risks associated with them.

If you are interested in this committee. Meetings are Last Friday of each month at 10:00 a.m. for 30 minute call.

**Next Meeting: May 27th at 10:30 am**

**Cyber Security Education Subcommittee**

Shelly: Our committee met, Teresa Lee Frank Marty Andrea and Shelly

* Cyber bytes lunch and learns
	+ March 24 was done with Stewart Holley as speaker on Mobile devices It is on the Website
	+ June 7th at noon ½ hour Frank L. Cyber claims and data
	+ July or August, (date to be determined) Cyber security News Hour. Go over the old articles – Marty will one of the newscasters for this but we are looking for another newscaster.
	+ September will be Jeff Hall - Elyce will be interviewer for this.
	+ December is open. Need topics and people. Suggestion of Bob Henderson and possibly new CEO of Qualia. Possibly a Panel discussion for future threats.

**May 20th. 9:30 a.m. is next meeting**

**BEST PRACTICES Subcommittee**

STOP S: Set up appropriate processes and Controls T Train and educate Staff. O- Obtain appropriate coverages. P- plan for the worst. Best Practices is completed and Presented to Board of Directors and has been approved.

Committee will be introducing the Newsletter and have a webinar tomorrow on May 5th.

**No more meetings on this subcommittee.**

**Articles:**

[Three Key Cyber Threats Spurred by Russia's War on Ukraine](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3D9u-252b-252fwiz1mG8bwZV03-252bLE6laCpJ-252fFNLipGoZVSaGlHlJvGJEKuZ-252b8l2Irgz6m1KXIL2uL8WA4BdRjXXsiUMgnWRUmTmZMAwhwyKKBLKHLt7Q-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=rX8-miBvQpKgD_mwz6dfH_5WupQEh6TmY9xskq6k5Yw&s=qwYJCIvuNLKH0159z7owu3Xo8r7AhbkV9NBdsbCv0Zw&e=)

* Stay alert on Whaling attacks (posing as important people at companies) Stay focused on URL’s
* Validate all resources and sites
* Myriad of fake charities being promoted.
* Elyce: Don’t fall for people only taking credit card information over the phone. If they say you can’t donate online, don’t trust them.

[IC3 2021 Report](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3DP60WQViN6y4f7GjUiItdGG-252fp4TlLy4rrgg-252bvrNVTWd-252bOCbp2TlxBdDgjNPoomHeHwJ54N5d4MhxdO-252b2eSZ6oq77k8L5AQ-252fWwgAwiNM814mU-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=rX8-miBvQpKgD_mwz6dfH_5WupQEh6TmY9xskq6k5Yw&s=n8Pv3udhFkLvCbLedZsedWUW_C6XJG2_qxN9_3J_i-8&e=)

* Stats for Florida are not good
* 2021 Total potential losses exceeded $6.9 Billion.
* #1 Ransomware. Adjusted Losses of $49.2 million. Fishing emails. Remote desktop exploitations, and not updating the software.
* #2 BEC 9954 complaints, adjusted loss nearly $2.4 Billion
* Recovery Asset Team. 1,726 Fraud Kill chains. Stopped $434 million in losses
* Monetary Holds Success rate of 74%
* Schemes: Mule Scams: Confidence and Romance Scams – send me money, etc. 3rd largest.
* #3Cryptocurrency over 34,000 complaints. $1.6 Billion losses.
* Fraudsters are more sophisticated. Use of software meeting programs and getting the BEC.
* Real Estate losses went up 64%
* Identity Theft is also increasing. Over 51,000 complaints. Florida had the biggest increase.
* Tech support Fraud: (getting help from outside tech companies) Increase in compromise
* Software License renewals – increase in compromises
* Age groups 60 and over is most targeted. 50-59 yrs old second 30-49 is still a huge loss.
* USA #1 targeted
* Most targeted States: #1 California #2 Florida, #3 Texas
* Elyce: Orange county Clerk – Register to notify if someone attempts to record a transaction for your property. – St. Lucie County, you have to opt in. Broward and Palm Beach has this as well.
* Scott: SAP – FLTA Channels: Underwriter has to have a designated person to share with each other SAP Committee.
* Frank: Cryptocurrency is an exclusion from a lot of coverages.
* Deb: Recent court case out of GA on Bitcoin and RE transactions. Court held that Bitcoin was a security. This is kind of upending cryptocurrency in RE transactions.

[Did You Get a Text From Yourself? Don't Click on Anything.](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3D45-252bbWQe51j4Qu3aXT1fZEGZMzAwPtOjolORcG78-252fNlYNac34xRHp5RcFHDC8UzBd7BPsfbPskTtXINY10-252fIx3r8LpPoXgYgyq45fRrboCn0-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=rX8-miBvQpKgD_mwz6dfH_5WupQEh6TmY9xskq6k5Yw&s=n6YCEydjRfoByWMUwAmvT_tlFgnHY4g7h47GpMmo08o&e=)

* Don’t click on anything. Verizon have reported that increase of these.
* Difficult to block these since it is you
* Delete text message and move on

[UCF Cyber Security Team Claims Fifth National Title](https://urldefense.proofpoint.com/v2/url?u=https-3A__www.flta.org_EmailTracker_LinkTracker.ashx-3FlinkAndRecipientCode-3D5eDRBIBvleHEN6smtiO0bNXE2OE1xERLuvmKk-252bhJUXoaAoBsKnPHOKA4tFew95Q0cHPp-252bFH9XuiRkc8S6rejD7C63iOzRxdDi8T0kR35bZQ-253d&d=DwMFaQ&c=euGZstcaTDllvimEN8b7jXrwqOf-v5A_CdpgnVfiiMM&r=oJjZntWHVBIhLFWS3neWHH37hvtgwozhIesk7JXbQEU&m=rX8-miBvQpKgD_mwz6dfH_5WupQEh6TmY9xskq6k5Yw&s=8HYNceuGwqE2ZK8kR-xWHkpmnx1plLCeFqevIkwe3hA&e=)

* 8 Students competed (171 teams nationally). Tasked for monitoring 40 computers 8 hours a day for 2 days. They do a makeshift company and they have fake customers calling in. They have cybersecurity professionals trying to hack into the systems. Had to discern between fake and real. Prevented cyber attacks. Shelly will try to get them to speak with us or possible a panel discussion.

**Roundtable discussion:**

Elyce: Email from Paypal stating unauthorized activity. Then followed by a specific $ amount of a transaction with a CLICK HERE.

Teresa: reported that a family showed up at colleague’s house stating that they rented his place as an Airbnb for the weekend. They showed him the listing and pictures and it was his house. It appeared to be the family was scammed by a fraudster.

Next meeting: Wednesday June 1st 10:00 a.m.