

## DCLTA & VLTA Cybersecurity Summit Recap

### Description

On a beautiful sunny morning in March, the District of Columbia Land Title Association (DCLTA) and the Virginia Land Title Association (VLTA) jointly hosted the Cybersecurity Summit. This dynamic meeting provided an opportunity for title professionals to learn more about the latest fraud schemes, how to protect against fraud, what to do when a transaction involves fraud, and what to look for in insurance coverage for cyber fraud. The speakers included representatives from government agencies and a private insurance company.

Ashley Jones, a Cybersecurity Advisor from the Cybersecurity and Infrastructure Security Agency (CISA) kicked off the meeting. For many attendees, this was the first time learning of CISA's existence which operates under the Department of Homeland Security, and the role it plays in protecting the nation's critical infrastructure. Ms. Jones emphasized preparedness and the resources CISA has available to help companies become prepared. She suggested having a playbook that guides you when your system is hit by a cyber-attack; knowing who to call before you are in a crisis and ensuring that your files are being backed up and that your backup files are replicated and stored off-line so that the backup files cannot be taken down by cyber attackers. She also alerted attendees that QR code scams are exceptionally prevalent in the DMV area and warned the room not to scan QR codes whether it be for parking, restaurant menus, or anything else. She also warned attendees that quizzes and games on Facebook and other platforms are often nothing more than password hacks. The criminals are harvesting your answers to use them to answer your password security questions so your password can be changed and you will be locked out of your accounts.

Supervisory Special Agent Laura Walker with the Federal Bureau of Investigation (FBI) focused on business email compromise (BEC) and its growing impact on the industry. Despite wide recognition that BEC is a common tool for cyber criminals, the incidents of phishing crimes are nearly triple other types of cybercrimes and BEC resulted in losses totaling nearly \$3 billion in 2023. Supervisory Special Agent Walker alerted attendees that BEC is not always one "bad" email, but that cybercriminals may groom their victims by pretending to be a vendor or other actor that the victim would not expect to be a fraudster and slowly pull information from the victim. She also reviewed the FBI response to cyberattacks.

The Summit finished with Michele Blanco of Norman Spencer Insurance who gave an overview of errors and omissions (E&O) insurance including cyber-protections. Ms. Blanco began with a refresher on the basics of insurance coverage explaining the differences between E&O policies, fidelity/crime policies, and cyber liability policies. She emphasized the importance of documenting the file in the event of a claim including taking screenshots of texts and documenting phone calls with notes and dates and times. Recognizing that many agents now use remote online notarization (RON) for closings, Ms. Blanco encouraged the audience to be sure that their E&O policies cover the use of RON.

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**Amy Klein** is State Counsel for the District of Columbia and Assistant State Counsel for Maryland for Fidelity National Financial's Family of Companies. She is Immediate Past President of the DC Land Title

Association and former Board Member of the Maryland Land Title Association (MLTA). As underwriting counsel, she works with title companies to identify solutions to complex title problems. Prior to joining Fidelity, Amy served as underwriting counsel for the District of Columbia and Maryland for Stewart Title Guaranty Company. She also has served as an associate at a large firm in Montgomery County, MD and as a settlement attorney in Washington, DC. Amy received her JD from Catholic University's Columbus School of Law and a Masters of Public Health from Boston University. Outside of work, Amy enjoys spending time with her family, rowing, and being in the dance studio.

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