



AI, the Good, the Bad and the Ugly

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Introduction to AI

Think about how AI can help your business

Generative AI is here!

What's all the fuss about?



And more...



Some things it can do....it acts like a helpful intern

- Summarizes lengthy emails
- Summarize web pages
- Writes draft responses
- *Transforms Word documents into PowerPoint presentations*
- *Attend a meeting on your behalf, summarizing the topics discussed, logging attendees, and flagging any action items to you*

What is Generative AI?



Three Primary Uses – "Create me...."

ChatGPT

Generate and Understand Text

"Write a marketing slogan for my Title Company"

Codex

Generate and Understand Code

"Generate python code to update tblOrders with a new order number"

DALL-E

Generate images from text prompts

"Create a fireball logo for a Fishing clothing brand"

Old AI is making a decision like a human, new AI is *create* like a human.....**You can actually make your own images! (PowerPoint)**



What is Generative AI? Baby vs College Intern

Traditional AI



Trained on a smaller, specific set of data to return a result selected from a preset list of responses

Example: Customer Service Chatbot, Self Driving Cars

Think of a newborn baby

Generative AI



Netflix uses Generative AI to pick shows for you

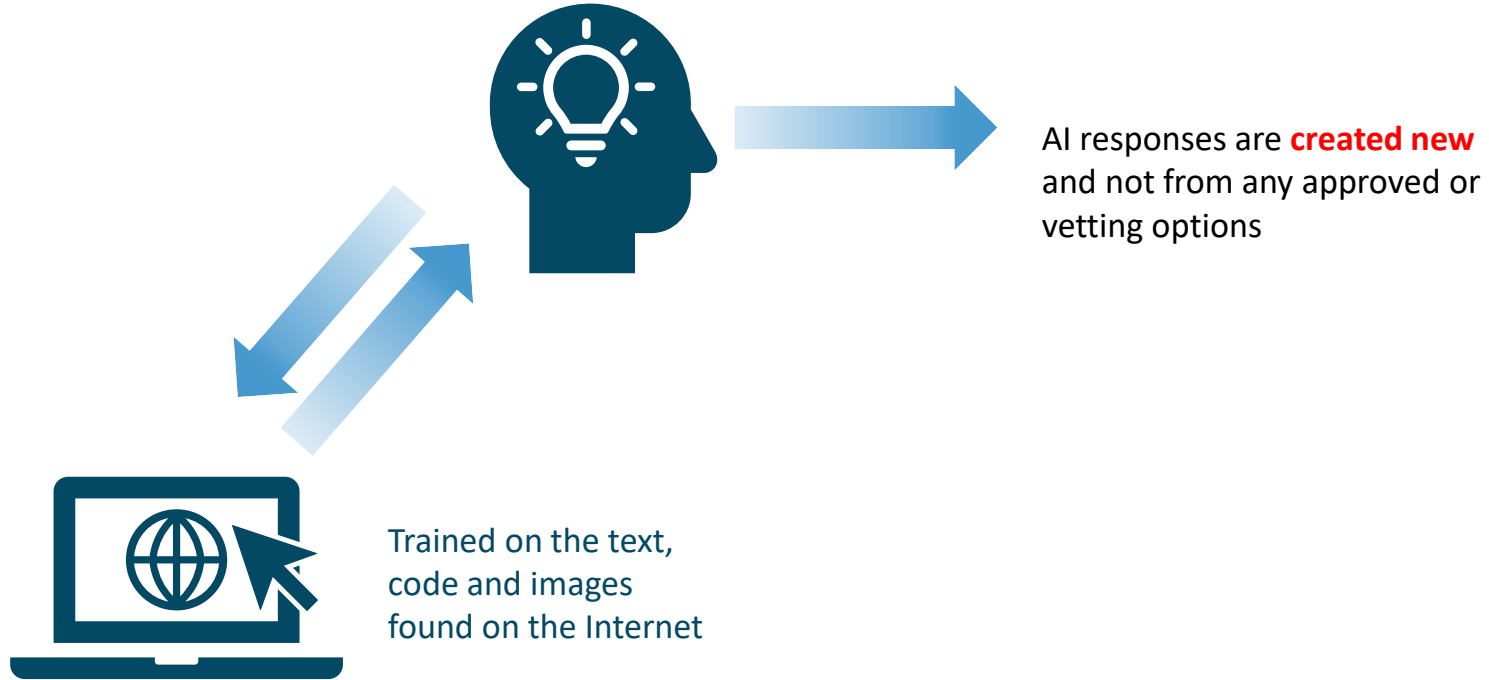
- Trained on HUGE amounts of general data
- Capable of generating creative responses that were not pre-approved or developed by the company
- Fully trained like an intern
- ***But, they still need guidance !***



Reg AI vs Gen AI - This Slide was Created using ChatGPT!

1. **"Rule-Following vs. Rule-Breaking"**: Regular AI operates within predefined rules and patterns, while Generative AI works to break free from these constraints, fostering creativity and innovation.
2. **"Static Responses vs. Dynamic Creativity"**: Regular AI provides static responses based on programmed algorithms, whereas Generative AI dynamically creates new content.
3. **"Structured Conversations vs. Context Awareness"**: Regular AI engages in structured and transactional conversations, while Generative AI understands context, allowing for more natural and context-aware dialogues.
4. **"Predictable Outputs vs. Unprecedented Creations"**: Regular AI tends to produce predictable outputs based on learned patterns, while Generative AI generates novel creations, going beyond the limitations of predefined models.
5. **"Algorithmic Logic vs. Artistic Expression"**: Regular AI relies on algorithmic logic for problem-solving, while Generative AI showcases artistic expression by generating creative outputs, such as art, music, and literature.
6. **"Data Dependency vs. Adaptive Learning"**: Regular AI heavily depends on historical data, whereas Generative AI is more adaptive, continuously learning and evolving to generate outputs that reflect the latest information.
7. **"User-Centric Adaptation vs. Generalization"**: Regular AI often generalizes outputs, while Generative AI adapts its outputs to specific user preferences, creating a more personalized and user-centric experience.

What is Generative AI?



“How can I **return**
my **package** I
ordered **online**”



“Please select from the following
list of options:

- (1) See a list of store to return in person
- (2) Print a mailing label to send return via the mail

Think Chatbots

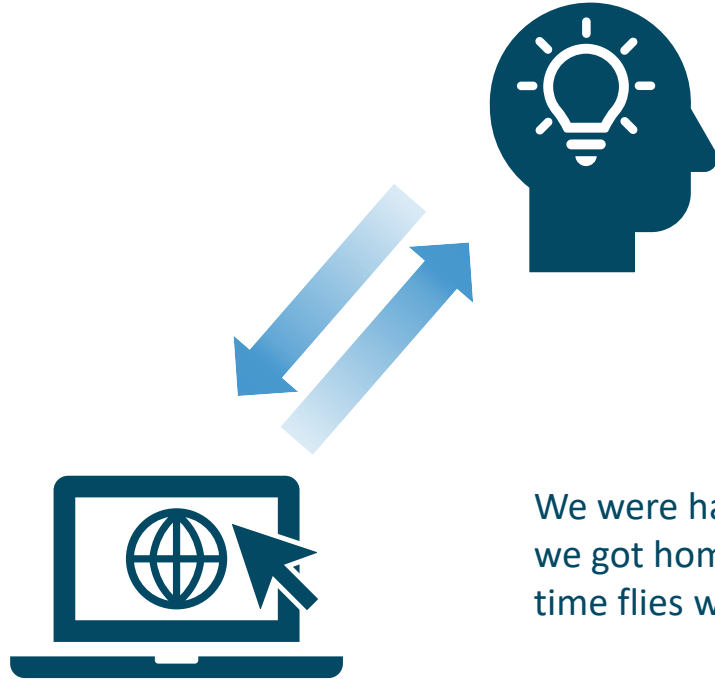
“How can I **return**
my **package** I
ordered **online**”



“Given that your address is in
Manhattan and the costs for taxis
in the city these days are
outrageous, I would return the
package via the mail, click here to
print a mailing label”

**Sounds like a person talking and made a
decision for you by the most current info
found on the internet**

Generative AI - Superpowered Autocorrect:



She could barely sit still in the classroom, the teacher thought that surely, she had ants in her _____.

- pants
- yard

We were having such a good time at the park, we got home later than we planned because, time flies when you are having _____.

- Fun
- Ice Cream

AI is code on computer systems explicitly programmed to perform tasks that require human reasoning. While automated machines and systems merely follow a set of instructions and dutifully perform them without change, AI-powered ones can learn from their interactions to improve their performance and efficiency. ***Think Siri or Alexa (Alanna)***

Machine learning (ML) is a subfield of artificial intelligence focused on training machine learning algorithms with data sets to produce machine learning models capable of performing complex tasks, such as sorting images, forecasting sales, or analyzing big data. ***Think backroom processing***

The Good



these tools...

may help create well-written content (emails, letters, etc.).

may be helpful for user who are not strong in writing or proper grammar.

may help people who struggle to write clever emails, marketing flyers, etc.

may help generate creative ways to phrase things for any written materials.

may provide very realistic chatbot customer service tools.

may summarize and process lots of unstructured data



How does AI apply in an Attorney's Office?

3 ways....

Backend Processing

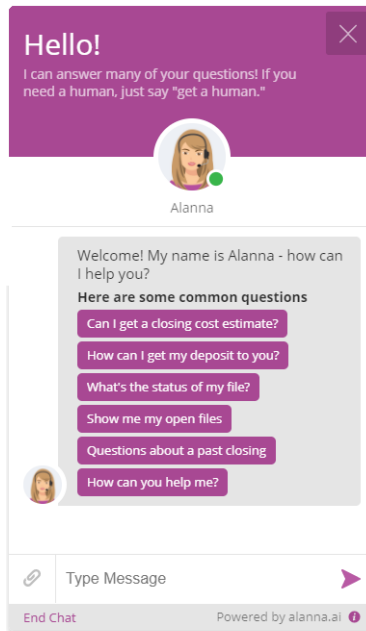
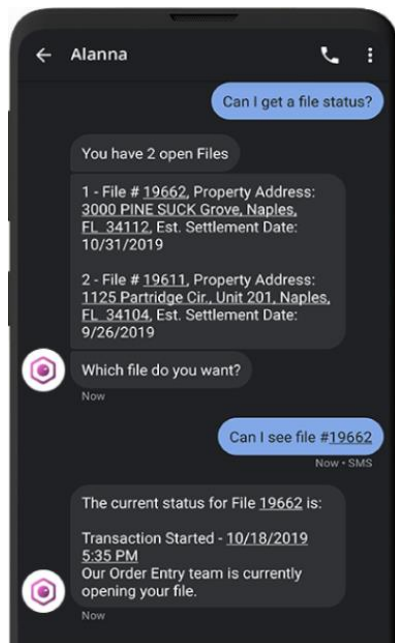
Customer Service

Marketing



Alanna is:

Alexa/Siri For Title



Use AI to process CDs

AI reads lender CD and compares data to data in the title system

Closing Disclosure This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information	Transaction Information	Loan Information
Interest Rate: 4.125% Origination Date: 4/15/2015 Maturity Date: 4/15/2025 Settlement Agent: Openland Title Co. File #: 15-3456 Property: 456 Somersville Ave City/State: Anytown, UT 12345 Zip: 84001	Borrower: Michael Lewis and Mary Stone 123 Anytown Street Anytown, UT 12345 Salesperson: John Doe 101 Somersville Drive Anytown, UT 12345 Phone: 555-1234	Loan Term: 30 years Purpose: Purchase Product: Fixed Rate Loan Type: 30 Conventional (27.44, 2.00, 0) Loan ID #: 123456789 MPC: 000000001

Loan Terms	Can this amount increase after closing?
Loan Amount: \$162,000	NO
Interest Rate: 3.875%	NO
Monthly Principal & Interest (See Projected Payments table for your estimated total monthly payment)	\$761.78 NO
Prepayment Penalty	Does the loan have these features?
YES	YES - As high as \$3,140 if you pay off the loan during the first 2 years
Ballon Payment	NO

Projected Payments	Years 1-7	Years 8-30
Payment Calculation		
Principal & Interest	\$761.78	\$761.78
Mortgage Insurance	+	+
Estimated Escrow Amount can be more or less	226.13	226.13
Estimated Total Monthly Payment	\$1,050.26	\$967.91

Estimated Taxes, Insurance & Assessments (Amount can increase over time. See page 4 for details)	This estimate includes	Are escrows?
\$356.13 a month	(X) Property Taxes YES (X) Homeowner's Insurance YES (X) Other Homeowner's Association Dues NO See Escrow Account on page 4 for details. You must pay for other property costs separately.	YES

Costs at Closing	Closing Costs	Cash to Close
	\$9,712.10 Includes \$4,694.25 in Loan Costs + \$5,017.85 in Other Costs - 10 in Lender Credits. See page 3 for details.	\$14,147.26 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

CLOSING DISCLOSURE PAGE 1 OF 3 - 1008-014 1/2004/09



Differences can be reviewed or auto accepted/rejected based on rules

Pythonic demo.pythonic.ai/tree/cd

Back to Files View Title Document

Lender Document View Title Document

2/5

B. Services Borrower Did Not Shop For

Navigate using arrow keys. Select using space bar

Values in only one document

	Borrower Paid	Full by Others
	At Closing	Before Closing
Lender Document		
Appraisal Fee to Appraisal Company, Inc.	\$400.00	
Credit Report to Mortgage Lender, Inc.	\$19.00	
Fixed Certification to Mortgage Lender, Inc.	\$13.00	
Title - Sales Tax (Owner's or Lender's Title to TITLE COMPANY, INC.)	\$19.40	

18 Differences Auto-Selected - 4 Needing Review

PREV NEXT

Title Automation Opportunities for Real World AI

STACX

Manual Processing

The following are areas of opportunity for automation using STACX for data recognition for the Title Industry

**90% - 100% of the Uses Cases
could be automated**

Automated Order Entry

STACX Contract Xpress – STACX OCR reads purchase contracts and order sheets and inserts contract data into TPS

Document Indexing / Extraction

STACX OCR ingestion of signed docs to use AI to assign doc type naming convention in TPS to kick off existing automated workflow.

Automated Post Close / Recording

STACX closing docs automatically, Perform automated CD, Identify missing documents, perform automated Quality control, answer post closing audit checklist, and separate the recording, lender and funding docs with AI.

Instant CD

STACX CD Xpress–Title Closing Disclosure field level comparison with Lender CD. Instant Collaboration of CD fields and provide pertinent CD data in real time.

Pre-Funding QC

Provide additional Value for your Lenders and create a Pre-Funding checklist on behalf of your Lender Partners

Tips to Build A Strong ChatGPT Prompt Chain

TITLE INDUSTRY "ACT-AS" IDENTITIES

TIP: DUE TO THE INDUSTRY VARIATIONS CONSIDER INCLUDING YOUR GEOGRAPHIC AREA FOR BETTER RESULTS

- Title Insurance Specialist
- Real Estate Closing/Settlement Agent
- Title Examiner
- Title Claims Investigator
- Title Insurance Underwriter
- Foreclosure Specialist

AUDIENCE

- Real Estate Broker/Agent
- Commercial Real Estate Broker/Agent
- Real Estate Consumer
- Real Estate Buyer/Seller
- First-Time Homebuyer
- Real Estate Developer
- Real Estate Law Firm
- Lender
- Real Estate Investor
- Trust/Estate Planners
- Homebuilder

TONE

- Professional
- Instructional
- Persuasive
- Reassuring
- Inspirational
- Confident
- Formal
- Witty
- Casual

TASK

- Article
- Headline
- Blog Post
- Ad Copy
- Landing Page
- Email
- Presentation
- Hashtags
- Tutorial
- Video Script
- Social Media Post
- Proposal
- Bullet Points
- Research Summary
- Table

DIRECTIVE PROMPTS

SALES

- Compose a personalized sales email to a potential customer promoting [product/service description], highlighting [features and benefits].
- Generate a script to use when cold calling [insert persona] about [product/service description].
- Generate 5 persuasive subject lines for an email about [insert description].
- Write 5 pieces of invitation copy for [summer networking event].

EDUCATION

- Explain [topic] in [layman's terms / in detail].
- Explain [topic] with examples as they relate to [audience].
- Create a step-by-step guide to [process].
- Explain [insert topic] in simple terms.

GENERAL PROMPTS

- Review and refine this text to enhance its clarity.
- Recast this content for novice comprehension.
- Digest the material and itemize key insights and facts.

FEEDBACK PROMPTS

AFTER YOUR AI CONTENT HAS BEEN GENERATED, USE FEEDBACK PROMPTS TO FURTHER IMPROVE THE RESULTS.

- Condense into a brief overview
- Provide examples
- Regenerate using first-person POV
- Explain/Expand/Elaborate
- Simplify/Condense
- Define [term/phrase]
- Provide [number] alternate options

DO

1. Confirm information for jurisdictional variances that AI may not account for.
2. Review AI-generated content for accuracy, and ensure final content is unbiased and in-line with local laws.
3. Fact-check and validate all AI-provided data/statistics using trusted sources.
4. Use plagiarism tools to check AI-generated text for potential copyright infringement.

DON'T

1. Never share private or NPI, proprietary, or sensitive data with ChatGPT.
2. Don't assume AI-generated answers are correct without checking.
3. Don't use AI tools to generate official legal documents or statements.
4. Don't let AI replace the nuanced expertise of experienced title search professionals for historical property records.

SOCIAL MEDIA

- Generate 5 blog post ideas about [insert topic].
- Create a 30-day social media calendar about [insert topic].
- Write LinkedIn carousel ad copy about [insert topic].
- Compose LinkedIn carousel ad copy using the following content: [insert notes or content draft].
- Write 5 pieces of [social media platform] ad copy for [product/service description].
- Provide hashtags for the following [social media platform] post to increase engagement.

COMMUNICATION

- Draft a standard email reply for customer inquiries about [topic].
- Develop landing page content that explains [topic].
- Condense this knowledge base article into a step-by-step guide: [article content].
- Convert this text into [language].
- Alternative expressions for: [sentence or headline].
- Abstract this article and list the central insights: [article content].



10 awesome ChatGPT life hacks

- **1. Quick Summarization for the Time-Strapped** – If you need to consume long articles, lengthy YouTube videos, and voluminous textbooks, it can distill the core ideas and essential information in a matter of seconds. Quickly understand the key points and main themes, saving lots of time wading through content.
- **2. Personalized Learning Experience** – It can act as your own personalized tutor and can adapt its teaching methods to suit your unique learning style and pace. It can dissect even the most complicated subjects into easily understandable lessons, providing step-by-step guidance that is specifically tailored to your individual needs and level of expertise.
- **3. Ace Your Projects and Homework** - It can serve as an invaluable academic assistant. It can help you untangle the complexities of mathematical equations, and can also review your projects, papers, or assignments. It gives constructive feedback, pinpointing areas where you can improve and suggest actionable steps to enhance your academic performance.
- **4. Health and Wellness Guidance** - It can serve as a supplementary resource for your wellness journey and can provide customized exercise routines and meal plans that are specifically tailored to meet your individual health goals and dietary restrictions.
- **5. Elevate Your Writing Skills** – It can rewrite your text to mirror the distinctive styles of famous writers, poets, or public figures, infusing content with a unique and captivating flair. ChatGPT offers a versatile solution that elevates the quality and individuality of that content.



10 awesome ChatGPT life hacks

- **6. Decipher Complex Images** – It can provide detailed descriptions and explanations of complex visuals based solely on a link to the image in question. It's an invaluable asset not just for visual learners who absorb information more effectively through graphical representations, but also for professionals in fields like data science, engineering, and design, who frequently engage with complex visual data.
- **7. Plan Your Dream Holiday** - The sheer volume of choices and decisions can make travel planning an overwhelming experience. This advanced conversational agent can meticulously plan out a comprehensive holiday itinerary tailored to your preferences and needs. It takes into account various factors like your budget, interests, and travel dates to provide you with a well-rounded travel plan.
- **8. Tailored Recommendations** – It can offer personalized movie recommendations that are finely tuned to your specific tastes and interests. It sifts through a wide array of options to present choices that you're likely to find engaging and enjoyable
- **9. Simplify Legal Jargon** - The complexity of these documents can make it challenging to fully grasp their implications, potentially leading to uninformed decisions. With its advanced text simplification capabilities, it can break down the convoluted language and intricate clauses found in these agreements, translating them into more straightforward and comprehensible terms.
- **10. Game On!** - ChatGPT offers an array of text-based games that serve as the perfect escape. From challenging general knowledge with trivia questions to embarking on text-based adventures that transport to fantastical realms, including the iconic world of D & D, it provides a diverse gaming experience. **It's not just a mindless diversion!**



Poll Question #1

The Risks – The Bad (ethics)

What can Generative AI do in Real Estate?

It can write an open house announcement...

Address: 775 Newton Street, Brookline, MA

Are you looking for your dream home in the heart of beautiful Brookline, Massachusetts? Look no further! We invite you to explore this exceptional property during our Open House event at 775 Newton Street. This is a rare opportunity to step inside a stunning home that offers the perfect blend of elegance, comfort, and location.

Property Highlights:

- **Location:** Nestled in the picturesque town of Brookline, this property offers the ideal blend of suburban tranquility and urban convenience.
- **Layout:** The home boasts 3 bedrooms and 2 bathrooms, providing ample space for your family.
- **Features:** [List Key Features of the Property, e.g., Spacious Kitchen, High Ceilings, Wood Floors, etc.]
- **Outdoor Space:** The property includes a one acre backyard, perfect for outdoor activities and relaxation.

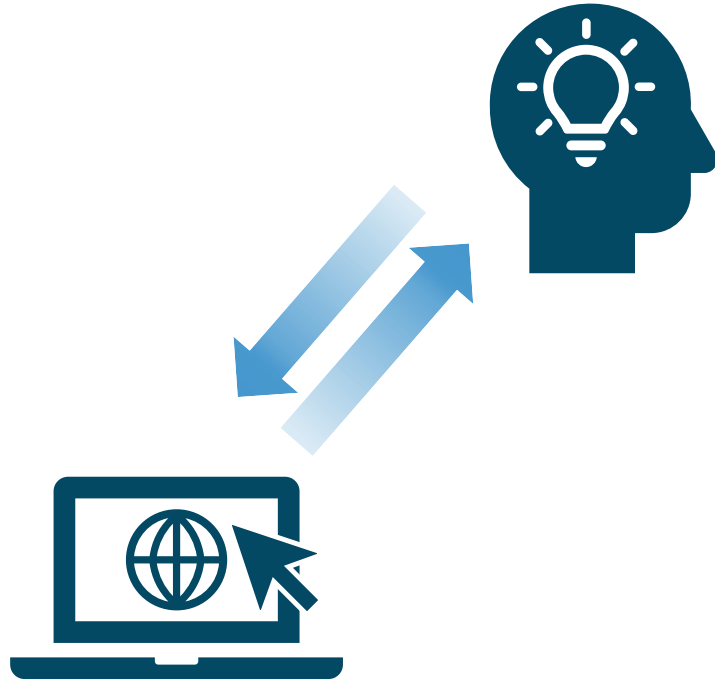
Why You'll Love This Home:

- Exceptional location with easy access to schools, parks, shopping, and dining.
- Meticulously maintained and move-in ready.
- **Stunning architectural details throughout.**
- Ideal for both entertaining and everyday living.

Open House Details: Please feel free to drop by at **the specified date and time** to experience this magnificent property for yourself. Our real estate experts will be on hand to guide you through the home, answer your questions, and help you envision the possibilities of making it your own.

Don't miss this unique opportunity to make 775 Newton Street your next home. We look forward to welcoming you and showing you what makes this property so special!

How it creates “fiction”



Upstairs you will find _____.

- **1 Bedroom**
- **2 Bedrooms**
- **3 Bedrooms**
- **4 Bedrooms**
- **Cockroaches**

Upstairs, you'll find three bedrooms and one full bathroom, including a _____ master suite.

- **luxurious**
- **awful**
- **hideous**
- **tiny**

Responses are based upon patterns found online, not industry specific
Responses may use information that is out of date based upon training dates
Responses may be *hallucinations*

Current Risks of Generative AI

Responses are often inaccurate, untruthful, or unreliable.

Responses may be harmful, biased, or violate copyrights.

Responses may not comply with relevant laws and regulations.

Some AI tools learn from the questions and answers, creating private & confidential data risks.

Lack of data segregation, security controls, SLA, authentication, and other enterprise-level features.

AI tools are not well protected against viruses.

What can generative AI do?

It can write a poem about Title Insurance:

Title insurance, a safeguard for the deed,
A protector of property, its worth and need.
It ensures the chain of title is clear and clean,
So a buyer's investment remains serene.

For centuries, land ownership's been at stake,
Fraudulent claims could cause a legal quake.
But title insurance brings a sense of ease,
A layer of protection that helps to please.

A title search is done before the sale,
To check for liens, judgments, and a trail
Of previous owners, all legal and sound,
So when the buyer takes over, they're well-bound.

Title insurance is a wise investment,
It covers the unknown, any entanglement.
It shields the owner from a costly fight,
Protects the property with all its might.

So when you buy a home or land,
Consider title insurance, a helping hand.
It'll give you peace of mind and more,
A secure future, forevermore.



Generative AI ethics: 8 biggest concerns

- **1. Distribution of harmful content** - An AI-generated email sent on behalf of the company, could inadvertently contain offensive language or issue harmful guidance to employees. Generative AI should be used to augment, not replace humans or processes, to ensure content meets the company's ethical expectations and supports its brand values.
- **2. Copyright and legal exposure** - Generative AI tools are trained on massive image and text databases from multiple sources, including the internet. When these tools create images or generate lines of code, the data's source could be unknown. Reputational and financial risks could also be massive if one company's product is based on another company's *intellectual property*.
- **3. Data privacy violations** – Generative AI large language models (LLMs) are trained on data sets that sometimes include personally identifiable information (PII) about individuals. This data can sometimes be elicited with a simple text prompt. Compared to traditional search engines, it can be more difficult for a consumer to locate and request removal of the information. ***This is a particularly bad problem.***
- **4. Sensitive information disclosure** – Generative AI can make it easy to inadvertently disclose sensitive data. The consequences of unintended incidents like these could irrevocably breach consumer trust and carry legal ramifications. There must be clear guidelines, governance and effective communication emphasizing shared responsibility for safeguarding sensitive information, protected data and IP.



Generative AI ethics: 8 biggest concerns

- **5. Amplification of existing bias** – Generative AI can potentially amplify existing biases – for example, ***bias can be found in data used for training LLMs outside the control of companies that use these language models for specific applications.*** It's important for companies working on AI to have diverse leaders and subject matter experts to help identify unconscious bias in data.
- **6. Workforce roles and morale** - Although worker displacement and replacement have been ongoing since the first AI and automation tools were deployed, the pace has accelerated as a result of the innovations in generative AI technologies. Ethical responses have included investments in preparing certain parts of the workforce for the new roles created by generative AI applications. Businesses, for example, will need to help employees develop generative AI skills.
- **7. Data provenance** – Generative AI systems consume tremendous volumes of data that could be inadequately governed, of questionable origin, used without consent or contain bias. Additional levels of inaccuracy can be amplified by social influencers or the AI systems themselves. A lot of the data on the Internet is garbage. ***You can never assume all answers are the right ones!***
- **8. Lack of explainability and interpretability** - Many generative AI systems group facts together probabilistically. It knows what should come next. These details aren't always revealed when using applications like ChatGPT. Consequently, data trustworthiness is called into question. ***Until that level of trustworthiness can be achieved, generative AI systems should not be relied upon to provide answers that could significantly affect lives and livelihoods.***



Risks of Generative AI Overall

Responses are often inaccurate, untruthful, unreliable or could contain unethical and illegal recommendations.

Responses may be harmful, offensive, biased, or violate copyright.

Anything typed or uploaded an AI tool is captured, stored and most likely published.

DON'T ENTER ANYTHING INTO AN AI YOU WOULDN'T POST ON A BILLBOARD.

Data privacy and associated regulatory concerns, data can never be deleted.

Never use AI without direct human supervision



Recommendations

Any content intended to be used publicly should be checked for copyright infringements before use. Carefully review any new AI tool before use. (Fraudsters, Viruses, Hackers, etc.)

Any information typed into a new AI chatbot should be considered as being shared with the entire internet. Never share any confidential data.

Carefully review and verify all content provided using an independent source for accuracy and should not be relied upon.

The content from these tools is based upon the sites it used for training. Expect that these AI tools will provide results that are offensive, unethical, or illegal. ***Or flat out wrong!***

Google Gemini



Gemini faced controversy for generating racially diverse images and producing unusual responses to prompts about Nazis.

Such general-purpose chatbots, including OpenAI's ChatGPT, can be fundamentally flawed.

Gemini's attempts to preempt bad PR resulted in a public relations disaster, leading Google to pause its ability to create human images.

These chatbots are prone to generating inappropriate or nonsensical responses and highlights the challenges they face in mimicking human conversation.

More specialized AI applications that are developed for specific tasks and have clearer limitations, making them less susceptible to controversy.

Intelligence
Intelligencer



Key Things to Keep In Mind

Many Fortune 500 companies have blocked access to ChatGPT and do not believe they are ready for business use.

Be careful as some sites hosting these AI tools, or the AI tools themselves, may have embedded viruses or tools designed to compromise their computers.

These tools will completely make up information with no regard for accuracy. **The output should not be relied upon without human review!**

Be prepared to see offensive results or recommendations that are unethical and/or illegal.



Poll Question #2

The Ugly

The Ugly side of AI

It can further Bias and discrimination.

It can create “fake news”.

Be careful not to turn over tasks completely to AI. Still need human involvement.

The Rise of the Machines: With AI becoming more advanced, there is a fear that it could one day surpass human intelligence and control us. Some experts have warned that we need to be cautious and ensure that AI is developed ethically and responsibly. Will AI be our overlords one day? Only time will tell.

The AI Apocalypse: The Hollywood version of AI gone wrong. From the Terminator to The Matrix, there have been countless movies that have explored the dark side of AI. While it's unlikely that AI will ever turn against us, it's always good to be prepared just in case. So, stock up on those canned goods and get ready for the AI apocalypse!

AI has the potential to change our lives for the better, but we must be aware of its potential drawbacks and make sure that we use it responsibly.



Taking Action

Provide training so your staff knows how to productively and safely use these tools.

Create clear usage rules and guidance to ensure know when they may and may not use AI tools.

Add "guardrails" to AI use by creating an environment where employees can test AI tools and services in a risk-free zone.

Security becomes even more important with the advent of AI

AI, when used ethically, responsibly, and transparently, has the potential to be everyone's favorite co-worker.” **Hugo Sarrazin, UKG chief product and technology officer**



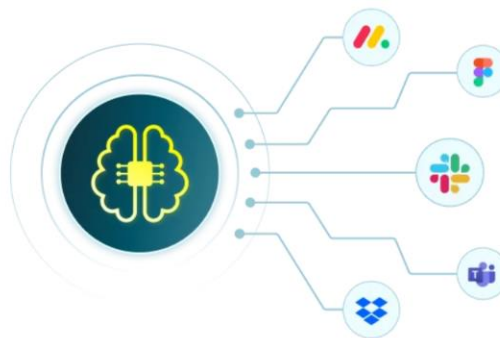
AI without strategy is futile!



Human strategy and AI Execution!

Safe Use of ChatGPT

Savvy monitors the usage of ChatGPT and other powerful Generative AI tools, enabling security teams to define how they should be used and prevent sensitive data exposure. Savvy's just-in-time security guardrails can alert users of risky actions and enforce effective controls that limit usage without entirely blocking users. For example, when a user tries to submit sensitive data, Savvy will alert them to the risk. If the user wants to proceed, Savvy will ensure that they turn off the chat history to prevent using the conversation to train ChatGPT models. Savvy can also prevent using corporate credentials to avert the association of prompts with the company.



Guardrails – Savvy

<https://www.savvy.security/use-cases/>



Security Best Practices

The advent of AI makes Security even more important than ever before!



Cybersecurity Basics – How to Protect your Business

1. Secure your business's computer network and your data.

- a. Prohibit access to web-based personal email on your network
- b. Prohibit the use of removable devices like flash drives
- c. Prohibit access to personal Social Media sites on your network
- d. Create a Whitelist of trusted web sites used in your business
- e. Encrypt your email or use a Secure Portal to exchange sensitive data and documents.

2. Protect email with filtering tools and employee phishing training.

- a. Leverage all available email filtering tools for filtering malicious emails from reaching user inboxes.
- b. Regularly educate and train your employees to spot and immediately report phishing emails and not to open or click on links within suspicious emails.

<https://www.knowbe4.com/>  KnowBe4
Human error. Conquered.

<https://nationalagency.fnf.com/cybersecurity>



Cybersecurity Basics – How to Protect your Business

3. Manage vulnerabilities and patch regularly.

- a. Keep all systems on the latest, fully support operating system(s)
- b. maintain up-to-date anti-virus/anti-malware programs on computing systems, with signatures updated on a regular basis.
- c. Regularly scan all systems and computing devices (desktops, laptops, phones, tablets, servers, network devices, printers, etc.) for vulnerabilities and patch them appropriately.
- d. Scan applications vulnerabilities and remediate timely and appropriately.
- e. ***Don't forget your mobile devices!***

4. Use Multi-Factor Authentication (“MFA”) to protect user accounts. MFA can keep hackers out of your network and limit in-network movement.

- a. Enable Multi-Factor Authentication for email
- b. Enable Multi-Factor Authentication for systems that have sensitive information
- c. Enable Multi-Factor Authentication for users that have administrative or privileged access to systems
- d. Enable Multi-Factor Authentication for systems that are remote access to the network and all externally exposed systems



Cybersecurity Basics – How to Protect your Business

5. **Manage passwords.**

- a. Use strong passwords for all systems and user accounts.
- b. Require passwords of at least 16 characters for all privileged user accounts, and prohibit commonly used passwords.
- c. Avoid use of shared credentials for system or application access. Each user should have their own log-in credentials and should never share them with each other.
- d. Terminate computer access and disable credentials for employees that leave the company immediately.

6. Encrypt sensitive and Customer Information data at rest and in use.

7. Disable Remote Desktop Protocol access to your network from the internet.

8. **Manage privileged access.**

- a. Implement the principle of least privileged access - your employees should only be able to access the applications and systems needed to fulfill their job roles.
- b. Maintain a list of all privileged accounts and regularly review to confirm privileged access is still needed.



Cybersecurity Basics – How to Protect your Business

9. Monitor and respond to changes in your network.

- a. Monitor your network for intruders and respond to alerts of suspicious activity.

10. Develop a Business Continuity Plan.

- a. Create and maintain a business continuity plan that addresses business resilience and recovery from cyber-attacks and other threats.
- b. **Regularly test the plan!**

11. Maintain, test and segregate backups.

- a. Maintain comprehensive, segregated backups of your systems and data that will allow for recovery in the event of a ransomware attack.
- b. Test backups on a regular basis.

12. Create an Incident Response Plan.

- a. Prepare an incident response plan that addresses ransomware attacks in addition to other potential incidents. Practice and update this plan regularly.
- b. Have a crisis communications plan, along with contact information for key contacts, to respond quickly to a data breach or other security incident.



Cybersecurity Basics – How to Protect your Business

13. Secure your remote workers.

- a. Require employees to use separate work and personal devices.
- b. Remind remote employees to change their router login and password from the default settings.
- c. Prohibit use of personal email and personal devices to conduct business.
- d. Require remote employees to use the same physical and technical security practices used at the office.
- e. Remote employees should save and back up data frequently.

14. Protect against ransomware.

- a. Make sure computer networks are patched and up to date
- b. Backup your entire network; keep the back-ups up to date, offsite and tested!
- c. Immediately change default passwords.
- d. Segment your network to stop or slow the spread of ransomware.
- e. Use Multi-Factor authentication to protect your network from attackers.
- f. Train staff on protecting the business. Everyone should understand their responsibilities when it comes to Data Security. Create an ongoing and repetitive Training Program for new employees and existing employees.
- g. Know what's attached to your network. Any connection – including IoT devices - is a potential entryway to your network for attackers.
- h. Check antivirus and firewalls.
- i. Have a plan in place to respond to a ransomware attack.



Cybersecurity Basics – How to Protect your Business

15. Consult available cyber resources like FTC's Cybersecurity for Small Business (ftc.gov) and consider vendor resources to bolster your security.

- a. CertifID Wire Fraud Prevention and Recovery <https://www.certifid.com/>
- b. ClosingLock Real Estate Wire Fraud Prevention <https://www.closinglock.com/>
- c. Infrascale Backups <https://www.infrascale.com/>
- d. KnowBe4 security awareness training <https://www.knowbe4.com/>
- e. Email encryption <https://zix.com/>
- f. Premier One secure hosting <https://premier-one.com/>
- g. NY Dept of Financial Services (Not NY specific)
https://www.dfs.ny.gov/consumers/small_businesses



Ransomware in 2024

The ransomware industry surged in 2023 as it saw an alarming 55.5% increase in victims worldwide, reaching a staggering 4,368 cases.

They are not only encrypting data, they are stealing it!

Ransomware is expected to rise to \$265 billion by 2031.

In 2023, 75 percent of all businesses and organizations were hit by ransomware

Only 57 percent of businesses are successful in recovering their data using a backup. **Why?**

What to do?

Make sure networks are patched and up to date – **Have a patching plan!**

Backups – up to date, entire network, kept offsite and tested! Cloud and local

Change default passwords

Segment your network – stops the spread

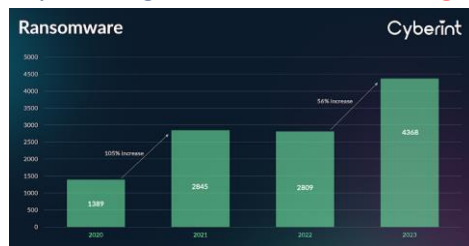
Use Multi-Factor authentication

Train staff to stop clicking!!! (Phishing attacks)

Know what's attached to your network, IoT, etc.

Don't pay the ransom – Hacked again - you are willing to pay additional costs around restoring the network

Have a plan in place if you do get attacked – **Analog? Monitor your network!**





Top 7 Cybersecurity Predictions for 2024

1. **Rise Of Cybersecurity AI:** AI's role in cybersecurity will expand to encompass automated responses and predictive analytics. It's about taking preventive measures in advance, using AI to anticipate future cyber threats by analyzing historical data and current trends.
2. **Election Year Disinformation:** Election years provide fertile ground for social engineering and disinformation campaigns, and there's no reason to believe 2024 will be an exception. As political tensions rise, so do efforts to manipulate public opinion and undermine democratic processes.
3. **Escalation Of Ransomware Attacks:** Ransomware remains a formidable threat in 2024, with tactics becoming increasingly complex and negotiations more aggressive. According to Cybersecurity Ventures, damages from cybercrime are projected to exceed \$10.5 trillion globally by 2025.
4. **AI-Based Predictive Social Engineering:** Leveraging AI, cybercriminals can prey on human weaknesses such as impulsiveness, greed and curiosity to more convincingly create personalized phishing campaigns at scale.



Top 7 Cybersecurity Predictions for 2024

5. National U.S. Data Privacy Act: The progression of data privacy regulations—beginning with the European Union's General Data Protection Regulation (GDPR) and extending to California's Consumer Privacy Act (CCPA)—is paving the way for establishing a national data privacy act in the U.S. called the American Data Privacy and Protection Act.

6. Cyberattacks on Cannabis Retailers: The burgeoning cannabis industry, particularly retailers, is increasingly vulnerable to cyberattacks as they transition to digital platforms. Banks and credit card services could begin to accept electronic payments and ACH transfers from cannabis businesses.

7. Zero Trust will take off: The implementation of zero trust is no longer a technical nicety but a business imperative. **It's Trust but Verify! Zero trust is no longer a technical nicety but a business imperative.**



FBI's 2023 Internet Crime Report (IC3)

- In real estate, almost \$400 million was lost across 11,727 victims. That's almost 50 victims every single business day!
- Phishing: 300,497 victims with \$52,089,159 loss
- Personal data breach: 58,859 victims with \$742,438,136 loss
- Identity theft: 27,922 victims with \$189,205,793 loss
- Spoofing: 20,649 victims with \$107,926,252 loss
- Real estate industry losses in...
 - 2020: \$213,196,082
 - 2021: \$350,328,166
 - 2022: \$396,932,821



So what can you do to protect yourself and your business?

1. STOP clicking on everything!
2. Don't let anyone access their personal email on your network!
3. Do not allow the use of removable devices like flash drives!
4. Destroy old hard drives of computers and copiers!
5. Proactively manage your passwords!
6. Use Passphrases & long Smartphone passwords
7. Use Multi Factor Authentication (MFA) to log in
8. Encrypt email! Or use a Secure Portal
9. Email Monitoring System
10. Create a Whitelist of web sites used in your business
11. Don't let anyone access their personal Social Media on your network!

- 12. Enable Multi-Factor Authentication on your personal email accounts
- 13. Conduct Background checks
- 14. Use secure messaging apps
- 15. Patch! Patch! Patch! All your systems!
- 16. Update older programs and Operating Systems! – **The FBI warns about the continued use of Windows 10, an operating system that has reached end-of-life last year, on October 14, 2025, an issue the FBI also warned US companies about last year.**
- 17. Update Printer Firmware and update older Printers!
- 18. Don't download Free Virus Scan software, but have updated Virus/Malware software
- 19. Educate employees on their security responsibilities
- 20. Have a business continuity plan and test your backups!



What does it all mean?

In the next five years, cybercrime might become the greatest threat to every person, place and thing in the world

By 2025, 60% of organizations will use cybersecurity risk as a primary determinant in conducting third-party transactions and business engagements.

Artificial intelligence (AI) plays an increasingly prominent role in cybersecurity

Data Privacy is growing and by the end of 2023, modern data privacy laws will cover the personal information of 75% of the world's population.

By 2025, 70% of CEOs will build a culture of corporate resilience to protect themselves from threats from cybercrime.

You must build a security-aware culture and keep up with the security landscape!

You must think of Cybersecurity as a differentiator!



Generative AI Predictions

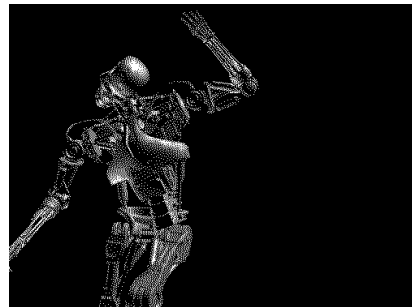
Tools in infancy and evolving very quickly

Early adopters will risk startup costs

Tools bring inaccuracy, bias, and transparency risks

Within 3 years – pervasive technology in some areas

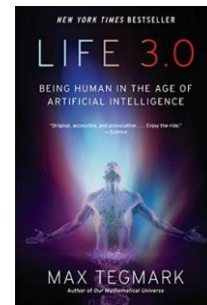
Societal risks are real and still unknown





AGI Aftermath: The Next 10,000 Years

1. Do you want there to be super-intelligence?
2. Do you want humans to still exist, or to be replaced, cyborg-ized, uploaded, or simulated?
3. Do you want humans or machines in control?
4. Do you want AIs to be conscious, or not?
5. Do you want to maximize positive experiences, minimize suffering, or leave this to sort itself out?
6. Do you want life spreading into the cosmos?
7. Do you want civilization striving toward a greater purpose that you sympathize with? Or, are you okay with future life-forms that appear content, even if you view their goals as pointlessly banal?



Poll Question #3



Why should you care about AI and Security?

INCREASED EFFICIENCY

One of the main benefits of AI is that it can automate tasks that are repetitive and time-consuming, allowing humans to focus on more critical tasks. For example, in the manufacturing industry, Artificial intelligence can be used to monitor production lines and identify defects, which can lead to cost savings and improved productivity.

IMPROVED ACCURACY

AI systems can analyze vast amounts of data quickly and accurately, leading to more precise results. Especially around things like Post-Closing.

ENHANCED PERSONALIZATION

AI algorithms can analyze large amounts of data to personalize products and services for individuals. Especially around marketing in the Real Estate Industry.

IMPROVED SECURITY

Speed of detection and response, scalability with huge amounts of data out there and intelligence...its smarter than we are!

As artificial intelligence continues to advance, it is essential to address its potential challenges and ensure that its benefits are accessible to everyone.

This does take a little investment and some work

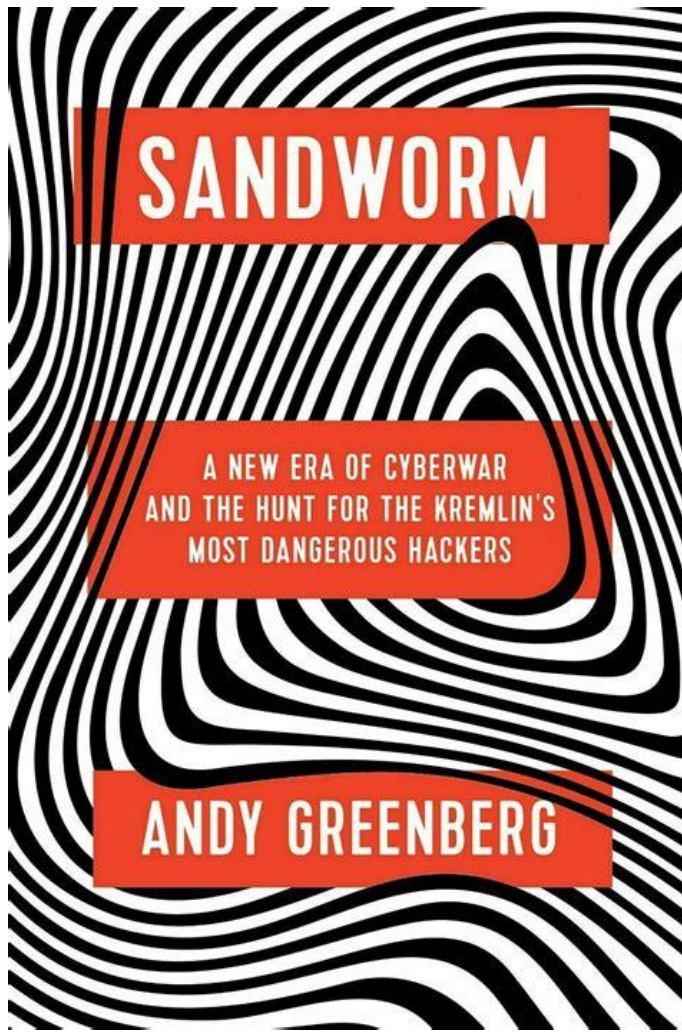
Make sure everyone in your office understands the process, the pitfalls and the goal



Disclaimer

NOTE: This Security Review is for your reference only and is intended to prompt consideration of how to approach certain risks known to impact the title insurance industry. The questions are not intended to represent the only approach to address these risks, nor should the questions be viewed as indicative of a particular position or requirement imposed by the FNF Family of Companies. These materials should not be construed as legal, financial or business advice. We recommend that you consult your legal counsel and subject-matter experts to determine appropriate policies, procedures and strategies for your company.

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Thank You!

