

# FNF IN FIVE



 Alamo Title Insurance.

 CHICAGO TITLE INSURANCE COMPANY

 Commonwealth LAND TITLE INSURANCE COMPANY

 Fidelity National Title Insurance Company

#FNFinFIVE

April 2020 Edition

# A DAY IN THE FIELD

## STAYING STRONG FOR YOU DURING THE COVID-19 PANDEMIC

Like so many of you the FNF Family of Companies are closely monitoring the latest developments regarding COVID-19 (Coronavirus) in the United States and abroad to help ensure the health and safety of our employees, business partners, and the consumers we both serve every day. We also recognize that you are relying upon our ability to continue to provide title insurance and underwriting guidance, even during these uncertain times.

One of the core precepts of our Company is “bias for action” and, as such, we have provided new guidelines for each of our offices related to the best practices needed in keeping our workplaces as safe as possible for all employees and visitors. These guidelines follow current recommendations from the U.S. Centers for Disease Control and Prevention (CDC). In addition, our local management is in constant communication with our local agency employees on ways to reinforce our health and safety standards and sanitization procedures as more information about COVID-19 develops.

We remain committed to serving your agency needs and those of our employees throughout this global health crisis, and would like to express our gratitude for your continued trust in all of us here at the FNF Family of Companies.

For more information and resources, please visit our COVID-19 page on our website at <https://nationalagency.fnf.com/Covid-19>.



***YOUR SUCCESS IS  
OUR SUCCESS.***

*Steve Day,*

President of National  
Agency Operations

**IF YOU HAVE SPECIFIC QUESTIONS OR NEEDS  
FROM YOUR FNF TEAM, PLEASE EMAIL US  
ANYTIME AT [FN FEDUCATION@FNF.COM](mailto:FN FEDUCATION@FNF.COM).**

# ASK AN FNF EXPERT

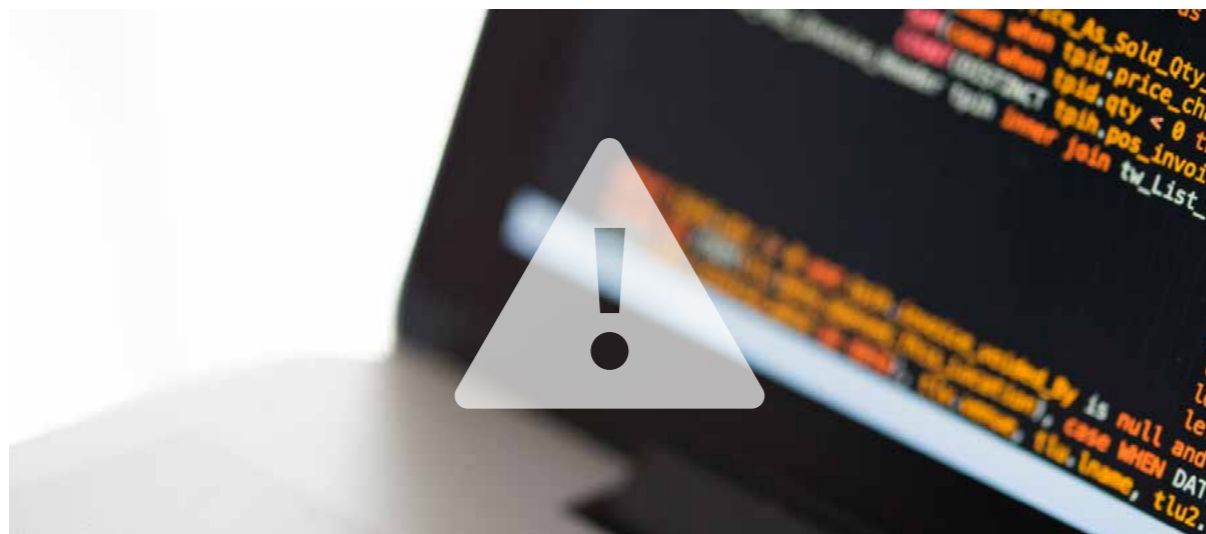


(TIPS, TRICKS, UPDATES FROM FNF EXPERTS):

## DON'T LOSE YOUR FOCUS ON MORTGAGE FRAUD

With the feds [slashing rates to near-zero](#) amidst coronavirus uncertainty, [mortgage rates are down](#) to levels we've never seen before. And with these historic lows, refinancing is sure to be on the minds of many homeowners.

And while every real estate transaction involving wire transfers is at risk for wire fraud, refinances pose a unique risk, as does the [new digital domain](#) we're all living in during the ongoing COVID-19 pandemic. As the risks and responsibilities posed by cyber criminals continue to morph and evolve with each new situation, it remains vital to keep your cybersecurity strategy agile and adaptable to these evolving times. Here are a few tips for how to do this:



- 1. Keep up to speed** on the latest threats and the emerging technologies aimed at fighting them and keep your team aware of these ever changing crimes. One way to do this is to join the [Coalition to Stop Wire Fraud](#).
- 2. Devise a comprehensive strategy** for your internal team to minimize the risk. And, if the past few weeks have taught us anything, it's that it is more important than ever to have alternative options built into your plan for remote access and other needs arising from unforeseen circumstances.
- 3. Educate your clients** on what your team is doing to help protect their data. Wire fraud prevention takes awareness and action from all parties in the real estate transaction. Be sure that your REALTORS®, brokers, lenders and consumers are all equally equipped to identify fraudulent activity before it's too late. We're all in the fight against wire fraud together. Know that you can lean on FNF to keep you up to speed on the [latest industry news](#) and the [greatest tools](#) to prepare you for the challenges ahead.

# LEAN ON FNF

---

## Is your company remote because of COVID-19?

### Here are some Work From Home (WFH) tips for you:

The FNF team knows the last month has been an adjustment period for everyone in the title industry. We commend our network of agents for staying strong and continuing to fulfill customer needs in the midst of the COVID-19 pandemic while caring for their teams and their families.

During this time, title companies have been deemed an “essential service” by government officials, a designation supported by the Department of Homeland Security and the Treasury Department. This distinction means your offices have remained operational, even in places where travel and business have been restricted. Of course, you’ve also taken plenty of health and safety measures to protect customers and employees. For many of you, allowing parts of your team to work remotely (from home) has been one of those steps.

For those who have never worked from home for a prolonged period of time, there is a learning curve to getting it right. Given current events, we’re sure there has been little time to do said adjusting, so we wanted to provide some information on how to most effectively work from home.

**There are plenty of tip sheets out there. ([Here](#) and [here](#), for example), but we wanted to focus this piece on security, team communication and remote employee well-being.**

*WFH TIPS  
THIS WAY*



# LEAN ON FNF

## WFH TIPS

### SECURITY

When working from home – or anywhere outside the office – cybersecurity becomes doubly important. Hopefully, you already took steps to make sure employees had anti-virus programs and other security software installed on their laptops, two-factor authentication on their accounts and a secured internet connection at home before you allowed them to work remotely.

Companies should also make sure that their IT support people can still be of assistance in a remote set-up. Think about how much you rely on them during a regular workday; you're likely going to need them during this remote work period, too. Lastly, make sure your team is backing up their work somewhere other than their primary computer and that your company has a well-known procedure in place in case of a cybersecurity incident.

### COMMUNICATION

This may be an area you and your team are still working on, which is understandable. But good communication will be key to the success of your remote-for-now workforce. Maybe you're one of the many outfits that have checked out Slack or Microsoft Teams. If not, one of these programs may be a good solution for you to streamline communication. Regular video calls, possibly using Zoom or something like it, can be good for team morale and socialization too, just don't overdo it.

After all, trust in your employees is a good communication practice, too. If you're the company leader, make sure your team knows that you're available to support them anytime, but don't feel the need to schedule an abundance of check-in meetings either. If your office thrives on autonomy and trust when everyone is physically together, there's no reason not to have that same level of confidence in your people now. Having someone notify you every time they complete a task that normally doesn't need your approval won't benefit anyone.

### EMPLOYEE WELL-BEING

Here is the section for those of you actually working from home. Hopefully, you have all the tools you need from the office to thrive, but here are a few things to remember as you embark on this journey.

- If you have a designated home work area – use it. If not, try to find some space. One of the most common complaints from people making this change is that they have a hard time separating work from the rest of their lives. Speaking of boundaries, set work-hour limits like you would have in the office.
- Along those same lines, try to keep your morning routine as much as possible. We know this pandemic may have brought you a slew of new personal tasks to take care of, but if you still practice your before-work ritual (minus the commute), do it. That will help get your brain in work mode. Plus, you stay on top of your hygiene, no matter how long this lasts.
- Don't feel guilty about taking a break. Move around a bit, take care of an errand or just give your mind a chance to re-charge. Be honest, you're not engaged in "work stuff" for eight straight hours in the office every day. You don't have to do that at home either.
- Remember, your colleagues and family members are adjusting to a new normal too.



The entire FNF team thanks our agents for all their hard work during this ever-changing situation. Protecting your health, your customers and your business is paramount during times like these, and the FNF Family of Companies is here for you to lean on for the support you need.

# AGENT SPOTLIGHT

## FIRST ALLIANCE TITLE

In this FNF Agent Spotlight, we're highlighting First Alliance Title, based in the Denver, Colorado metropolitan area. First Alliance Title is well-known for setting a high bar for customer service, as well as offering comprehensive training opportunities, said Greg Parham, its owner and director of operations.

"We have a really natural sales process," Parham said. "We do a lot of agent training that is very different than most. We become friends with agents through our classes and training sessions – and that just feeds business."

"Company leaders are proud of bringing together a staff that works really great together," Parham said, all while seeing the firm grow from a "start up to a grown up company." As title companies across the country operate amid the COVID-19 pandemic, FNF has provided resources responsively to Parham and the rest of the First Alliance Title team. Whether it's how to navigate closings or recording delays, FNF has been there.

"Fidelity is the underwriter that provides the guidance fastest, and it's comprehensive right off the bat," Parham said. "I also am really lucky here because I can literally call up our underwriting counsel, and usually he'll just pick up the phone and that to me is really important."

Through the pandemic, the industry has seen a tremendous amount of innovation, and Parham anticipates those developments to last after it's over, including more lenders embracing digital signings. To adhere to social distancing guidelines, First Alliance Title implemented curbside closings, while still providing customers a positive experience.

To learn more about First Alliance Title, visit their website at [www.firstalliancetitle.com](http://www.firstalliancetitle.com). You can also find them on [Facebook](#) and [Instagram](#).



*"Fidelity is the underwriter that provides the guidance fastest, and it's comprehensive right off the bat"*

Greg Parham, Owner of First Alliance Title

[www.firstalliancetitle.com](http://www.firstalliancetitle.com)

HOW DO YOU LEAN ON FNF?

CONTACT US TODAY AT [LINDA.GRAHOVEC@FNF.COM](mailto:LINDA.GRAHOVEC@FNF.COM)

# FNF AGENT SUCCESS TOOLS



## More Fraud Tips with External Focus

The original plan was for this entire section to address the FBI's 2019 wire fraud statistics. They were released in late February, and despite the best efforts of many of us in the title industry (The FNF Family of Companies and plenty of you, our strong agents included), the financial losses to these criminals continue to grow. The latest figures showed a total of \$221 million in reported losses in 2019. That is up from about \$150 million the prior year. The total number of reported incidents also increased.

However, then the COVID-19 pandemic hit, and the ever-opportunistic fraudsters pounced there too. The FBI and the Federal Trade Commission quickly put out official warnings about all types of schemes, either targeting people's fears about the virus or the stimulus money that is coming because of it. We don't have specific tips in this area other than be vigilant and add COVID-19 to the growing list of events or issues criminals will use to try to take advantage of people. Talk about this with your family, friends and customers. As is the case with any kind of fraud, the more we talk, the more aware everyone is.

Now, back to the criminals specifically targeting our customers and transactions. In December, we proudly joined the [Stop Wire Fraud Coalition](#), which is backed by the American Land Title Association. FNF is committed to educating our customers and the public about the threats these criminals pose to all of us. Our transactions are popular targets because of the amount of money involved, and if we -- real estate agents, lenders and buyers/sellers included -- aren't vigilant, our customer's money could be at risk.

Your FNF Family of Companies' state and regional offices have plenty of resources to help you protect your business and your customers from fraud. Today, we're highlighting these resources from the [Florida Agency Fraud Support Team](#), which maintains an entire webpage full of great information. Other regions across the country have similar resources, and we think you can replicate these efforts in any office.

## FIVE TIPS FROM THE FLORIDA TEAM:



- **Never use complete property addresses** in email subject lines.



- Make sure your customers know to **"inquire before you wire"** and tell them to call you, if they are ever in doubt of something.



- **Talk to your lenders** and software vendors about how to report wire fraud **before an incident ever occurs.**



- Have **phishing training** and tests for your team.

## LEAN ON FNF

Lean on these FNF resources during this evolving time in our business.

### TAKING ACTION AGAINST COVID-19

To help our FNF Family of Companies agents navigate the COVID-19 pandemic, we've created a [resources hub](#) to offer comprehensive information about doing business during this unprecedented time.

The 24/7 hub is open to the public and features a case study of a cybersecurity incident. The resources also include:

- Videos by Steve Day, FNF Family of Companies National Agency Operations President, as well as press releases, governmental resources and best practice guidelines.
- Links to several downloadables, including signing notice forms.
- RON and non-RON information that offers guidance on best practices for video closings, a RON Quick Guide and more!

### CHECK OUT OUR DIGITAL CLOSING HUB

As more closings go digital than ever before, our [FNF Agency Digital Closing Hub](#) offers valuable resources for agents operating in this changing landscape.

The Digital Closing Hub features:

- A form to sign up for updates, so you can access the newest blogs and educational materials.
- A video library where Jason Nadeau, FNF chief digital officer, offers deep dives on Digital Closings 101, RON and eMortgages/eNotes and other important topics!
- Resources on technology vendors and much more!



**Click here for a video overview!**