

Stewart – Massachusetts Mid-Week Update – October 28, 2020

Dear Stewart Partners,

We hope all of you remain safe and healthy. As we near the end of this week, Halloween will be upon us. It certainly feels more like a “trick” year than a “treat” year. Several towns have already cancelled Halloween while others have set restrictions surrounding trick or treating. COVID has been challenging for all of us, but for those of us with kids, having Halloween fall on a Saturday and having to scale back seems particularly hard, although we know it’s necessary. So, in honor of Halloween, in this week’s update we lead with some links to events happening around Massachusetts this weekend that are mindful of COVID safety measures, and are an alternative way to celebrate with kids, family, and friends.

In addition to Halloween events taking place around Massachusetts, in this week’s update we’ve included Stewart’s third quarter results press release. We’re proud of what we’ve accomplished and know it wasn’t possible without our loyal agents. Further, we want to advise you of a new fraud monitoring service being marketed to homeowners via infomercials. We suspect that if they haven’t already, at some point clients will ask you about the service, and whether it’s something they need. We also want to remind everyone that REBA is having its November conference, albeit virtually. Our Springfield based underwriter, Tracie Kester, is presenting in one of the many virtual break-out sessions. A benefit of the virtual event is that most of the sessions will be pre-recorded allowing registrants to view them at a time that fits their schedule. If you haven’t already registered, we’ve provided a link below.

- *Halloween in Massachusetts:*

The first link has links to events happening from Plymouth to Stockbridge and even includes a few events in drivable places in Rhode Island: <https://mommypoppins.com/best-halloween-events-and-activities-in-boston-for-kids-and-families>

The Trustees of Reservations is hosting a number of events this weekend, from spooky strolls to scavenger hunts. Check out their events page at: <https://thetrustees.org/events/>

For those who prefer to stay home, check out AMC’s FearFest on TV, which officially kicked off on October 1, with 31 days of horror movie programming. <https://www.halloweenmoviesontv.com/amc-fear-fest-schedule/>

- *Stewart’s Third Quarter Results*

To read about our Third Quarter Results, follow this link:

<https://www.stewart.com/en/media/press-releases/2020/stewart-reports-third-quarter-2020-results.html>

We’ve had a great quarter and are proud of what we’ve accomplished. We know that our success would not be possible without the hard work of our agents. Thanks to all of you and your teams for placing your business with us.

- *Title Fraud Monitoring Services – Is it necessary?*

Recently, we've noticed a service that is being advertised to consumers through infomercials on TV. The company Home Title Lock offers a monthly subscription service to monitor recordings at the registry of deeds and alerts you when activity is detected. A number of publications and news stations have questioned the need for the service. In particular, Southern Essex Register of Deeds John O'Brien, warned residents that the service is unnecessary in Essex South because his Registry provides the service at no cost.

https://www.salemnews.com/news/local_news/register-warns-of-paying-for-deed-fraud-protection/article_12abc0d5-a3fc-5175-a789-15ce6fa77228.html.

Not all registries offer a similar service, but a report in Kiplinger's also questions the need to pay for the services. <https://www.kiplinger.com/article/real-estate/t048-c050-s002-how-to-protect-your-home-from-deed-theft.html>. This is particularly true in Massachusetts where the records are publicly available. Fox5 Atlanta also posted a report that lays out what a homeowner would and would not be responsible for from a legal perspective if a third-party engaged in title fraud. <https://www.fox5atlanta.com/news/title-lock-insurance-is-a-waste-of-your-money>

Homeowners aren't without protection if they are the victim of these types of fraudulent activity, if they purchased an ALTA Homeowner's Policy of Title Insurance. The policy, sometimes referred to as an enhanced policy, includes coverage for the risk that someone else claims to have rights affecting the title because of impersonation or forgery. If you want to learn more about the policy, sign-up for our November Webinar below.

- *REBA November Conference*

Tracie Kester, Esq. will be presenting at this year's virtual event with Christina Geaney, the Chief Title Examiner of the Land Court, on Deeds of Distribution. To find out about all of the sessions available this year, go to: <https://www.reba.net/about-us/2020-virtual-fall-conference/amc20-schedule/>. There is a link on the page for online registration.

- *Stewart's Fall/Winter Education Series – Sign up for a Webinar*

- Not So Basic – Policy Basics on **November 10, 2020 at 10 AM**
Register: [HERE](#)

- Claims Chronicles on **December 9, 2020 at 10 AM**
Register: [HERE](#)

If you missed our recent webinar "**The Mysteries of Tax titles Revealed**" or are interested in other webinars we've hosted this year, check out our local Massachusetts Stewart site to view the recordings. (Scroll to the bottom to view all Webinar Recordings.)

<https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>

- *Stewart's Massachusetts COVID-19 Resource Page*

Please view our resource page which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click [HERE](#) and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html>



200 5th Avenue, Suite 301, Waltham, MA 02451
Phone: 800-628-2988 **Fax:** 781-697-3336

Monarch Place - 1414 Main Street, Suite 1835, Springfield, MA 01144
Phone: 413-930-8090 **Fax:** 978-964-0565

Tiziano Doto, Agency Services Manager - tiziano.doto@stewart.com

Jutta R. Deeney, VP, State Counsel - jutta.deeney@stewart.com

Shannon Coleman, Underwriting Counsel - scoleman@stewart.com

Christine Provost, Associate Senior Underwriting Counsel - christine.provost@stewart.com

Tracie Kester, Underwriting Counsel - tracie.kester@stewart.com

Paula M. Cuculo, Underwriting Counsel - paula.cucoulo@stewart.com

General MA Underwriting Mailbox - massuwing@stewart.com

Tracy Hawkins, Agency Sales Representative Sr. - tracy.hawkins@stewart.com

Rita Kelly-Parsley, Agency Sales Representative Sr. - rita.kelly-parsley@stewart.com

Tom Potito, Agency Sales Representative Sr. - tom.potito@stewart.com

Mary Blomerth, Agency Sales Representative Sr. - mary.blomerth@stewart.com

Lyslie A. DeMeo, Agency Sales Representative, Sr. - ldemeo@stewart.com