

Dear Stewart Partners,

Happy August! We hope all of you are enjoying summer, staying healthy, and finding your titles squeaky clean. Of course, our underwriting team remains ready, willing and able to help you should the unexpected or unusual turn up.

In this week's update we want to alert our cross-border agents who issue Stewart policies in Rhode Island that the State has passed a law allowing remote online notarization ("RON"). Rhode Island had an emergency executive order in place allowing RON, which has now been codified in the state's notary statute. See below for more details. Remote online notarization in Massachusetts is not yet here, as the legislature failed to pass pending legislation before the July 31 deadline of the formal session, but efforts for its passage will likely continue into the informal session this fall. Should legislation pass in Massachusetts, we'll be sure to inform you in our mid-week update.

We're also including in this week's update the July Security Awareness Newsletter focusing on Phishing attacks, which are getting trickier and more sophisticated. According to the newsletter, Phishing attacks are the most common method for cyber attackers to target people at work or at home. The newsletter provides some great tips to stay aware and protect yourself.

Lastly, we are including a link to a news article we found interesting and thought you might too. Forbes recently published an article about what history teaches us about inflation and the commercial real estate market. The article reviews the inflationary episodes of the mid 1940's, the late 1970s/early 1980s and compares them to our current economy.



### **Rhode Island Passes Remote Online Notary Legislation**

Rhode Island is the most recent New England state to pass legislation allowing Remote Online Notarization (RON). The new law is substantially similar to the executive order that was enacted at the beginning of the pandemic. Rhode Island notaries who wish to be able to notarize documents remotely must be authorized by the Secretary of State to do so. Stewart will be issuing a bulletin regarding insuring Rhode Island transactions wherein documents are notarized using RON.

Until the new bulletin is issued, please contact one of our Rhode Island underwriters, Eileen O'Shaughnessy at [eileen.oshaughnessy@stewart.com](mailto:eileen.oshaughnessy@stewart.com) or Paula Cuculo at [paula.cuculo@stewart.com](mailto:paula.cuculo@stewart.com), if your transaction documents include a remote online notarization for any recorded document.



### **OUCH! The SANS Security Awareness Newsletter**

We've included a link to the July SANS newsletter which contains some good information about how phishing attacks are getting smarter and more sophisticated. Attackers are using more personal information, creating an environment of trust to trick an unsuspecting recipient. The experts at SANS recommend asking yourself the following questions before acting on any message:

1. **Creating a Sense of Urgency:** Does the message create a heightened sense of urgency? Are you being pressured to bypass your organization's security policy? Are you being rushed into making a mistake? The greater the pressure or sense of urgency the more likely the email is an attack.
2. **Outside the Scope of Normal or Usual:** Does the email or message make sense? Would the CEO of your company urgently text you asking for help? Does your supervisor really need you to rush out and buy gift cards? Why would your bank or credit card company be asking for personal information they should already have about you? If the message seems odd or out of place, it may be an attack.
3. **Right Person – Wrong Email Address:** Are you receiving a work-related email from a trusted coworker or perhaps your supervisor, but the email is using a personal email address such as @gmail?
4. **Something Seems Off:** Did you receive an email or message from someone you know, but the wording, tone of voice or signature in the message is wrong or unusual?

To read the full newsletter, which you are welcome to share with colleagues, friends, and family, follow this link: <https://www.sans.org/newsletters/ouch/phishing-attacks-getting-trickier>



## **Forbes – What History Teaches Us About Inflation**

We can all see and feel the effect that inflation is having on us. Most of us react to inflation as a bad thing; however, for those in the real estate market, particularly the commercial real estate market, inflation may not be so bad. This article discusses how inflation can create innovation in this space, and the demand for this kind of asset currently outweighs supply.

To read the full article, follow this link:

<https://www.forbes.com/sites/forbesbusinesscouncil/2022/07/18/what-history-teaches-us-about-inflation-and-commercial-real-estate/?sh=2988d1c754d5>



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