



**TITLE AND ESCROW AGENTS  
RISK MANAGEMENT QUESTIONNAIRE**

**THIS IS IMPORTANT**

Cyber-crimes, including but not limited to, fraudulent wiring instructions, hacking, and extortion, are on the rise. These crimes potentially affect all aspects of operations within a title agency. In order to secure available coverage, please provide detailed answers to the following questions. If more space is needed, attach additional pages or written procedures, as applicable.

1. Full Name of Applicant or Insured: \_\_\_\_\_
2. How are wiring instructions verified prior to disbursement of escrow funds? Please explain the process:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
3. Do you accept changes to wiring instructions via email? ☐ Yes ☐ No  
a. If **YES**, how do you confirm authenticity of the sender? (Explain the steps taken.)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
b. If **NO**, what is your procedure for handling requested changes?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
4. Are all persons that disburse funds aware of the procedures, and are they required to sign off on the verification policy? ☐ Yes ☐ No
5. Do you permit voicemail initiated wire transfers? ☐ Yes ☐ No  
a. If **YES**, are callback verification required? ☐ Yes ☐ No
6. Do you use encrypted email? ☐ Yes ☐ No
7. Does your Commercial Crime policy include coverage for fraudulent impersonation or social engineering? ☐ N/A ☐ Yes ☐ No  
a. If **YES**, please provide carrier name: \_\_\_\_\_
8. Does your Cyber policy include cyber-crime coverage? ☐ N/A ☐ Yes ☐ No  
a. If **YES**, please provide insurance carrier name: \_\_\_\_\_

APPLICANT'S AUTHORIZED

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

TITLE: \_\_\_\_\_