

Conestoga Quarterly



2023 Fourth Quarter

- ◆ All Star Agenda Conestoga College
- ◆ 50th Anniversary Party Photos
- ◆ 50 Years Service as a Conestoga Title Board Member
- ◆ Agent Resource Center Open
- ◆ Wire Fraud Continues to Plague Agents; Protection is Available

**Happy Holidays and wishing you
and yours a New Year filled
with peace & prosperity!**



**Celebrating
50 years of
providing
exceptional
personal
service for our
independent
agents and
approved
attorneys**



137 East King Street
Lancaster, PA 17602

800-732-3555
conestogatile.com

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A Message from the President

Celebrating 50 Years of Success at Conestoga Title!

On October 11, 2023, Conestoga Title proudly marked a significant milestone - 50 years of unwavering commitment to excellence in the title industry. Our journey, built on dedication and resilience, was celebrated with joy and pride at an event attended by our dedicated employees, their spouses and guests, members of our esteemed Board of Directors, and executives from our parent company, Donegal Mutual Insurance Co.

The event was marked by notable recognitions, including a Senatorial Citation from the Office of Senator Scott Martin, a commendation letter from the Pennsylvania Land Title Association, and a ribbon-cutting ceremony led by the Lancaster Chamber of Commerce. These acknowledgments underscored the legacy we have built over the past half-century.

The celebration provided a valuable opportunity for reflection on our past accomplishments, expressing gratitude to all who have contributed to our success, and embracing the exciting opportunities that lie ahead for Conestoga Title. This newsletter issue is dedicated predominantly to a captivating display of photographs and captions, encapsulating the essence of this memorable event.

Looking Ahead: Annual Continuing Education Seminar - January 15, 2024

As we shift our focus to the future, we are delighted to announce our annual all-day continuing education seminar on Monday, January 15, 2024, in Lancaster, PA. This year's agenda boasts an impressive lineup of speakers and topics, making it one of most comprehensive continuing education offerings in the history of our company.

We are honored to host Michael Humphreys, Pennsylvania's Insurance Commissioner, who will share insights into the unique aspects of title insurance in the state. As a complement to the Commissioner's presentation, Steve Gottheim, General Counsel for the American Land Title Association, will address unregulated title alternatives. Renowned real estate attorney Ed Hayes from Fox Rothschild, accompanied by Mark McCreary, will lead a discussion on wire fraud risks and protection strategies. The day's presentations will be rounded out by Conestoga's own team of underwriting attorneys - Anna Marie Sossong, Bill Parker, and Rick Hecker. Further details and registration instructions can be found later in this newsletter. We encourage early registration as we anticipate reaching full capacity quickly.

Season's Greetings from Conestoga Title!

In closing, on behalf of the entire Conestoga Title team, I extend warm Season's Greetings! In the spirit of the season, we express our gratitude to Conestoga's agents and approved attorneys. Your trust in us to serve you and our insureds is valued, and we appreciate your business and loyalty. From our team to yours, we wish you a joyous holiday season and a happy, healthy, and prosperous New Year.



John M. Nikolaus, CLTP
President, Conestoga Title Insurance Co.

After hosting over 35 years of Conestoga College, we announce one of the most exciting and powerful lineups of speakers in our company's history. Conestoga Title will welcome four esteemed industry leaders to join our underwriting attorney team for our seminar agenda.

Conestoga College Classroom

A full day in person only seminar offering
6 credits Title CE & 6.0 CLE hours.

Jan. 15, 2024 8:30am – 5:00pm Lancaster, PA

- ◆ **Keynote Speaker:** Michael Humphreys, the Pennsylvania Insurance Commissioner serving under Governor Josh Shapiro, plans to address some of the unique aspects of title insurance in the state.
- ◆ **Title Industry Titan:** Steve Gottheim, Chief Counsel for the American Land Title Association will discuss the risks in unregulated title insurance alternatives.
- ◆ **Veteran Real Estate Lawyers:** Ed Hayes, Co-Chair of Fox & Rothschild Title Insurance Practice Group, recognized as one of the premier title insurance attorneys in Pennsylvania together with Mark McCreary, Co-Chair of Fox Rothschild Privacy & Data Security Practice will lead a discussion of wire fraud risks and protection strategies.
- ◆ **William Parker**, Conestoga's V. P. Claims & Underwriting speaking on boundary lines, legal descriptions and surveys.
- ◆ **Anna Marie Sossong**, Conestoga Underwriting Counsel will go over the nuts and bolts of policy writing.
- ◆ **Rick Hecker**, Sr. V.P. & General Counsel will present a regulatory perspective regarding insurance oversight.

We expect to quickly receive registrations and reach full capacity.

[Don't Delay-Click Here to Register](#)

Celebrating Our 50th Year in Business...

Held near corporate headquarters in Lancaster, PA
Conestoga Title's 50th Anniversary Celebration brought
together employees, spouses/guests, and our Board of
Directors.



Conestoga's Bill Parker welcomed
guests to the party.



Conestoga's Management members: John Nikolaus-President, Ronda Wolfe-Agency Manager, Rick Hecker-Sr. V.P. & General Counsel, Bill Parker-V.P. Claims & Underwriting, Jon Markel-V.P. Marketing, Doug Rigglin-V.P. Sales, Robin Wolbert-Treasurer & Corporate Secretary, Don Delgado-V.P. Agency Administration

...Looking forward to the next 50 years!



Conestoga Title was honored with a Senatorial Citation presented by Angie Eichelberger, District Director of the office of State Senator Scott Martin.

Pictured with Angie is John Nikolaus, President and Jack Hess, Chairman of the Board of Directors for Conestoga Title Insurance.

Conestoga Title's Joel Angelo and her spouse Joe enjoying the party.



Conestoga Title's Board of Directors



From Left: John Nikolaus, President, Conestoga Title, Jeff Miller, Executive V.P. & CFO, Donegal Mutual Insurance Co., Dan Wagner, Sr. V.P. & Treasurer, Donegal Mutual Insurance Co., Rick Hecker, Sr. V.P. & General Counsel, Conestoga Title, Bill Boben, Sr. V.P.-Sales & Leasing-High Associates, Mike Callahan, Chairman of the Board-Benchmark Construction, Kevin Kraft, Owner & Licensed Funeral Director of Clyde W. Kraft Funeral Homes, Milt Hefft, Sr. V.P. and Market Manager Commercial Banking, PNC Bank, retired and Jack Hess, retired CPA, Chairman of the Board of Conestoga Title Insurance Co. and Donegal Mutual Insurance Company.

A highlight of the evening featured the Lancaster County Chamber of Commerce leading us in a ribbon cutting representing our march toward another 50 years in business.

Jack Hess, Chairman of the Board and John Nikolaus, President both of Conestoga Title were joined by LCC President & CEO, Heather Valudes



Conestoga's V. P. –Agency Administration Don Delgado makes his way to the front for introductions.

Susan Anderson, Laurie Ordnung, and Ethan Trowbridge of Conestoga's Title Department pictured with Senior V. P. and General Counsel, Rick Hecker.



Conestoga was proud to receive a letter of commendation from the Pennsylvania Land Title Association presented by Lisa Fischer, President of PLTA's South Central Chapter. Lisa serves at Conestoga's Agency Training Coordinator and Delmarva Agency Representative.



Rick & Kathy Hecker together with Bill & Barbara Boben enjoying the party.



Kyle and Alena Postlethwait, Susan Anderson & Sheryl Childs

Service to Conestoga Title from 1973-2023

Carl R. Hallgren, Esq., now retired, is a founding member of the Lancaster, PA law firm Morgan, Hallgren, Crosswell & Kane. Mr. Hallgren holds the unique distinction of serving on Conestoga's Board since the founding of the company. For 50 years, Mr. Hallgren has seen Conestoga through its inception to the success we enjoy today. With this achievement, he is retiring from service to our Board and with our gratitude, was honored at a recent Board meeting.



THEN: Pictured with a set of photos from an early year in Conestoga.

NOW: Mr. Hallgren, center, pictured with John Nikolaus, President, at left and Jack Hess, Chairman of the Board, at right received an award for his

50 Years Of

- Exceptional Commitment
- Visionary Leadership
- Unwavering Dedication



Conestoga's Latest Underwriting Tools

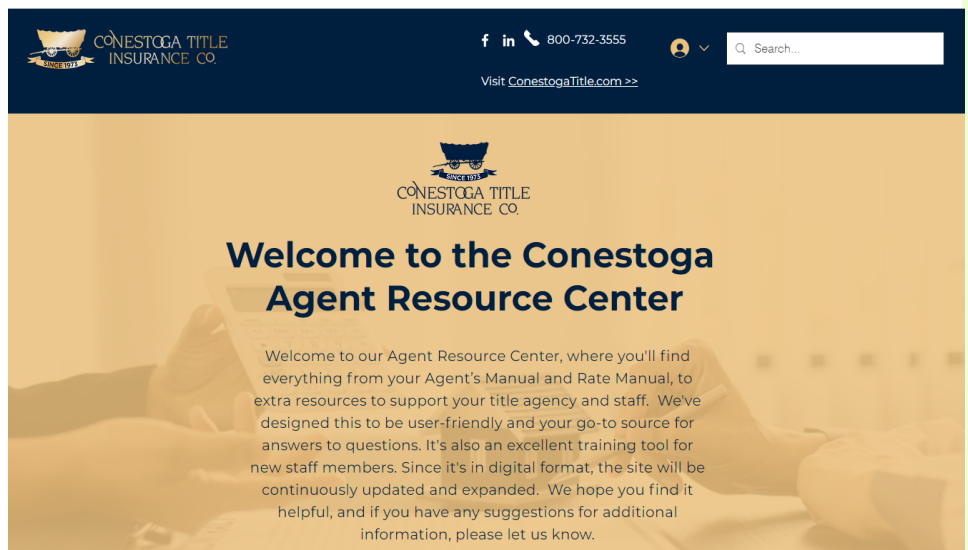
Anna Marie Sossong, Esq., Underwriting Counsel

The [Conestoga Agent Resource Center](#) was created to provide our agents with on-line access to all of the information formerly available only in the printed **Agents Manual** and **Rate Manual**. The site also provides an updated **Exceptions and Requirements Manual** to assist you in determining the exceptions required for certain matters that may appear on commitments or policies and will standardize the language used for exceptions. The hyperlinked index makes it easy to search and locate what you need. The format of the entries makes it simple to cut-and-paste into your documents.

We have also revised our **Endorsements Manual** (now titled *Endorsement Availability Guidelines and Underwriting Requirements*) to clearly show each endorsement, in which states it can be issued, a description of the coverage it provides and the underwriting requirements to help you review your search and to help you know what Conestoga will need to review for those endorsements that require prior approval. The Endorsements section of the Resource Center also contains state-specific endorsement charts and an "All States Endorsement Chart" for agents that may write in several states. These are all designed for easy printing if you want to keep them handy!

Also of note is the **Additional Resources** section where you can find web links for a host of sites that your agency may need, including lien search sites, death confirmation sites, bank information sites and others that are specific to each state's legal closing requirements. These were gathered from the collective Conestoga experience but, we are also asking all of our agents to help improve this section by providing any useful web links you may have used to help solve your title problems! Just send your suggestions to Underwriting (uwrequests@conestogatile.com) and we will review them and incorporate them for the benefit of others.

The Agent Resource Center will be a constant work in progress and will be updated frequently as new information is available. If you haven't already registered, please do so at: www.cticresources.com You will be asked to provide a username and password. Once Conestoga receives your request, you can be granted access. We encourage you to explore the site and to make any suggestions you may have for its improvement.



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Welcome to the Conestoga Agent Resource Center

Welcome to our Agent Resource Center, where you'll find everything from your Agent's Manual and Rate Manual, to extra resources to support your title agency and staff. We've designed this to be user-friendly and your go-to source for answers to questions. It's also an excellent training tool for new staff members. Since it's in digital format, the site will be continuously updated and expanded. We hope you find it helpful, and if you have any suggestions for additional information, please let us know.

Tools to Protect Against Wire Fraud

Don Delgado, VP Agency Administration

This is not another article advising you that wire fraud is a problem in our industry and to alert you to be on the lookout for it. Most of you may have already been targeted and many of you may have thwarted attempts by one means or another. This article is about adding another layer of protection in your efforts to safeguard settlement funds from cybercriminals.

Combatting wire fraud in our industry requires a layered approach involving training of staff, educating buyers, borrowers and Realtors along with a hybrid approach to wire instruction verification and risk reduction via secure communication exchanges. **We are hearing about more incidents of wire fraud than ever before.** Below is a list of some software as a service (SaaS) vendors who offer products that can help you institute a more robust layered approach. They each offer something unique so consider reading the descriptions and reviewing the chart at the end to help you decide if one fits your operation. ALTA's updated Best Practices Framework language includes "If available, efficient, and economical, make use of wire transfer verification service providers." Conestoga believes that it is prudent for title agents to utilize these services in today's environment (especially when dealing with unknown parties).

CertifID is a platform dedicated to securing wire transfers with identity verification software, insurance and recovery services. It allows title agents to share wire instructions securely without email and callback procedures. It validates seller identity and account information to mitigate the risk of wiring proceeds to criminals. It can also be used to validate the authenticity of mortgage payoff wiring instructions. Each wire transaction is backed by a Lloyds's of London insurance policy up to \$1million. They also have a team of fraud recovery experts, a hotline and a partnership with the Secret Service to assist in the unfortunate event of a diverted wire. CertifID offers an abundance of resources (articles, videos, webinars, etc.) to help educate consumers and your staff about trends in wire fraud. CertifID is integrated with SoftPro, Ramquest, Resware and AIM+.

Closinglock is a platform that offers many tools for title agents including a secure portal for title agents to share wire instructions and other documents with customers. Earnest money and cash-to-close can be transferred from buyers and borrowers to title agents through the platform. It also has an identity verification tool to mitigate the risk of impersonator fraud. Mortgage payoffs can be verified using a tool that validates account information. An eSign tool is available for documents that don't require notarization. Closinglock is integrated with SoftPro, Ramquest and Resware.

Qualia Shield is exclusively available to Qualia users who utilize Qualia Connect (Qualia's customer portal). It can be used to securely share wire instructions with buyers and sellers and to evaluate the validity of mortgage payoff instructions as well as wire instructions for seller proceeds. It includes a seller ID verification tool to help mitigate seller impersonation fraud. Earnest money deposits can be sent from the buyer to the title agent via electronic check. The system will validate the balance in the account that the check is drawn on. Integration with Bank United allows for automatic posting of wires to proper files for agents with Bank United escrow/trust accounts.

[Paymints.io](https://www.paymints.io) is a secure white-labeled platform that allows buyers and borrowers to send earnest money deposits and cash to close directly to title agents eliminating the need to write and deliver checks or sending wires. It also allows title agents to disburse payments without writing checks or sending wires. It includes a special tool for direct payment of homeowner's insurance premiums to insurance carriers. Paymints.io leverages Plaid and the Automated Clearing House (ACH) network ensuring secure and swift bank-to-bank fund transfers. To enhance security and minimize risks, the platform incorporates stringent identity verification processes, utilizing multiple data points to significantly reduce the likelihood of fraudulent transactions.

<u>Service/Tool</u>	<u>CertifID</u>	<u>Closing Lock</u>	<u>Paymints.io</u>	<u>Qualia Shield</u>
Payoff Verification	✓	✓		✓
Disbursement Tool		✓	✓	
Payee Identity Verification Tool	✓	✓	✓	✓
Earnest Money Deposit Tool		✓	✓	✓
Cash to Close Tool		✓	✓	✓
Secure Sharing of Wire Instructions	✓	✓	✓	✓
Secure Sharing of Documents		✓		✓
eSigning Tool		✓		
Integration with Settlement Software	✓	✓		✓
Insurance	✓			
Recovery Services	✓			
White Label Branding			✓	
Homeowner's Insurance payment tool			✓	

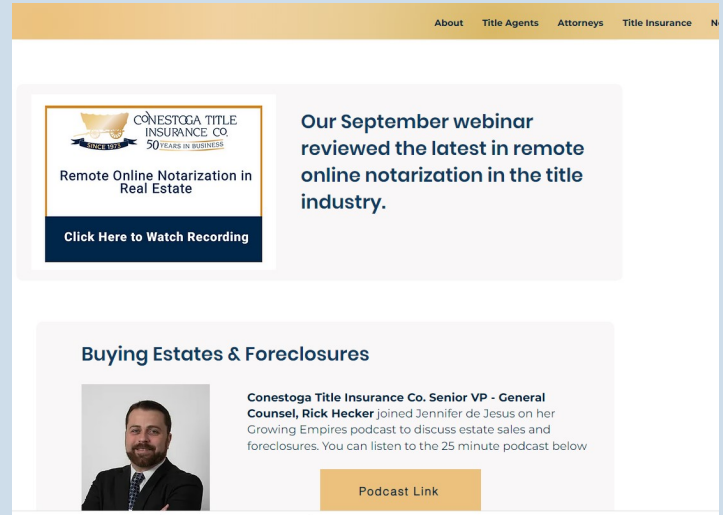
All of these vendors provide free demos of their software. We encourage agents to explore the services offered. There is no 100% fool-proof method for eliminating the risk of wire fraud in real estate transactions, but using a layered approach of staff training, educating buyers, borrowers and Realtors along with the services offered by these vendors gives title agents and their customers the best chance to avoid becoming a victim.



Did you miss our November webinar? You can view the recording of *Theft of Funds & the Rocky Road to Insurance Coverage*. [Click Here](#) for access.

[Click Here](#) to go to the Updates page on our main website to see other recordings you can view.

Watch for information on our next webinar course available in 2024.



Conestoga Title Insurance Co. Personnel Contact Information

NAME	POSITION	DIRECT DIAL	MAIN PHONE		EMAIL
			EXTENSION		
Alena Postlethwait	Agency Admin. Assistant	800-672-2985	2507		apostlethwait@conestogatile.com
Anna Marie Sossong	Underwriting Counsel	800-861-9352	2511		asossong@conestogatile.com
Bill Parker	VP, Claims & Underwriting	800-861-9414	2503		wparker@conestogatile.com
Colleen Sheerin	Marketing Assistant	717-431-2764	2502		csheerin@conestogatile.com
Don Delgado	VP, Agency Administration	800-724-0935	2505		ddelgado@conestogatile.com
Doug Riggan	VP, Sales	800-257-4176	2506		driggan@conestogatile.com
Ethan Trowbridge	Title Dept. Officer	800-257-9414	2501		etrowbridge@conestogatile.com
Joel Angelo	Agency Auditor	800-830-9031	2509		jangelo@conestogatile.com
John Nikolaus	President	800-272-3570	2510		jnikolaus@conestogatile.com
Jon Markel	VP, Marketing	717-431-1260	2517		jmarkel@conestogatile.com
Laurie Ordnung	Paralegal	877-502-5157	2512		lordnung@conestogatile.com
Lisa Fischer	Delmarva Rep/Training Coordinator	800-272-9578	2504		lfischer@conestogatile.com
Rebecca Breault	Paralegal, UW Administrator	800-478-8630	2513		rbreault@conestogatile.com
Rick Hecker	Senior VP, General Counsel	855-856-0246	2533		rhecker@conestogatile.com
Robin Wolbert	Treasurer	800-257-1966	2514		rwolbert@conestogatile.com
Sheryl Childs	Policy Administrator	800-257-7921	2515		schilds@conestogatile.com
Sprytte Blimline	Agency Auditor	855-303-4370	2521		sblimline@conestogatile.com
Susan Anderson	Paralegal	877-502-5158	2516		sanderson@conestogatile.com
AGENCY DEPT.		800-732-3555			agencydept@conestogatile.com
TITLE DEPARTMENT		800-257-9414			titledept@conestogatile.com
UNDERWRITING SERVICE TEAM		800-478-8630			uwrequests@conestogatile.com