

## Data backup and recovery for title agents - Traps for the unwary

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Most title agents have backup procedures in place, or think they do, to protect against data corruption or loss. Often times, it's only when disaster strikes that the shortcomings of these procedures come to light.

There have never been more options for data backup, but they fall into two broad categories: external hardware and on-line services. These can be used in combination, but each has potential pitfalls.

What can go wrong?

For starters, any physical media backup needs to be taken off site. Perfectly good backups have been lost to theft, fire or water damage right along side the computers with the original data. Backing up to the same drive as the original data offers no protection at all against hardware failure.

A common pitfall is that the backup routine is not actually backing up the proper data. Backup programs must be configured to cover the needed folders and files on your computer. To do this, you need to learn exactly where on your computer or network your software stores your data.

A related problem can occur with software that allows users to create their own new data files (such as accounting software). If the new data is in an unusual location, it may get missed by the backup program or get accidentally deleted.

We've seen automated backup routines that apparently worked for a while, but something happened to the backup software. Even IT professionals are sometimes chagrined to learn that the system they set up so carefully stopped running long ago and the most recent backup a client may have is several years old.

A backup may fail if the software that uses the data is left running during the backup. Often you will get no warning that the backup did not work, and this can happen repeatedly if users habitually leave software running.

Without periodic redundancy, you can end up with no good backups even if everything is working. If your data gets corrupted, and each backup overwrites the old one, you will have no backups from before the data was damaged.

Recovery needs to be part of your backup plan. Consider whether you know how to get the data back from the backups. Do you know what format it is in, or if you need software to restore it? Will that software run anywhere or is it limited to certain computers?

On-line services present additional issues. Will your internet connection be working after a disaster? Where are your passwords stored? Will you be able to get help from the service, and during what hours?

What to do?

First, minimize risk by consulting an IT professional. Take an inventory of key software your office

uses and find out, from your software vendors, exactly what needs to be backed up.

Ensure key staff understands the backup system and knows how recovery is performed. Periodically check the backup software to ensure it is operating and covering everything you need. Don't leave software running during the backup (this will also help avoid data damage in case of a computer problem).

Retention of periodic backups will let you go further back in time for recovery if necessary. Keep the daily backups for a week, weekly backups for a month, monthly backup for a quarter, quarterly backups for a year, and yearly backups for a few years. Make sure they are kept off-site.

Test your backups and your recovery procedures. Backups on storage media need to be tested to make sure the data on them is both complete and useable. On-line services need to be tested to make sure you can get your data back and be running again quickly.

All of these pitfalls and recommendations come from actual problems we have seen our clients suffer through. Some of them even had competent IT providers. The thing they had in common was that nobody was looking at the whole picture and planning for recovery after a data disaster.

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