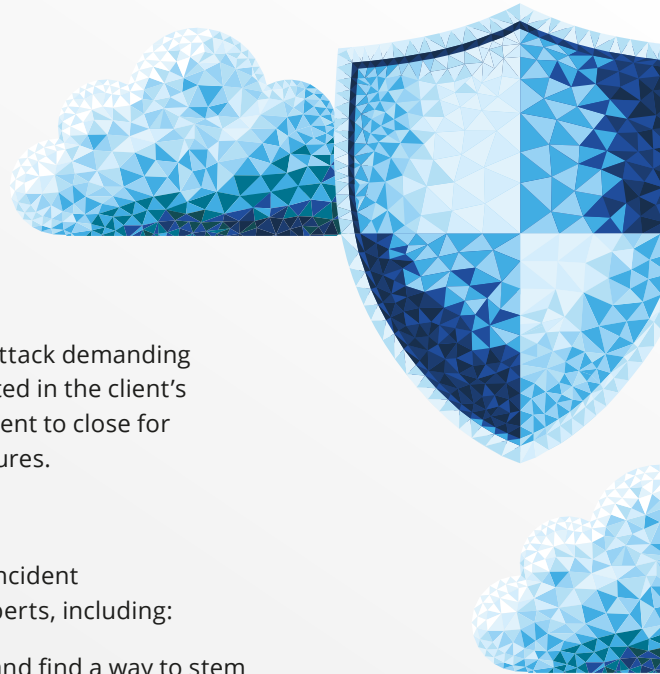


## CASE STUDY

# HEALTHCARE



### — INCIDENT – RANSOMWARE

The client, a healthcare provider, was crippled by a ransomware attack demanding payment to regain the client's systems and data. The attack resulted in the client's systems being rendered inoperable. This shutdown caused the client to close for several weeks causing significant income loss and cashflow pressures.

### — AXIS RESPONSE

Immediately after the client alerted AXIS about the incident, the Incident Response Manager assembled the appropriate panel of cyber experts, including:

- Privacy counsel, to offer guidance concerning legal obligations and find a way to stem the cashflow pressures
- Forensic investigators, to identify the source of the attack and remove the ransomware

With the experts ready, the Incident Response Manager convened the initial scoping call with the client to implement a response plan.

### — OUTCOME

The incident response team worked around the clock in conjunction with the client's management team to resolve the attack. The forensic investigators ensured the business was able to reopen by:

- Removing the ransomware
- Identifying the root cause of the intrusion and closing the original entry point
- Restoring the client's data from their unaffected back-ups

AXIS also provided an interim payment to the firm to assist with their cashflow risk.

#### KEY CYBER COVERAGES TO CONSIDER

- Forensic and legal expense
- Data recovery expense
- Ransomware and extortion loss

#### PREPARE

- Prepare an Incident Response Plan and practice it regularly
- Provide cyber security and awareness training to all staff
- Apply multi-factor authentication (e.g. one-time token)
- Take steps to protect back-ups from ransomware

Claims examples may be based on actual cases, composites of actual cases or hypothetical claim scenarios and are provided for illustrative purposes only. Facts have been changed to protect the confidentiality of the parties. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law.