

Critical response in a crisis

1. The Event

A 2020 RYUK ransomware attack compromised privileged credentials and infected endpoints. All systems, including email and web, were shut down immediately. Threat containment took priority as full network access by the attacker was confirmed.



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2. The Impact

The Insured faced major business interruption and data loss. Patient records were impacted, triggering complex regulatory and law enforcement notifications. Recovery required system rebuilds and careful compliance with strict privacy requirements across jurisdictions.



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3. The Problem

Chubb quickly engaged trusted vendors who uncovered intel on the unknown threat actor. Regulatory notifications were expertly handled, avoiding penalties. Despite the scale, no third-party claims or legal action were brought.



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4. The Solution

At the onset of the pandemic, Chubb supported the healthcare client with rapid vendor deployment and policy guidance. Emergency incident cover enabled swift forensic analysis and crisis management – delivered within 48 hours on a reduced deductible.



5. The Outcome

The case was closed in just over a year – swift for an incident of this scale. The Insured was able to fully investigate and recover costs, with Chubb's guidance proving invaluable throughout the process.

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Expert support when every second counted

Policy Triggered: Cyber

The Chubb difference:

- ✓ **Empathy**
Chubb's support went beyond technical response. Recognising the heightened pressure on the healthcare sector during the onset of the Covid-19 pandemic, Chubb provided calm, clear guidance and reassurance to the Insured throughout a period of extreme operational and emotional stress.
- ✓ **Proactivity**
Chubb immediately activated its specialist vendor network to begin forensic analysis, threat assessment and legal coordination. This early intervention enabled the Insured to manage regulatory obligations confidently and avoid potential sanctions or legal action.
- ✓ **Speed**
Within the first 48 hours, the Insured had access to digital forensics experts and incident response management under emergency cover, all with a reduced deductible. The incident was resolved and the claim fully settled in just over a year.