



Proactively Defending Against Tech-Driven Litigation with 4WARN



OVERVIEW

Louisiana Citizens Property Insurance Corporation (LCPIC) serves as the state's residual market insurer of last resort, providing coverage to policyholders who are unable to secure insurance in the private market.

As a nonprofit organization, LCPIC has a mission not only to protect policyholders but also to safeguard the financial health of the state and its citizens.

Richard Newberry, CEO of LCPIC, is on the front lines of one of the most litigious insurance markets in the country. The company operates in a high-risk, high-scrutiny environment and must remain both vigilant and innovative in defending against emerging threats.

THE CHALLENGE

LCPIC experienced a surge in contested claims—not through traditional legal tactics, but through tech-enabled escalation.

Opportunistic actors exploited SEO, paid search, website impersonation, and AI-generated content to target policyholders and manufacture litigation at scale. These tactics hijacked brand visibility and misled policyholders, without LCPIC even realizing the source.

Lacking visibility into how and where it was happening, and with no benchmarks to measure against, the LCPIC team was confronted with rising litigation volumes, especially following natural disasters like Hurricane Francine.

“ Since working with 4WARN, LCPIC has already seen a 1% reduction in litigated claims - translating to an estimated \$8.8 million in savings.

– Richard Newberry
CEO, LCPIC

CHALLENGE HIGHLIGHTS

- ✗ SEO hijacking and brand impersonation
- ✗ Litigation spikes after major storms
- ✗ Long-tail claims escalation
- ✗ No visibility into search-driven activity
- ✗ Erosion of policyholder trust



“As a CEO, if this isn't on your radar—it needs to be.”

– Richard Newberry
CEO, LCPIC

THE SOLUTION

In 2023, 4WARN approached LCPIC with data revealing the invisible digital tactics targeting the company. After reviewing the information and consulting with his board, Newberry made the decision to partner with 4WARN.

"We decided to partner with 4WARN to be proactive and defend against what we were seeing - not just on our website, but across the broader digital ecosystem." Newberry said.

4WARN seamlessly integrated with LCPIC's IT and legal teams, providing early detection of toxic SEO activity and implementing defense strategies to help mitigate digital exposure.

KEY INTERVENTIONS

- ✓ **Early detection** of toxic SEO activity
- ✓ **Digital risk defense** strategies
- ✓ **Risk analytics** and reporting
- ✓ **Close collaboration** with IT and legal teams

THE RESULTS

4WARN's analytics helped LCPIC quantify impact, act faster, and reduce exposure during a critical time. With verified results and a clear risk score, LCPIC is now better positioned with reinsurers and more equipped to manage digital threats proactively.

\$8.8M

IN PROJECTED SAVINGS

Greater insights and control during catastrophic events

When Hurricane Francine hit Louisiana, LCPIC saw 1,800 claims within the first 10 days. Claims then continued to trickle in every single day for months after – a pattern that hadn't existed prior to the rise of SEO-driven litigation.

Improved positioning with reinsurers

With 4WARN's Risk Score and ongoing analytics, LCPIC can now quantify its exposure and demonstrate reductions in both frequency and severity to reinsurance partners.

Competitive intelligence and market benchmarking

The 4WARN Risk Score™ provides more than just internal visibility—it gives LCPIC a comparative lens into how they're performing against peers in similarly litigious markets.

Ongoing visibility into digital threats

The 4WARN Risk Score acts as a real-time litmus test, updating dynamically based on toxic link volume, search trends, website domain authority rankings, and tech-enabled litigation activities.

THE FUTURE OF RISK MANAGEMENT

Newberry views LCPIC's work with 4WARN as more than a protective measure – it's a long-term strategy for leadership in digital risk management. Building on early success, LCPIC plans to expand the use of 4WARN's analytics into areas like underwriting, claims triage, and fraud detection.

The insights gained are also helping inform broader conversations with regulators and state-level partners. By taking a proactive, intelligence-led approach, LCPIC is setting a new benchmark for how insurers can quickly identify unseen threats and act on them.

In a rapidly evolving legal environment, LCPIC didn't wait to become a statistic. They partnered with 4WARN to expose hidden digital threats, reduce litigation, and improve reinsurance rates, resulting in the company emerging stronger, smarter, and more protected.

“**We're not just responding anymore – we're shaping what resilience looks like in the digital age.**

– **Richard Newberry**
CEO, LCPIC

Want to learn how 4WARN can help your company protect itself from tech-enabled claims litigation?

Visit [4WARN.com](https://www.4warn.com) to schedule a customized risk intelligence briefing.

