



Managing Risk Beyond the Firewall

OVERVIEW

Universal Shield Insurance Group, Inc.® (USIG) is a growing commercial property and casualty insurer serving small and midsize businesses, including auto dealers, contractors, habitational risks, retailers, restaurants, and other commercial organizations.

As the company's Executive Vice President, Chief Strategy Officer, and Chief Information Security Officer, John Lucker wears a lot of hats and jokes that, at a small and growing company, he's also a bit of a "chief cook and bottle washer." His responsibilities span technology, strategy, AI, innovation, actuarial, public relations, security, and risk, giving him a broad view of the company and the challenges it may face in the future.

Lucker has spent his career using technology, analytics, and data to identify problems early. He believes companies are in a much better position when they can see risks developing and make decisions before they turn into losses.

“By the time a threat appears in a claim or a lawsuit, we’ve already been behind it.”

– John Lucker, EVP, CSO & CISO
Universal Shield Insurance Group

USIG wasn't experiencing a significant amount of targeted litigation, but Lucker could see how quickly the insurance environment was changing. Search, digital advertising, AI, and litigation funding are quickly creating new ways to influence consumers and claims, and the existing tools at USIG offered little visibility into that activity. He partnered with 4WARN® to help USIG understand what was happening online and how to protect the company before litigation targeting became a larger problem.

WHY 4WARN?

- ✓ Identified known actors already targeting USIG, including connections to larger law firms and litigation funding.
- ✓ Uncovered website health, SEO, harmful links, and potential brand confusion across USIG's digital footprint.
- ✓ Provided ongoing intelligence and monitoring to help USIG recognize emerging threats and decide where to act.



FLYING UNDER THE RADAR? NOT EXACTLY.

USIG was established in 2021, growing out of a small, privately owned carrier that had spent decades offering a single specialty surety product. Given the company's size and recent expansion into the multi-product P&C insurance market, Lucker assumed it would attract less attention from the actors and law firms targeting more well-known, established insurers. But when 4WARN analyzed USIG, it found several known actors were already targeting the company, including some connected to larger law firms and [third-party litigation funding \(TPLF\)](#).

USIG also shared information about litigators it had already encountered, allowing 4WARN to provide deeper intelligence about how those actors operated, who they were connected to, and where they could create future claims risk.

“It's easy to see how the giant companies out there are on everybody's radar screen, but we thought we were flying under the radar and clearly we were not. That was a real eye opener for us.”

– John Lucker

4WARN also gave USIG a clear picture of its complete digital footprint. USIG manages multiple brands and a complex group of website domains, and 4WARN's analysis identified website health and SEO issues, harmful links connected to USIG sites, and areas where similar company and brand names could create confusion for people trying to find or contact the right company.

Much of this information had not been visible to Lucker and his team, even though USIG had invested in strong internal controls and cybersecurity tools. Those systems protect things like the company's network, email, and data and help identify threats that actually reach USIG, but they don't show everything happening online outside the company's firewall.

As Lucker explained, “Our cyber and security tools are really built to catch what reached us. They're largely silent on what's happening online around us.”

OUTSIDE THE FIREWALL, BUT STILL A BUSINESS RISK

Online advertising and content can influence what someone sees after an accident and who reaches that person before the insurer does. That activity can happen entirely outside an insurer's systems, long before it appears in internal claims data.

For Lucker, realizing how much could happen entirely outside USIG's security tools was frightening.

Lucker wanted to understand more about what 4WARN was seeing, where USIG could be exposed, and what the company could do to better protect itself. Since then, USIG has strengthened its websites and digital footprint, improved the quality of links pointing to its domains, changed how its content is structured and found online, and added ongoing monitoring of activity targeting its brands.



The moment that it clicked for us was realizing that a digital threat doesn't need to break through our firewall to hurt our business. That threat can sit entirely outside our walls and that worried us.

– John Lucker

HOW USIG IS PUTTING INTELLIGENCE TO WORK

Digital Improvements

Stronger websites, improved link quality, and ongoing brand monitoring

Earlier Warning Signs

Better recognition of suspicious activity and the actors behind it across claims and SIU

Business-Wide Awareness

Greater digital risk awareness and training across underwriting, legal, and operations

RISK DOESN'T FOLLOW THE ORG CHART

The changes at USIG have gone well beyond its websites. 4WARN intelligence is now helping claims and SIU teams recognize early-warning signs and better understand the actors behind them, while employees across underwriting, legal, and operations are being trained on what to watch for and when it may require further investigation.

Something that begins online can quickly impact the entire business. Search activity or a website issue can affect what a policyholder sees, who reaches that person first, and how a future claim develops.



"I don't think of digital risk as a technology issue. It's a business issue, a holistic business issue."

– John Lucker

Part of the value Lucker sees in 4WARN is having **specialized expertise focused on an environment that USIG could not reasonably monitor at the same scale on its own**. The team helps USIG understand new actors, tactics, and activity as they emerge, determine what deserves attention, and decide what action makes sense.

PREVENTION BEFORE LITIGATION

USIG doesn't have a major litigation problem today, and Lucker wants to keep it that way. As the tactics and technology used by outside actors continue to evolve, he believes insurers need to understand the warning signs early, while they still have an opportunity to act.

Like cybersecurity, the value of prevention can be difficult to measure because the event you're working to stop might never happen. There's no easy way to calculate the financial value of a claim that never develops or a lawsuit that never has to be defended. For USIG, prevention means using the information available now to make smarter decisions and reduce the chance that today's warning signs become tomorrow's claims, legal expenses, or losses.



"Just because you can't see it doesn't mean it isn't there."

– John Lucker