

# 4WARN

# Digital Risk Intelligence

Risk, Rewritten.  
Strategic Intelligence For Today's Digital Threats.

## COMPLETE VISIBILITY INTO TECH-ENABLED LITIGATION AND FRAUD THREATS

Today's litigation and claims threats aren't just natural disasters or policy disputes. They're digital. And they're happening before an insurance claim is ever filed.

Adversaries no longer need to breach a firewall or hack your systems to cause harm. Instead, they hijack digital ecosystems. Using SEO manipulation, AI-generated content, social media, and hyper-targeted ads, they pose as trusted authorities - influencing policyholders, instigating claims, and driving coordinated litigation.

It's not a cyberattack. It's a trust attack. And it's happening at scale.

4WARN® uncovers these digital threats before they escalate. Our analytics deliver actionable, outside-in intelligence that detects coordinated instigation campaigns, social inflation drivers, and digital manipulation efforts that quietly erode profitability.

By surfacing these threats early - before they reach claims or courtrooms - 4WARN empowers carriers to act preemptively, not reactively. This is not just surveillance; it's strategic intelligence built to protect margins, trust, and time.

Fueled by 750 billion digital signals and surveillance of more than 20,000 opportunists across 1,500 companies, 4WARN equips carriers, reinsurers, regulators, and other at-risk organizations with early visibility into adversarial behavior. This transforms legal, claims, SIU, and underwriting teams into data-informed, disruption-ready forces.

We prioritize the most relevant and high-impact signals, so insurers can focus on patterns that matter most. What once felt like unpredictable litigation or fraud becomes measurable, traceable, and most importantly, preventable.

## KEY BENEFITS

### Early Detection of Litigation Threats

- Identify coordinated marketing, AI-generated content, and claim-instigation signals before losses occur.

### Cross-Departmental Intelligence

- A unified threat layer that connects SIU, legal, underwriting, and claims to enable faster, aligned decisions.

### Regulator-Trusted, Carrier-Proven

- Used by multiple DOI task forces and major carriers. Validated at scale with proven ROI.

### Zero Integration. Full Insights.

- No installation or internal data required. Pure outside-in intelligence delivered within 1-2 weeks.

### Proprietary Threat Mapping and Benchmarking

- Visualize campaign activity, key actors, and geographic hotspots -all ranked and scored by exposure risk.

### KEY CAPABILITIES

#### DETECT UNKNOWN THREATS

##### Advanced Digital Surveillance

4WARN scans the full digital attack surface for early signals of legal targeting, AI exploitation, SEO manipulation, and brand impersonation - uncovering stealthy adversaries before claims and lawsuits occur. Our proprietary Topolistics™ engine maps bad actors across fraud patterns, executive targeting, deepfake usage, and third-party litigation funding campaigns.

##### Signal-Driven Pattern Intelligence

We fuse billions of data points (including claim behavior, search manipulation, and digital advertising activity) to trace orchestrated attack networks. This enables early detection of instigation strategies, loss amplification schemes, and deceptive tactics designed to influence policyholders.

##### Pre-Claim Visibility

We detect and decode digital misrepresentation tactics before a single FNOL is filed. That includes identifying real-time efforts to micro-target policyholders, inject AI-generated misinformation, or trigger lawsuits under the radar of traditional systems.

#### ACHIEVE COMPLETE VISIBILITY

##### Topolistics™ Threat Graph

Understand your exposure to monitored actors: law firms, public adjusters, contractors, SEO operatives, and litigation funders. Our dynamic map highlights who is targeting you, where, and how - giving legal, SIU, and underwriting clear insights.

##### Cross-Functional Threat Sharing

4WARN intelligence supports real-time collaboration across departments. Claims receives early alerts. SIU validates patterns. Legal initiates takedown strategies. Underwriting recalibrates risk segmentation. Everyone works from the same stream of actionable data.

##### 4WARN Risk Score™

A 0-100 benchmark that quantifies exposure to digital litigation tactics, including deepfake use, impersonation, claim instigation, and search fraud. Use the score to guide reserves, pricing, and legal posture.

#### RESPOND FASTER

##### Targeted Threat Remediation

Enable coordinated action across teams. Remove malicious domains, launch SEO countermeasures, issue pre-litigation takedown letters, or notify regulators when escalation is detected.

##### Speed-to-Insight Delivery

With no integration required, 4WARN delivers first insights in 1-2 weeks. Clients gain immediate value by triaging geographic hotspots, behavioral anomalies, and known instigator groups.

##### System-Compatible Intelligence Sharing

Domain lists, metadata, and campaign indicators can plug into your tools and dashboards to support automation, alerting, or forensic workflows.

### YOUR EARLY WARNING SYSTEM

4WARN powers early-warning systems for top insurers, regulators, and reinsurers. Our intelligence has been field-tested against real threats, from AI-driven claim instigation to SEO-enabled litigation campaigns.

Start with a no-integration pilot. Receive your first threat snapshot in 3 to 4 weeks. If the results deliver value, as they have for others, it's easy to expand across teams or scale enterprise-wide.

### ABOUT 4WARN

4WARN, Inc. is a digital risk intelligence service that helps insurers, reinsurers, regulators, and litigation-prone organizations detect and disrupt tech-enabled claim instigation, social inflation, and digital manipulation. Built for outside-in visibility, 4WARN monitors the web for search manipulation, AI-generated content, brand impersonation, and coordinated legal campaigns – surfacing risk signals before internal systems can detect them.

Founded in 2023, 4WARN emerged from the discovery of tech-enabled claim instigation during post-mortem reviews of carrier failures. Our founders saw firsthand how digital abuse was driving unexpected litigation and loss, and how traditional tools weren't built to catch it early.

Today, 4WARN delivers forensic-grade intelligence with no software to install and no internal data required. We help clients reduce litigated claims, improve loss ratios, and protect policyholder trust.

**4WARN: Risk, Rewritten.**

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Discover  
Your Digital Risk.

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