



Protecting Long-Term Care from Coordinated Legal Targeting



OVERVIEW

PCH Mutual Insurance Co. is a risk retention group that insures small and mid-sized non-medical residential caregivers, providing essential care for vulnerable adults. These providers operate in a high-risk environment, facing increasing legal scrutiny, rising claims, and reputational threats.

Leading the organization is CEO Julie Bordo. With a career that spans plaintiff litigation, insurance defense, and now executive leadership, she brings a rare, 360-degree view of the risks reshaping the insurance landscape and the tools needed to respond.

“Our members care for vulnerable adults. It’s deeply human work, and that makes it an easy target for people looking to exploit the system.”

– Julie Bordo, CEO
PCH Mutual

THE CHALLENGE

Long-term care providers are under growing pressure. **Nuclear verdicts have more than doubled since 2015. In some jurisdictions, 1 in 5 personal injury cases now targets senior care.** Opportunistic law firms are using SEO manipulation, digital ads, and targeting tactics to drive litigation volume, and insurers are feeling the impact.

A few years ago, PCH Mutual began seeing troubling patterns. The same law firms, same loss types, and same aggressive digital marketing were showing up in search results and across the digital ecosystem.

Traditional risk tools weren’t built to detect it. But Bordo sensed there was a deeper problem that those tools weren’t catching.

She first encountered 4WARN at a national conference. The presentation focused on concepts few in the room had seen before, including how digital content, search behavior, and legal targeting were quietly influencing claims and shaping risk.

It became clear this was a new kind of exposure, one that existing claims reviews and loss control programs weren’t equipped to handle. It required early detection, ongoing surveillance, and a new kind of response.

CHALLENGE HIGHLIGHTS

- ✗ **Coordinated digital targeting** of long-term care providers
- ✗ **SEO manipulation** and opportunistic keyword targeting
- ✗ **Toxic backlinks** and brand impersonation campaigns
- ✗ **Litigation volume** driven by aggressive online marketing
- ✗ **Lack of early detection tools** for search-driven threats
- ✗ **Increased legal and reputational risk** for policyholders



“What 4WARN is surfacing isn’t just bad luck or bad actors. It’s a coordinated system, and we need to confront it together before it gets worse.”

– Julie Bordo, CEO
PCH Mutual

THE RESULTS

During their very first reporting cycle, PCH Mutual experienced what Bordo calls a turning point.

She had flagged a law firm she believed was aggressively targeting their members. The next slide in 4WARN's report listed that exact firm by name, flagged with clear evidence and exposure data to match.

"It could not have been a bigger 'aha' moment."

That confirmation reframed the conversation and turned concern into action.

And the effects extended well beyond PCH. Many of the same bad actors were targeting over 400 other insurance companies. After PCH took action, that number dropped to 260 (a 35% decrease), signaling broader deterrence across the industry.

In just four months, PCH Mutual saw a measurable shift in its digital risk profile:

KEY INTERVENTIONS

- ✓ **Early detection** of coordinated digital targeting
- ✓ **Monitoring of SEO** manipulation and keyword abuse
- ✓ **Removal of toxic backlinks** impacting search visibility
- ✓ **Deployment of digital risk defense strategies**
- ✓ **Risk analytics** and exposure reporting for leadership
- ✓ **Collaboration with IT and legal teams** to act on threats

40%
Decrease

in its
4WARN Risk Score™

50%
Drop

in opportunist
keyword targeting

35%
Reduction

in the number of actors actively
engaging with their brand

SEO
Improvements

including better website crawlability
and the removal of toxic backlinks

THE FUTURE

Bordo's mission is bigger than preventing claims. It's about protecting the system of care itself.

If long-term care providers can't stay insured, they can't stay open. That leaves vulnerable populations with fewer options and families without support.

Working with 4WARN helped PCH Mutual reduce exposure, act with confidence, and preserve its reputation. Bordo now shares that experience with other leaders, urging them to stay ahead of new forms of risk.

She draws a clear parallel to an older tactic the industry once battled: runners. These individuals showed up in person at care facilities posing as advocates, only to steer families toward litigation. Now she sees the same strategy playing out online, quietly and at scale, through search engines, paid content, and targeted legal marketing.

For Bordo, her team, and their clients, this work goes far beyond website traffic or keyword rankings. **"This isn't about websites or keywords. It's about protecting the people who care for our aging population, and ensuring they can continue doing this essential work when we need them most."**



Digital Risk Protection You Can Trust

This badge isn't just a label; it's proof that PCH Mutual is 4WARN Verified by taking action, making improvements, and staying ahead of digital threats.

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