

Power User Success Story

GenPRO

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A Wisconsin hospital client faced a ~\$380,000 cyber-crime claim after a threat actor communicated with an employee via email over approx. four weeks before being identified.

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The carrier denied the claim, arguing the employee failed to follow call-back procedures — despite the near-impossibility of detecting the threat actor in real time.

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The team used GenPRO to analyze policy language, review comparable claim scenarios, and build a well-supported counterargument challenging the denial.

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The carrier reversed its decision and agreed to pay the claim, saving the client over \$300,000 in losses — and preserving a critical client relationship.

A Wisconsin hospital client experienced a cyber-crime claim with a potential loss of approximately \$380,000. After initial conversations with the claims adjuster, the carrier moved to deny the claim outright, citing the insured's failure to follow call-back procedures — despite the fact that it took nearly four weeks to identify that emails were originating from a threat actor, making strict adherence to those procedures an unreasonable standard. Before escalating to the wholesale broker, the service team used GenPRO to thoroughly analyze the policy language, review comparable claim scenarios, and develop a well-reasoned interpretation of whether the denial was appropriate given the circumstances and the broad policy language. That analysis was brought to the wholesale team to support a formal pushback to the carrier. Within weeks, the carrier reversed its decision and agreed to pay the claim — saving the client over \$300,000 and protecting a critical long-term relationship.

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GenPRO played a meaningful role in strengthening our counterargument which ultimately saving our client over \$300,000 in losses and preserving a critical relationship.

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Property & Casualty Executive
Power User