

Claims Scenario #1:

Nature of Loss:

- 24,000 patient records compromised at a mid-sized hospital
- State regulations requirements were triggered
- The hospital was required to notify every patient of the breach via Certified Mail

Damages:

\$240,000

Defense Costs:

\$42,500

TOTAL AMOUNT PAID: \$282,500

Claims Scenario #2:

Nature of Loss:

- UCSF Medical Center fundraiser instigated to a privacy breach
- 6,300 patient names were inadvertently posted on the Internet
- Hospitals and other healthcare organization fundraisers widely use patient information, without patients' explicit permission

Damages:

\$126,000

Defense Costs:

\$15,000

TOTAL AMOUNT PAID: \$141,000

Claims Scenario #3:

Nature of Loss:

- An Illinois Hospital was hit with a Medical Identity theft lawsuit
- A pregnant addict breached another patient's electronic medical records, compromising her medical identity
- The "thief" delivered a baby testing positive for illegal drugs
- Social workers tried to take away the victim's four children, thinking she was the addict
- The patient/victim was forced to hire a lawyer to keep her family

Damages:

\$1.2M

Defense Costs:

\$80,000

TOTAL AMOUNT PAID: \$1,280,000

Claims Scenario #4:

Nature of Loss:

- A pharmacy sold a computer to a private individual that still contained prescription records including the names, addresses, social security numbers and medication lists of pharmacy customers
- State law regulations required certified notification to all of the affected parties
- Two lawsuits were filed:
 - Plaintiff alleged damages due to job loss as a result of the disclosure
 - Plaintiff alleged her identity was stolen and sued to recover the costs of correction and emotional distress
- A HIPAA investigation was triggered

TOTAL AMOUNT PAID IN EXCESS OF: \$410,000

Claims Scenario #5:

Nature of Loss:

- A part-time hospital employee gained unauthorized access to confidential electronic patient records
- The employee confided a patient's HIV status to co-workers
- The patient sued the hospital for lack of adequate IT security measures which should have protected the patient's digital records from being breached

Damages:

\$250,000

Defense Costs:

\$85,000

TOTAL AMOUNT PAID: \$335,000

Claims Scenario #6:

Nature of Loss:

- A woman was treated at a religiously-affiliated medical center following complications of an abortion at a women's health clinic
- Anti-abortion activists posted the medical records and a photo of the woman on the Internet, without her knowledge or consent
- The woman sued the hospital alleging that it exposed her by releasing her identity and medical records

TOTAL AMOUNT PAID IN EXCESS OF: \$500,000