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Protection from Ransomware Attacks Isn't as Simple as Insurance.

In the wake of high-profile ransomware attacks, local governments are looking to cyberinsurance to mitigate risk. But not all policies are equal and merit close scrutiny, experts say.

Local governments facing an onslaught of ransomware attacks are increasingly turning to insurance to protect them if hackers successfully take control of a city's computer system.

But experts warn that local governments may not be getting the level of protection they need through basic policies. And when insurance companies opt to pay ransoms, rather than cover the (sometimes exorbitant) cost to recover data, they make local governments a bigger target for hackers.

Larger cities may purchase their own individual plans, like Houston did in 2018 when it paid close to \$500,000 for a [\\$30 million plan](#) that would cover emergency response to cyber security breaches and losses associated with a cyberattack. In contrast, many smaller municipalities receive coverage through pooled plans, such as those offered by associations..

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Route Fifty

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