

## A SANS 2021 Report

# Avoiding or Minimizing Ransomware Impact to the Bottom Line

Authors: [John Pescatore](#) & [Benjamin Wright](#) | Date: May 2021

Kidnappers have been making ransom demands for hundreds of years, and standard law enforcement advice has always been, “Do not agree to pay a ransom, by wire or in person” (according to the FBI). When ransomware started becoming a common online attack, most cybersecurity agencies gave that same advice.

Recently, however, the FBI modified its standard advice, recognizing that businesses should “... evaluate all options to protect their shareholders, employees, and customers.” While there are many downsides to paying off a ransomware demand, the reality of the situation and the business impact require security managers to at least be able to give business-relevant risk recommendations to CEOs and Boards in the event of a ransomware event. Most of the thought and effort required to do so has to happen well before the attack!

Investing in a mature, effective and efficient cybersecurity program will always be the most effective way to minimize the risk of any attack succeeding. Cyber insurance policies are now widely available and can reduce (but not eliminate or fully transfer) the financial impact of incidents, and the extortion aspect of ransomware requires a new look at if and how cyber insurance can play a role in reducing the financial impact.

John Pescatore, SANS Director of Emerging Security Trends, and Benjamin Wright, lawyer and SANS Senior Instructor, will discuss the issues around key security processes to avoid ransomware impact, issues around ransomware payoffs if an attack does succeed, and the relevance of business insurance policies to the risk/reward decision as part of the project the SANS Institute has launched.

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