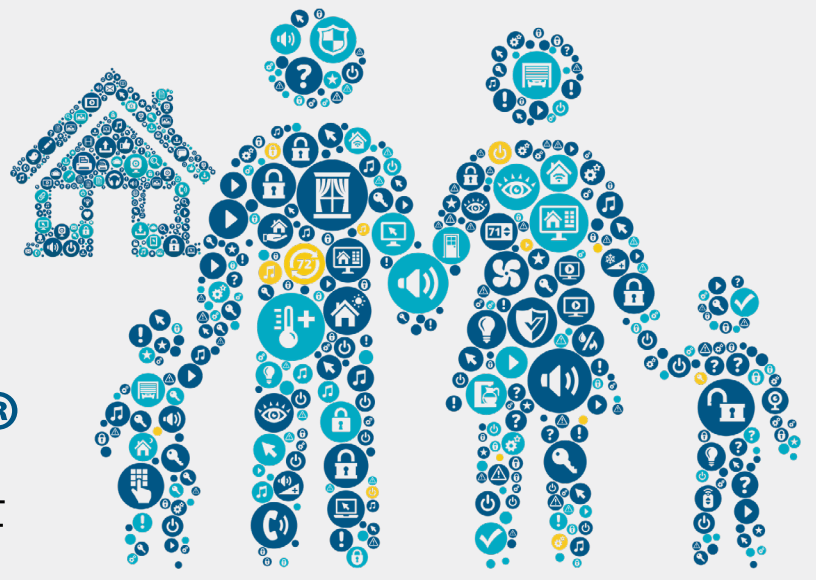


2024 FACTS ON CYBERCRIME FROM DIGITALSHIELD® AND HOW TO PROTECT YOURSELF



AMERICANS LOST OVER \$12.5 BILLION TO INTERNET CRIME IN 2023

92%

ARE CONCERNED ABOUT A CYBER BREACH

56% of Americans

DON'T KNOW WHAT STEPS TO TAKE IN THE EVENT OF A DATA BREACH

81% increase in financial loss

DUE TO INTERNET CRIME IN THE LAST TWO YEARS (SINCE 2021)

2024 Fraud Alert — Investment Fraud on the Rise: Americans lost \$4.5 billion last year, spiking more than \$1 billion from the previous year! With cybercrime on the rise on all fronts, a personal cyber policy can offer protection.

DigitalShield Can Help You Face These Threats

In 2023, 353 Million People Had Their Data Compromised by Data Breaches
Compromises increased 72% points over the previous all time high



1.3 billion social media users were hacked or have had their accounts hacked or data compromised worldwide.



Ransomware losses increased by 74% last year to \$59 million. The median loss (ransomware/extortion) was \$46,000.



46% of US teens report experiencing a form of cyberbullying and **59%** have been harassed online.



Harassment and stalking losses are on an upward trend, almost doubling at close to **\$10 million** in adjusted losses in 2023.



SIM swapping, a social engineering technique which has been known to target both adults and children, resulted in adjusted losses of more than **\$48 million**.

PROTECT YOUR FAMILY. PROTECT YOUR HOME.

CYBER RISKS INCLUDE

- Social Engineering & AI Enabled Fraud
- Online Fraud
- Theft of Money from Accounts & Investments
- Personal Data Breach (and responsibility for notification to others)
- Extortion & Ransomware
- Identity Theft & Related Financial Loss
- Cyberbullying & Harassment
- Smart Home Devices & Wearables
- Social Media Account (takeover, lock out and impersonation)
- Home Title Fraud



STANDARD HOME INSURANCE DOES NOT COVER CYBERCRIME

60 SECONDS OR LESS!

The median time for users to fall for a phishing email is less than 60 seconds.

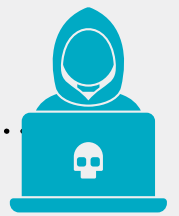
TOP CYBERCRIMES TRENDING UPWARDS



TECH SUPPORT SCAMS
2023: \$924 MILLION
2022: \$806 MILLION
2021: \$347 MILLION



INVESTMENT FRAUD
2023: \$4.5 BILLION
2022: \$3.3 BILLION
2021: \$1.4 BILLION



CRIMES AGAINST CHILDREN
2023: \$2 MILLION
2022: \$577,000
2021: \$198,000

69%

SMART HOME DEVICES

69% OF AMERICANS HAVE A SMART HOME DEVICE (MOST POPULAR: SPEAKERS, THERMOSTATS AND LIGHTING)
40% OF SMART HOMES HAVE ONE OR MORE DEVICES THAT ARE VULNERABLE TO CYBERATTACK AND CAN PUT THE WHOLE HOME AT RISK

76%

BANKS AND FINANCIAL INSTITUTIONS

76% OF BANKS SAY FRAUD HAS BECOME MORE SOPHISTICATED
34% OF FINANCIAL INSTITUTIONS STRUGGLE TO PROVE THE IDENTITY OF THEIR CUSTOMERS
37% OF BANKS SAY AI-FRAUD IS THEIR TOP CONCERN

63%

COMPROMISED PASSWORDS

63% OF NETWORK INTRUSIONS ARE A RESULT OF COMPROMISED USER PASSWORDS

WHAT IS PERSONAL CYBER INSURANCE?

(Standard home insurance does not cover cybercrime but personal cyber insurance does.)

Personal Cyber Insurance provides coverage for personal cyber risks and cybercrime-related financial losses. You and your family face a variety of risks typically not covered by home insurance, such as online account takeover/compromise, financial loss from identity theft, social engineering scams (including AI-enhanced fraud, like "deep fakes"), online fraud, personal data breach (including related notification to others), SIM swapping, smart home device breaches, ransomware, cyberbullying, home title fraud and more.

At NFP, we represent various **personal cyber solutions**, from home policy endorsements to DigitalShield, a personal cyber product to protect all aspects of your digital life. With a commitment to helping you find the right coverage, we provide expert analysis of your personal risks. Then we identify affordable options that align with your needs and protect you and your family, home and assets. Get protected today.

DigitalShield Is Here to Help You — A Personal Cyber Product to Protect All Aspects of Your Life Starting at \$64 per year with coverage limits from \$25,000 and up to \$250,000.

DigitalShield provides insurance coverage for various financial losses and risks associated with cybercrime. The plans also grant you access to a 24/7/365 cyber concierge service empowering you and your family to take a proactive approach to mitigate risks before a loss occurs. DigitalShield will also equip you with a personal cybersecurity app, dark web monitoring and a VPN, among other features. The DigitalShield product is separate from your home policy. Using it will not affect your home claim history.

LEARN MORE OR ENROLL NOW



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