NetDiligence®

# CYBER CLAIMS STUDY

## 2025 INSIGHTS REPORT ON PERSONAL CYBER INCIDENTS


CONSTANGY Brooks Smith & Prophete

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# Introduction

Welcome to the first NetDiligence® *Insights Report on Personal Cyber Incidents*. This report, created in partnership with Berkley Re, a Berkley Company, shines light on the risks associated with personal cyber and highlights the importance of personal cyber insurance.

Personal cyber incidents differ from those that affect organizations both in harm and cause of loss. For example, few personal cyber incidents involve financial impacts of the same magnitude as those at organizations. In addition, the causes of loss on the personal side can be quite different—cyberbullying, social engineering, extortion/sextortion, and identity theft, to name a few. Another key difference is the emotional damage that a personal cyber incident can inflict.

In 2025, NetDiligence collected almost 1,100 personal cyber incidents that harmed individuals. In this report, we provide an analysis of these incidents. Financial damage data was quite limited, having been provided for fewer than 10% of cases. It is important to note that this does not imply financial damage did not occur. The financial damage may not have been recorded during the remediation process, insurance may not have been in place, or the financial damage may not have been incurred yet.

Note that the following data is based on personal cyber ***incidents***. These incidents may or may not translate into ***insurance claims***.

Personal cyber insurance is an emerging market. This report aims to put a spotlight on the risks and highlight the importance of personal cyber insurance coverage.

# What is Personal Cyber Insurance?

Personal cyber insurance provides a comprehensive solution for individuals and families facing a broad range of cyber threats. Typically, a personal cyber solution provides a holistic offering including educational material, proactive protections, insurance indemnification, and event remediation, all designed to help insureds navigate the complexities of cyber.

Personal cyber incidents can be both very expensive and very emotional. Threats range from identity theft to social engineering to cyberbullying. Social engineering scams, cyberbullying, and malware attacks are becoming increasingly common. Insureds need this type of protection and education to help mitigate their exposure, and individuals now have access to meaningful insurance coverage..

Personal cyber policies are most commonly purchased as an enhancement to homeowner policies, but they can also be purchased standalone and through other relationships, such as programs or associations.

# Key Findings

- There were 1,098 incidents occurring between 2021 and 2025.
- There was $2.6M in financial damages.[1]
- The average financial damage was $33K; the median was $7K.
- Female victims experienced 54% of incidents and 32% of overall financial damage.
- Male victims experienced 41% of incidents and 31% of overall financial damage.
- Victims 40–66 years of age experienced 36% of incidents. Within this group, 40% were female and 33% were male.
- System compromise (39%) and cyberbullying (21%) accounted for the largest causes of loss.

*Demand for personal cyber insurance has increased significantly over the past few years. Individuals and families are faced with an evolving cyber landscape; identity theft is no longer the only exposure. Social engineering, cyberbullying, and system compromises are real threats, with real costs. Our carrier partners are able to provide meaningful coverage, education and remediation to their insureds through our turnkey reinsurance capabilities.*

Jeffrey Cron, Senior Vice President, Berkley Re, A Berkley Company

*Personal cyber insurance is still an emerging market, but the data is already telling a clear story. While financial losses may appear smaller than those seen at organizations, the frequency, emotional impact, and long-term consequences of personal cyber incidents are significant. As these threats grow more common, access to education, remediation, and insurance protection is no longer optional.*

Mark Greisiger, President & CEO, NetDiligence

1 The dataset is substantially lacking data regarding financial impact. We have reported what we have but would caution readers to bear this fact in mind.

# Causes of Loss

Causes of loss were grouped into eight categories:

- Cyberbullying
- Extortion
- Identity Theft
- Online Grooming
- SIM Swap
- Social Engineering
- System Compromise
- Other/Unknown

The cyberbullying category also had two significant subcategories:

- Revenge Porn
- Sextortion

Tables 9 and 10 in the appendices provide details about these two subcategories.

Figure 1 below shows the overall percentages of the various causes of loss for personal cyber incidents. System compromises, cyberbullying, and social engineering accounted for 75% of these incidents.

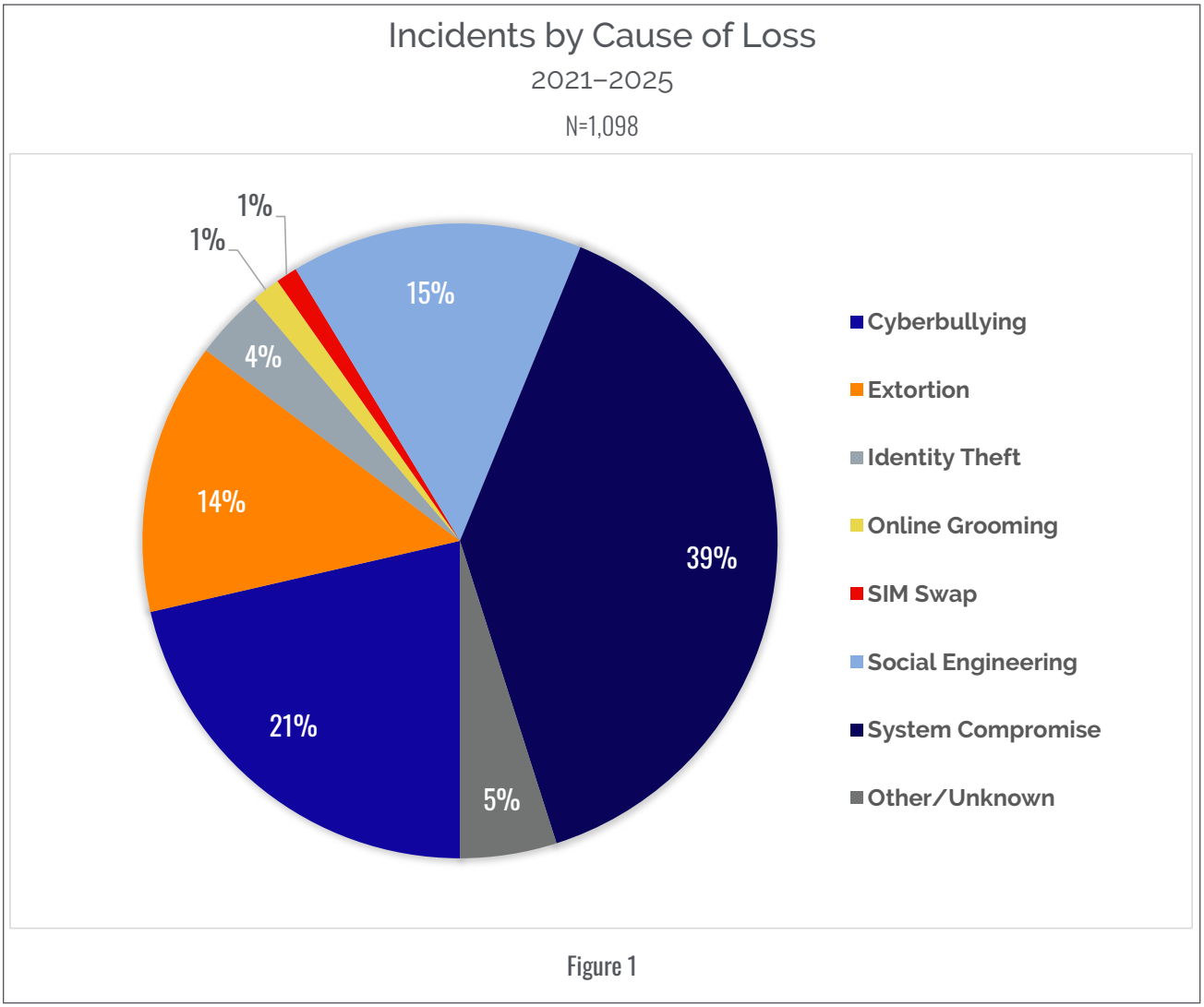


Figure 1

System compromises and social engineering accounted for over 90% of financial damages. The averages and medians for all causes of loss ranged from $1K to $54K and $1K to $160K, respectively. One very large social engineering incident caused over $800K in damages.

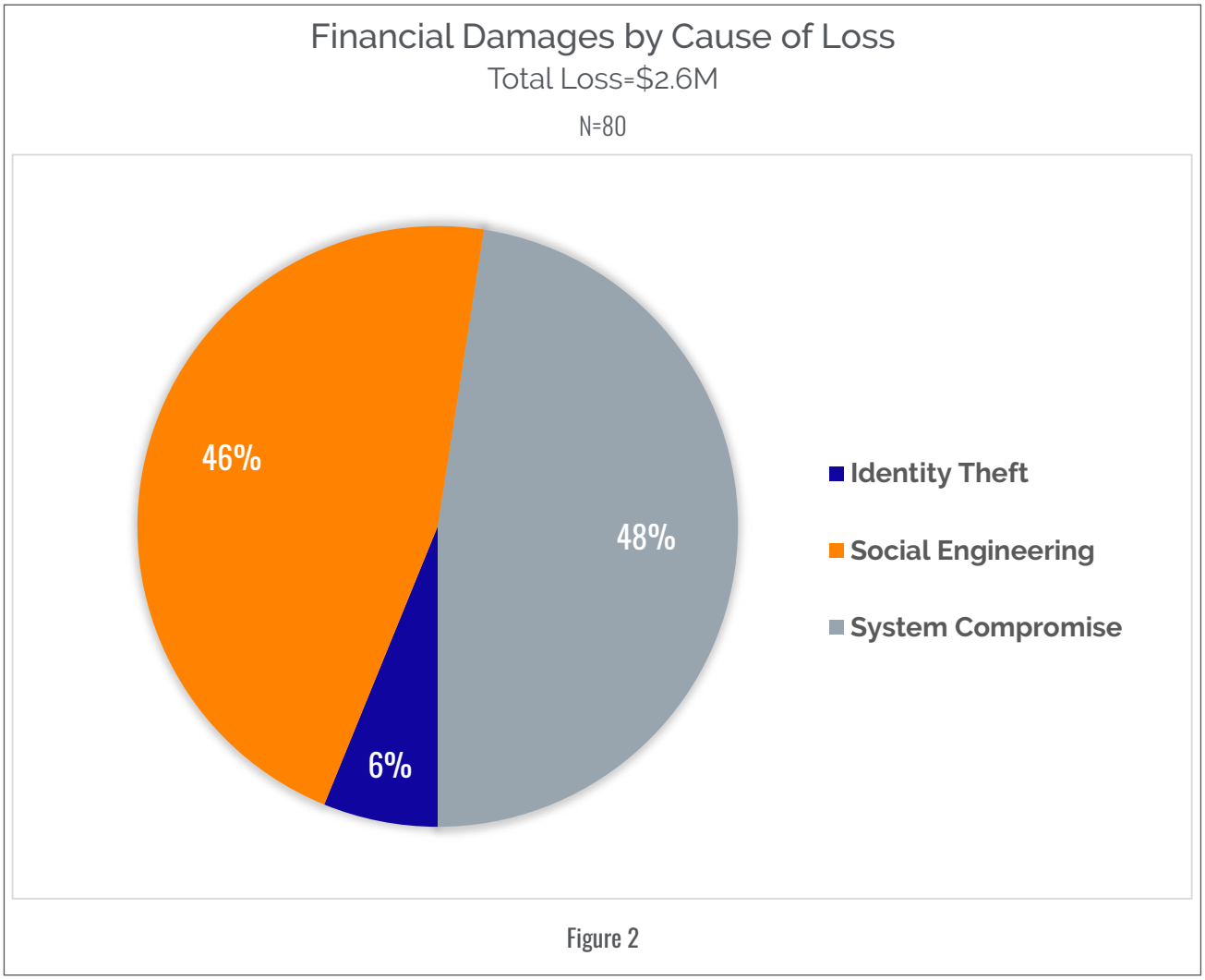


Figure 2

## Incidents and Financial Damages by Cause of Loss

| Cause of Loss | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Cyberbullying | 235 | | | | | |
| Extortion | 152 | 1K | 1K | 1K | 2K | 5K |
| Identity Theft | 39 | 1K | 54K | 160K | 160K | 163K |
| N/A | 48 | | | | | |
| Online Grooming | 16 | | | | | |
| SIM Swap | 12 | | | | | |
| Social Engineering | 163 | 0K | 36K | 8K | 850K | 2.2M |
| System Compromise | 427 | 0K | 23K | 15K | 100K | 253K |
| Unknown | 5 | | | | | |

Table 1

# Age

Victims between the ages of 40 and 66 years accounted for 36% of total incidents, followed by those 25 to 39 and 18 to 24 years of age, respectively.

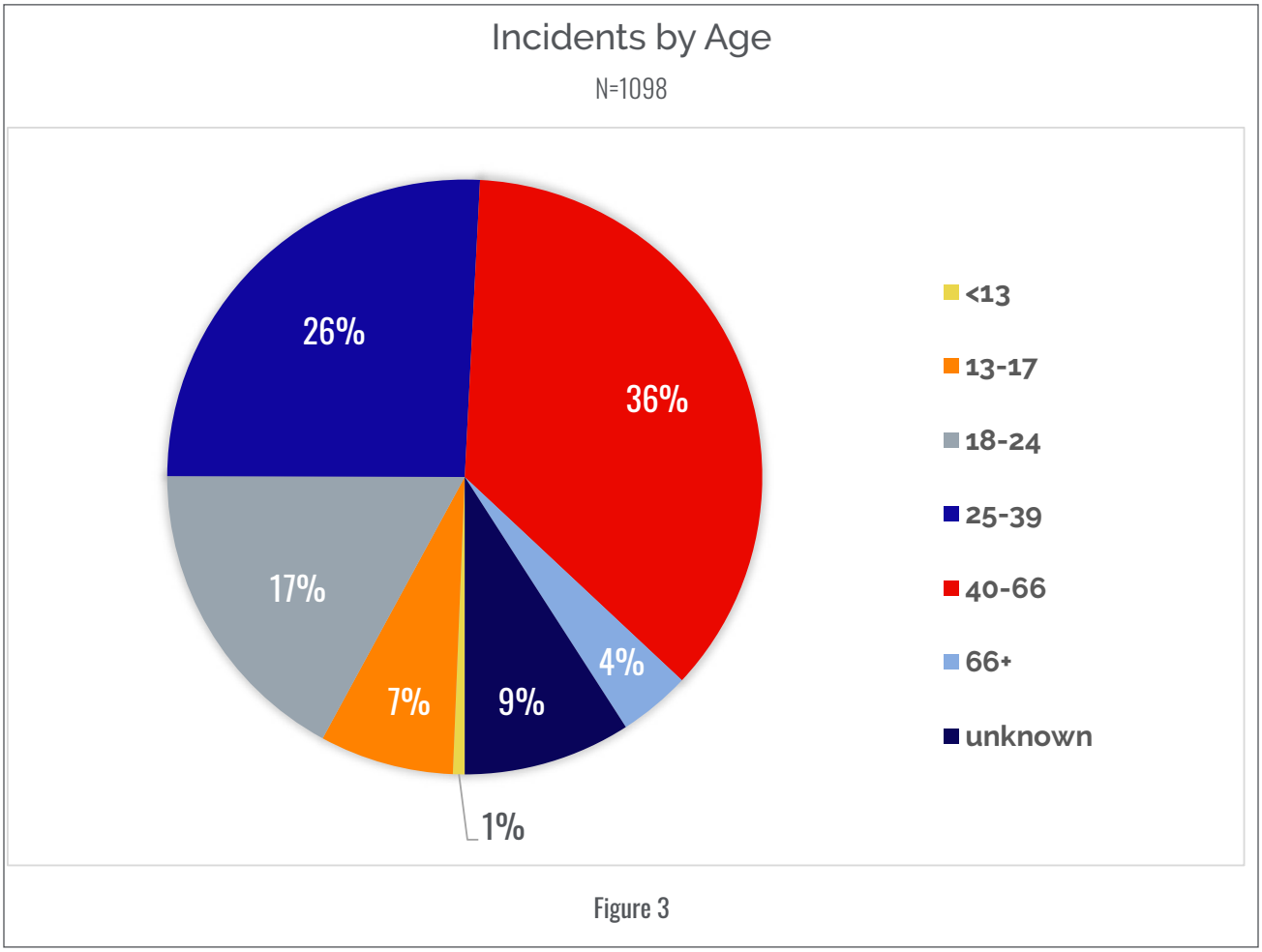


Figure 3

Figure 4 below breaks out causes of loss by age group. System compromises account for a significant proportion of incidents in almost every age group.

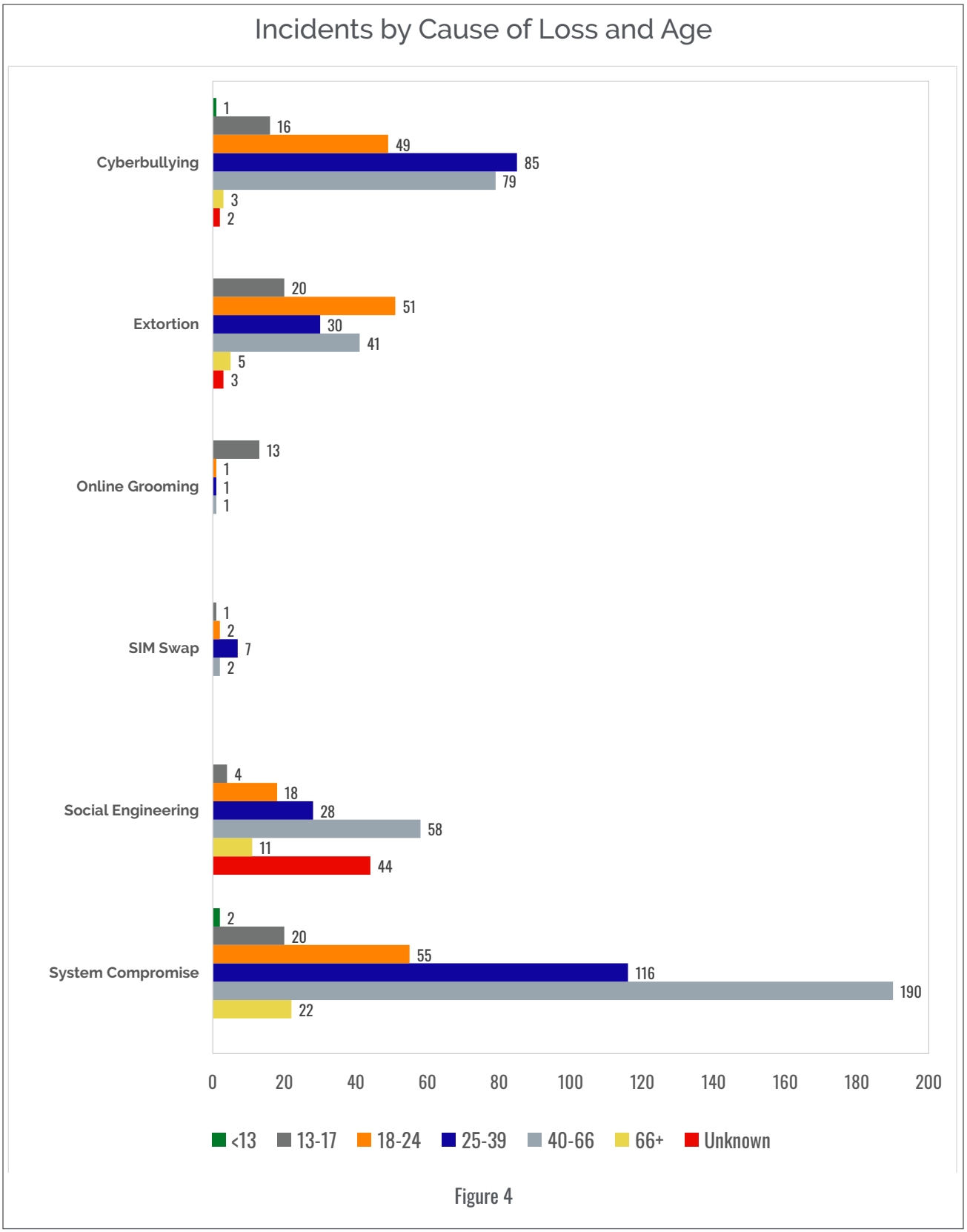


Figure 4

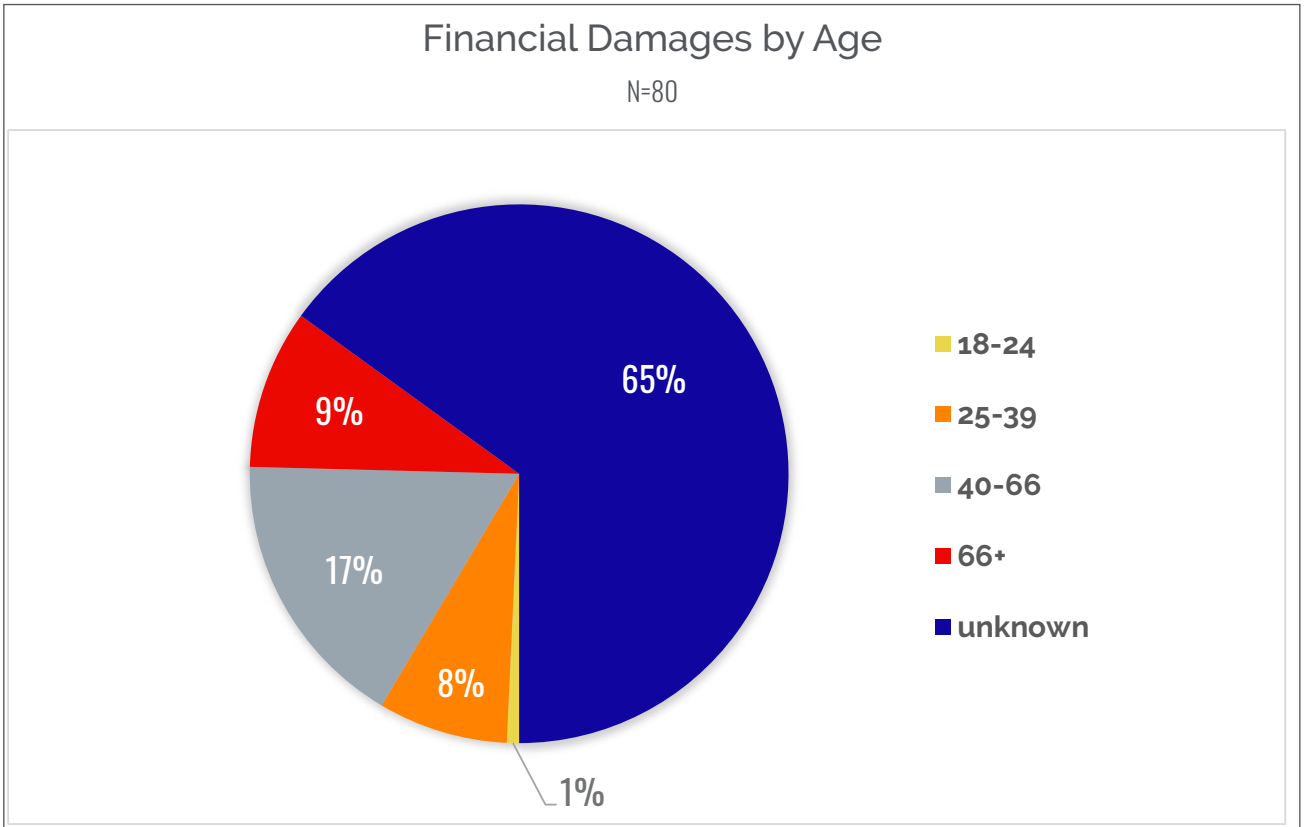


Figure 5

Figure 5 and Table 2 detail the financial damages for each age group. For the three groups spanning the ages 18–66, the damage numbers are very similar. Financial damages for the unknown group are much higher, comprising over 50% of the total damages.

## Financial Damages by Age

| Age | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| <13 | 7 | | | | | |
| 13-17 | 80 | | | | | |
| 18-24 | 188 | 0K | 4K | 3K | 12K | 19K |
| 25-39 | 283 | 0K | 26K | 5K | 160K | 206K |
| 40-66 | 397 | 0K | 26K | 5K | 150K | 446K |
| 66+ | 43 | 0K | 28K | 2K | 155K | 253K |
| Unknown | 100 | 1K | 42K | 10K | 850K | 1.7M |

Table 2

# Gender

Figures 6 and 7 show the proportions of incidents and financial damages by gender. Female victims account for a majority of incidents, while financial damage is distributed fairly evenly between female, male, and unknown genders.

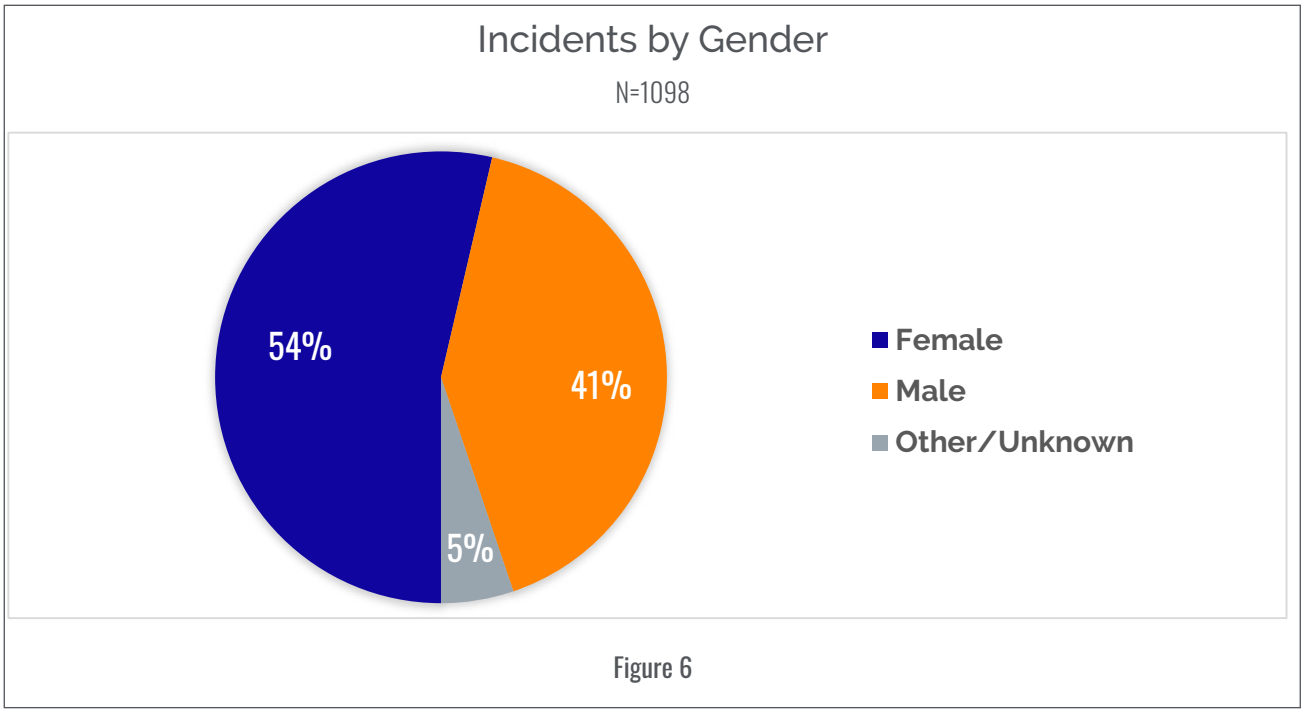


Figure 6

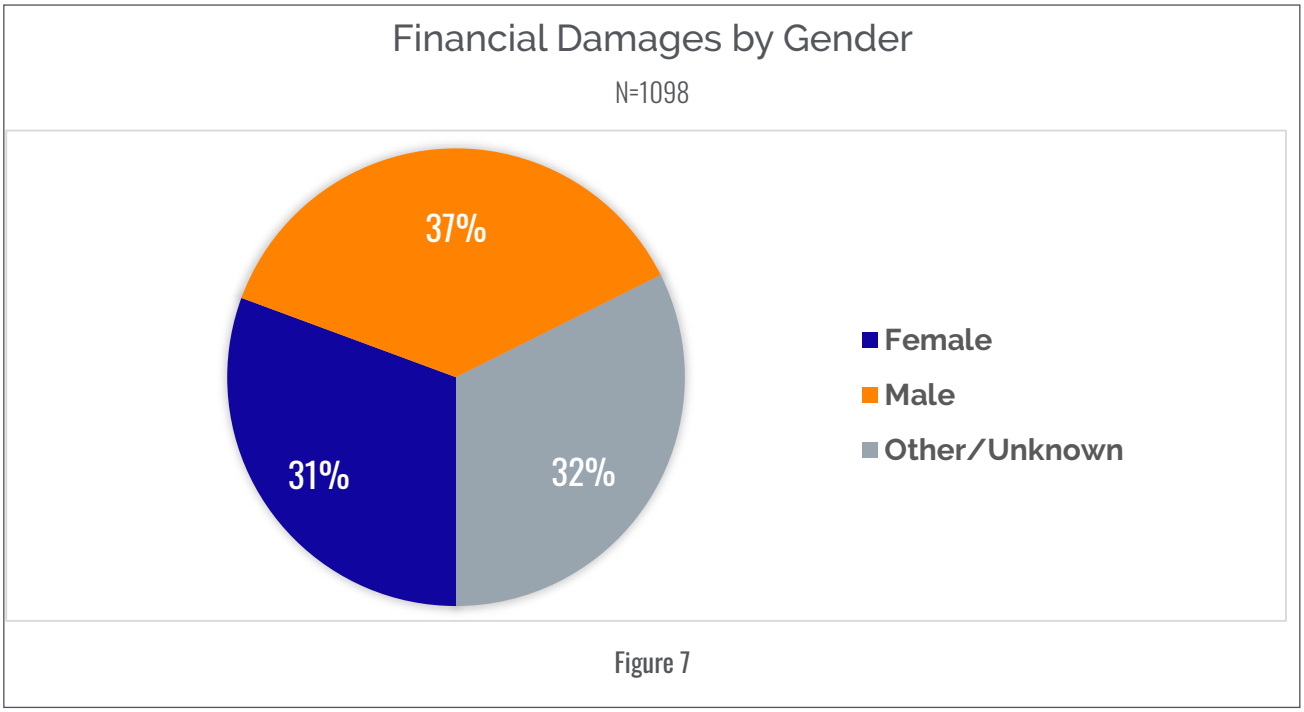


Figure 7

Financial Damages by Gender

| Gender | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Female | 589 | 0K | 19K | 6K | 160K | 809K |
| Male | 452 | 0K | 28K | 10K | 155K | 977K |
| Other/Unknown | 57 | 1K | 285K | 4K | 850K | 855K |

Table 3

# Female Victims

Cyberbullying, system compromise, and social engineering accounted for 82% of all incidents among female victims. Surprisingly, identity theft accounted for only 4% of incidents.

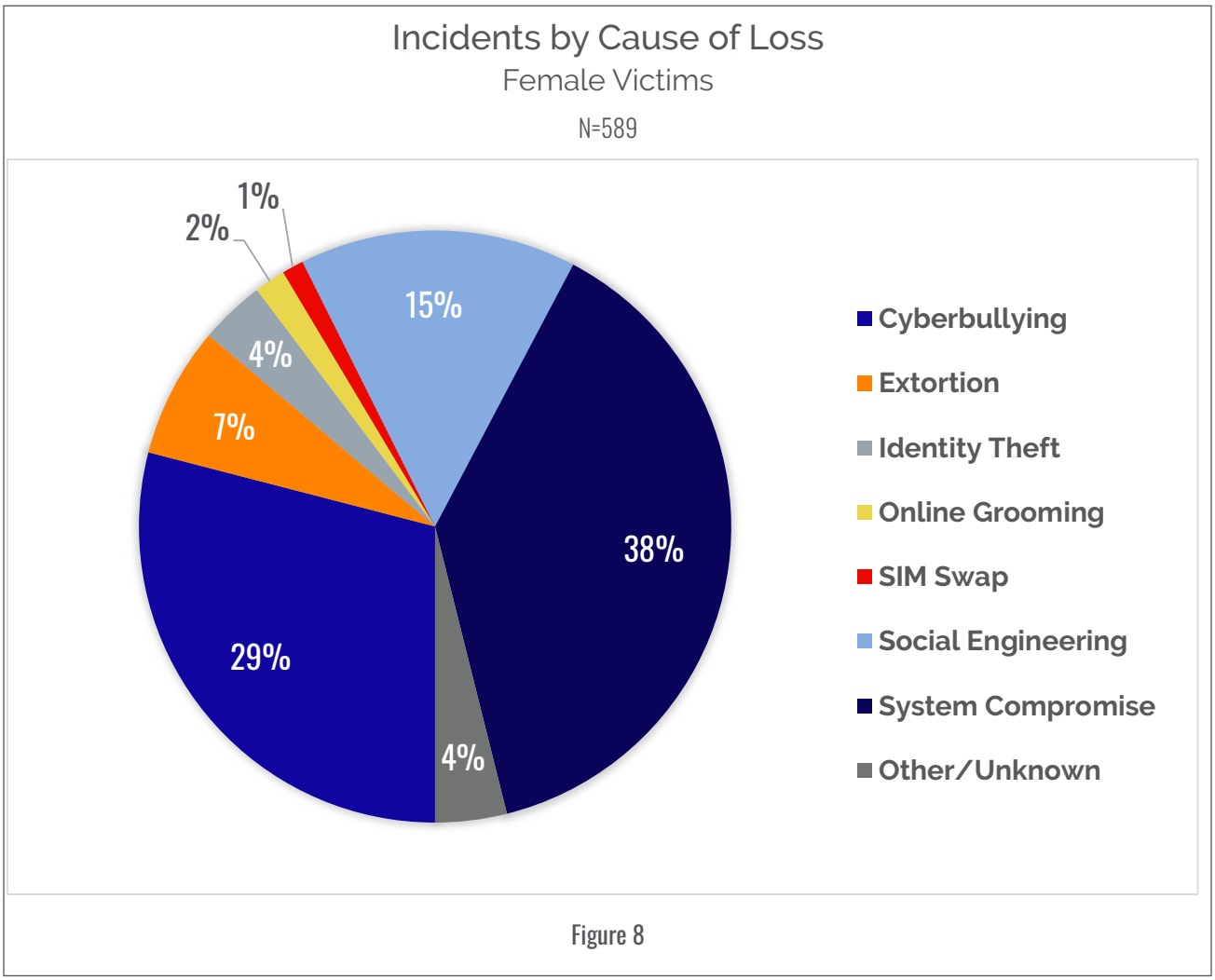


Figure 8

Among female victims, social engineering attacks accounted for 69% of financial damages. The averages and medians among female victims ranged from $15K to $160K and from $5K to $160K, respectively.

## Incidents and Financial Damages by Cause of Loss
Female Victims

| Cause of Loss | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Cyberbullying | 171 | | | | | |
| Extortion | 42 | | | | | |
| Identity Theft | 21 | 160K | 160K | 160K | 160K | 160K |
| N/A | 21 | | | | | |
| Online Grooming | 10 | | | | | |
| SIM Swap | 7 | | | | | |
| Social Engineering | 89 | 0K | 16K | 5K | 150K | 560K |
| System Compromise | 226 | 0K | 15K | 5K | 63K | 90K |
| Unknown | 5 | | | | | |

Table 4

There were 589 incidents involving female victims. The largest percentage of these were aged 40-66, followed by those aged 25–39 and over 66. Those younger than 18 years of age accounted for about 5% of incidents.

## Incidents and Financial Damages by Age
Female Victims

| Cause of Loss | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| <13 | 1 | | | | | |
| 13-17 | 32 | | | | | |
| 18-24 | 81 | 1K | 6K | 6K | 12K | 13K |
| 25-39 | 166 | 0K | 28K | 5K | 160K | 171K |
| 40-66 | 236 | 0K | 27K | 6K | 150K | 321K |
| 66+ | 21 | 0K | 0K | 0K | 0K | 0K |
| Unknown | 52 | 1K | 15K | 7K | 82K | 305K |

Table 5

# Male Victims

Cyberbullying, extortion, and social engineering accounted for 80% of incidents among male victims. As was the case with female victims, the proportion of identity theft incidents was very low (2%).

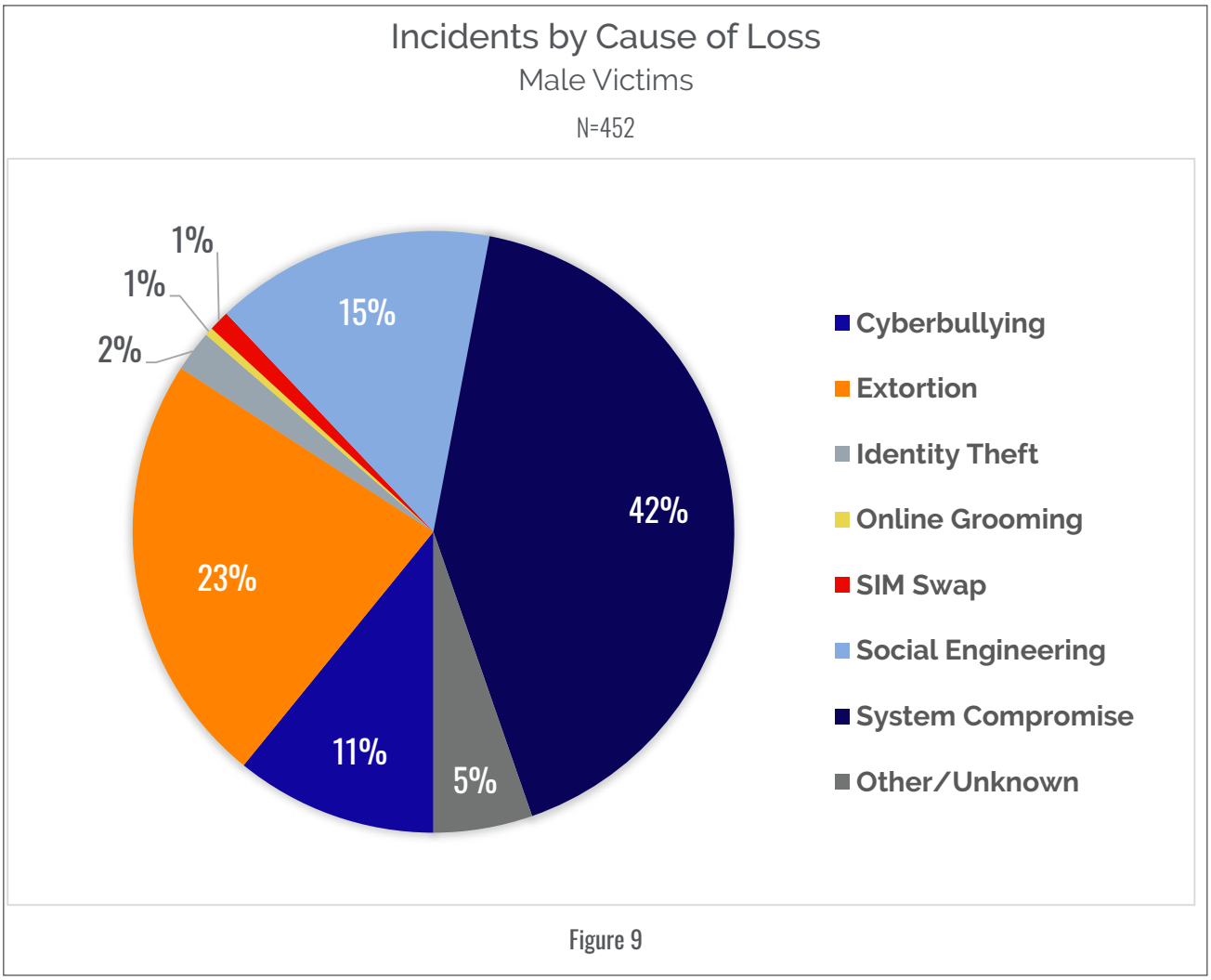


Figure 9

Among male victims, social engineering incidents accounted for the highest financial damages at $811K overall. The average and median financial damages ranged from $1K to $40K and $1K to $22K.

## Incidents and Financial Damages by Cause of Loss
Male Victims

| Cause of Loss | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Cyberbullying | 49 | | | | | |
| Extortion | 105 | 1K | 1K | 1K | 2K | 5K |
| Identity Theft | 10 | 2K | 2K | 2K | 2K | 2K |
| N/A | 24 | | | | | |
| Online Grooming | 2 | | | | | |
| SIM Swap | 5 | | | | | |
| Social Engineering | 68 | 0K | 31K | 10K | 155K | 811K |
| System Compromise | 188 | 15K | 40K | 22K | 100K | 159K |

Table 6

Men aged 66 or older accounted for 26% of overall financial damages, with average and median financial damages of $32K and $4K respectively. This group also had the highest financial damage at $155K. Across all age groups, average damages ranged from $2K to $33K. Median damages ranged from $3K to $19K.

## Incidents and Financial Damages by Age
Male Victims

| Age | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| <13 | 6 | | | | | |
| 13-17 | 39 | | | | | |
| 18-24 | 102 | 0K | 2K | 3K | 4K | 7K |
| 25-39 | 105 | 15K | 18K | 18K | 20K | 35K |
| 40-66 | 149 | 1K | 25K | 5K | 100K | 125K |
| 66+ | 22 | 1K | 32K | 4K | 155K | 252K |
| Unknown | 29 | 2K | 33K | 19K | 124K | 557K |

Table 7

# Victims of Other or Unknown Gender

Victims of other or unknown gender aged 25-39 accounted for 21% of incidents in the other/unknown group. Those of unknown age accounted for another 51%.

The average financial damage in this group was $1K. The median was 10K.

# Conclusion

The impact on individual victims caused by these kinds of events can be quite significant. While financial damages are usually not overwhelming, the emotional impact, which cannot be measured and quantified, is often devastating.

We hope that you have found the first NetDiligence *Insights Report on Personal Cyber Incidents* to have been useful and informative. Although the sample size is not large, it is possible to gain useful insights into the domain of personal cyber incidents and injury.

If you are not a current contributor to the annual NetDiligence *Cyber Claims Study*, please consider participating in 2026. We will begin collecting data in January 2026 and expect to publish the report in Fall 2026.

To download the 2025 *NetDiligence Cyber Claims Study Report* as well as other Insight reports, please visit the NetDiligence website at www.netdiligence.com.

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# Appendices

## Sextortion by Gender by Age

| Gender | User Age | Incidents | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Female | 13-17 | 5 | | | | |
| | 18-24 | 11 | 1K | 1K | 2K | 5K |
| | 25-39 | 4 | 2K | 2K | 2K | 2K |
| | 40-66 | 11 | | | | |
| Male | <13 | 2 | | | | |
| | 13-17 | 11 | 31K | 10K | 155K | 811K |
| | 18-24 | 33 | 40K | 22K | 100K | 159K |
| | 25-39 | 19 | | | | |
| | 40-66 | 14 | | | | |
| | 66+ | 5 | | | | |
| Other | 13-17 | 1 | | | | |
| | 18-24 | 1 | | | | |
| | 25-39 | 1 | | | | |

Table 8

## Revenge Porn by Gender by Age

| Gender | User Age | Incidents | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|
| Female | 18-24 | 7 | | | | |
| | 25-39 | 16 | 1K | 1K | 2K | 5K |
| | 40-66 | 9 | 2K | 2K | 2K | 2K |
| Male | 13-17 | 1 | | | | |
| | 18-24 | 1 | 31K | 10K | 155K | 811K |
| | 25-39 | 4 | 40K | 22K | 100K | 159K |
| | 40-66 | 4 | | | | |
| Other | 25-39 | 1 | | | | |

Table 9

## Incidents and Financial Damages by Cause of Loss by Age

| Cause of Loss | Age | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|---|
| Cyberbullying | <13 | 1 | | | | | |
| | 13-17 | 16 | | | | | |
| | 18-24 | 49 | | | | | |
| | 25-39 | 85 | | | | | |
| | 40-66 | 79 | | | | | |
| | 66+ | 3 | | | | | |
| | unknown | 2 | | | | | |
| Extortion | <13 | 2 | | | | | |
| | 13-17 | 20 | | | | | |
| | 18-24 | 51 | | | | | |
| | 25-39 | 30 | | | | | |
| | 40-66 | 41 | | | | | |
| | 66+ | 5 | 1K | 1K | 1K | 2K | 4K |
| | unknown | 3 | 2K | 2K | 2K | 2K | 2K |
| Identity Theft | 18-24 | 2 | | | | | |
| | 25-39 | 4 | 160K | 160K | 160K | 160K | 160K |
| | 40-66 | 9 | | | | | |
| | 66+ | 1 | 2K | 2K | 2K | 2K | 2K |
| | unknown | 23 | 1K | 1K | 1K | 1K | 1K |
| Online Grooming | 13-17 | 13 | | | | | |
| | 18-24 | 1 | | | | | |
| | 25-39 | 1 | | | | | |
| | 40-66 | 1 | | | | | |
| SIM Swap | 13-17 | 1 | | | | | |
| | 18-24 | 2 | | | | | |
| | 25-39 | 7 | | | | | |
| | 40-66 | 2 | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Social Engineering | 13-17 | 4 | | | | | |
| | 18-24 | 18 | 0K | 4K | 3K | 12K | 19K |
| | 25-39 | 28 | 0K | 6K | 5K | 20K | 31K |
| | 40-66 | 58 | 0K | 24K | 5K | 150K | 315K |
| | 66+ | 11 | 0K | 49K | 10K | 155K | 247K |
| | unknown | 44 | 1K | 47K | 10K | 850K | 1.6M |
| System Compromise | <13 | 2 | | | | | |
| | 13-17 | 20 | | | | | |
| | 18-24 | 55 | | | | | |
| | 25-39 | 116 | 0K | 8K | 8K | 15K | 15K |
| | 40-66 | 190 | 1K | 33K | 15K | 100K | 131K |
| | 66+ | 22 | | | | | |
| | unknown | 22 | 4K | 21K | 6K | 63K | 107K |

Table 10

## Incidents and Financial Damages by Cause of Loss by Age
### Female Victims

| Cause of Loss | Age | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|---|
| Cyberbullying | <13 | 1 | | | | | |
| | 13-17 | 10 | | | | | |
| | 18-24 | 38 | | | | | |
| | 25-39 | 61 | | | | | |
| | 40-66 | 57 | | | | | |
| | 66+ | 2 | | | | | |
| | unknown | 2 | | | | | |
| Extortion | 13-17 | 5 | | | | | |
| | 18-24 | 13 | | | | | |
| | 25-39 | 5 | | | | | |
| | 40-66 | 18 | | | | | |
| | unknown | 1 | | | | | |
| Identity Theft | 18-24 | 1 | | | | | |
| | 25-39 | 3 | 160K | 160K | 160K | 160K | 160K |
| | 40-66 | 6 | | | | | |
| | unknown | 11 | | | | | |
| N/A | 13-17 | 1 | | | | | |
| | 18-24 | 2 | | | | | |
| | 25-39 | 9 | | | | | |
| | 40-66 | 9 | | | | | |
| Online Grooming | 13-17 | 8 | | | | | |
| | 25-39 | 1 | | | | | |
| | 40-66 | 1 | | | | | |
| SIM Swap | 25-39 | 5 | | | | | |
| | 40-66 | 2 | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Social Engineering | 13-17 | 2 | | | | | |
| | 18-24 | 9 | 1K | 6K | | 12K | 13K |
| | 25-39 | 19 | 0K | 3K | | 5K | 11K |
| | 40-66 | 30 | 0K | 30K | | 150K | 305K |
| | 66+ | 6 | | | | | |
| | unknown | 23 | 1K | 13K | | 82K | 231K |
| System Compromise | 13-17 | 6 | | | | | |
| | 18-24 | 18 | | | | | |
| | 25-39 | 63 | | | | | |
| | 40-66 | 113 | 1K | 8K | | 15K | 16K |
| | 66+ | 13 | | | | | |
| | unknown | 13 | 5K | 25K | | 63K | 74K |
| Unknown | unknown | 2 | | | | | |

Table 11

## Incidents and Financial Damages by Cause of Loss by Age
### Male Victims

| Cause of Loss | Age | Incidents | Minimum | Average | Median | Maximum | Total |
|---|---|---|---|---|---|---|---|
| Cyberbullying | 13-17 | 3 | | | | | |
| | 18-24 | | | | | | |
| | 25-39 | 8 | | | | | |
| | 40-66 | 19 | | | | | |
| | 66+ | 0 | | | | | |
| Extortion | <13 | 18 | | | | | |
| | 13-17 | 1 | | | | | |
| | 18-24 | 2 | | | | | |
| | 25-39 | 14 | | | | | |
| | 40-66 | 37 | | | | | |
| | 66+ | 23 | 1K | 1K | 1K | 2K | 4K |
| | unknown | 0 | | | | | |
| Identity Theft | 18-24 | 22 | | | | | |
| | 40-66 | 5 | 0K | 0K | 0K | 0K | 0K |
| | 66+ | 2 | 2K | 2K | 2K | 2K | 2K |
| | unknown | 1 | | | | | |
| N/A | <13 | 2 | | | | | |
| | 13-17 | 1 | 2K | 2K | 2K | 2K | 2K |
| | 18-24 | 0 | | | | | |
| | 25-39 | 6 | | | | | |
| | 40-66 | 2 | | | | | |
| | 66+ | 5 | | | | | |
| Online Grooming | 13-17 | 1 | | | | | |
| | 18-24 | 1 | | | | | |
| SIM Swap | 13-17 | 1 | | | | | |
| | 18-24 | 2 | | | | | |
| | 25-39 | 2 | | | | | |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Social Engineering | 13-17 | 2 | | | | | |
| | 18-24 | 8 | 0K | 2K | 3K | 4K | 7K |
| | 25-39 | 9 | 20K | 20K | 20K | 20K | 20K |
| | 40-66 | 27 | 1K | 3K | 5K | 5K | 10K |
| | 66+ | 5 | 7K | 62K | 43K | 155K | 247K |
| | unknown | 17 | 4K | 35K | 0K | 124K | 527K |
| System Compromise | <13 | 2 | | | | | |
| | 13-17 | 13 | | | | | |
| | 18-24 | 37 | | | | | |
| | 25-39 | 50 | 15K | 15K | 15K | 15K | 15K |
| | 40-66 | 74 | 15K | 58K | 6K | 100K | 115K |
| | 66+ | 9 | | | | | |
| | unknown | 3 | 29K | 29K | 29K | 29K | 29K |
| Unknown | unknown | 1 | | | | | |

Table 12

# Our Sponsors

## About Constangy, Brooks, Smith & Prophete LLP

The Constangy Cyber Team is composed of over 85 members, including nearly 60 attorneys, offering a full suite of cybersecurity and data privacy services. These include compliance advisory (proactive services), incident response (over 3,000 incidents annually), and litigation (defending class actions in over 30 states). In 2025, the team was recognized by Intelligent Insurer as "Law Firm of the Year."

## About RSM US LLP

RSM is the leading provider of professional services to the middle market. The clients we serve are the engine of global commerce and economic growth, and we are focused on developing leading professionals and services to meet their evolving needs in today's ever-changing business landscape. For more information, visit rsmus.com, like us on Facebook, follow us on Twitter and/or connect with us on LinkedIn.

## About Experian

When every minute counts, count on Experian Data Breach Resolution for the partnership, solutions, and performance to create the best possible outcome. With 20+ years' experience, we've managed some of the largest and highest-profile breaches in history. Our turnkey offerings include Experian Reserved Response™, data breach response, crisis response management, and identity protection. Discover more at http://www.experian.com/databreach or email databreachinfo@experian.com.

## About Surefire Cyber

Surefire Cyber is redefining the incident response model by delivering a swifter, stronger response to cyber incidents such as ransomware, email compromise, malware, data theft, and other threats. Our client-centric approach reduces stress and provides clients the confidence needed to prepare, respond, and recover from cyber incidents—and fortify their cyber resilience after an event.

# About NetDiligence®

NetDiligence® is a trusted leader in Cyber Risk Readiness & Response—serving the cyber insurance ecosystem for over two decades. Since 2001, we've helped insurers, brokers, and policyholders reduce the impact of cyber incidents with proven tools, services, and education rooted in real-world claims data.

Our mission is twofold: **proactively support cyber resilience** and **empower swift, effective response** when incidents occur. From benchmark research and interactive tools to policyholder portals and mobile apps, our solutions help make cyber risk more manageable—and insurable.

## Breach Response, Ready When You Need It

Breach Plan Connect® is a dynamic, cloud-hosted incident response solution designed to keep organizations operational in the face of a cyber crisis. Pre-loaded with expert-vetted best practices and fully customizable, it helps teams respond decisively to ransomware, BEC, and more.

Key features include guided plan-building, integrated breach response playbooks, and a **mobile app** for anytime-anywhere access—even when systems are compromised. It's trusted by insurers, IT leaders, and legal teams to turn chaos into clarity during critical moments.

## A Smarter Portal for Cyber Policyholders

The eRiskHub® is more than just a policyholder resource—it's an interactive cyber risk management platform that insurers use to **educate, empower, and differentiate** their cyber product. Fully white-labeled and customizable, it delivers threat intelligence, risk tools, breach response vendors, and much more.

With over 70,000 users globally, eRiskHub helps insureds build readiness—and insurers control loss ratios.

## Cyber Risk Assessments Beyond the Checklist

Our QuietAudit® suite of assessments helps organizations truly understand their cyber risk exposure—not just check a compliance box. We combine deep-dive consultant-led reviews with automated self-assessments, offering actionable insights for organizations of all sizes and industries.

Assessments are tailored to support underwriting, vendor due diligence, and litigation defense, and include add-on options like network vulnerability scans and tabletop exercises.

## Where the Industry Connects

Our Cyber Risk Summits are the cyber insurance industry's premier networking events—bringing together underwriters, claims professionals, breach response experts, and risk managers from around the world.

Programs are expertly curated to address both emerging threats and practical challenges faced by cyber insurers and their clients. In 2026, join us in Miami Beach, Toronto, San Diego, and Philadelphia for next-level insights and connections that move the industry forward.

## Contact Us

For more information, visit us at netdiligence.com or reach us directly at management@netdiligence.com.

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