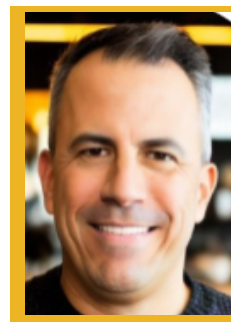


ANNUAL REPORT

2024
EDITION

SHIELDING CONSUMERS FROM ROBOCALL CHAOS

Matthew Mizenko, Nomorobo General Manager



In 2024, Americans continued to be bombarded by billions of unwanted robocalls, despite the efforts of the Federal Communications Commission (FCC) and other state and federal agencies to stiffen regulations and prosecute those who refuse to comply with the law. This may explain in part why Nomorobo's call-blocking apps: Nomorobo Basic and Nomorobo Max - have experienced record downloads this year as smartphone and landline users alike seek refuge from the avalanche of calls coming into the country.

In this report, we outline several highlights from Nomorobo's work in 2024.

- Nomorobo blocked over 87 million unwanted robocalls for its customers in 2024, which represented over 98% of all unwanted robocalls hitting customer phone lines.
- Nomorobo blocked an estimated 19 million fraudulent robocalls from reaching its customers, protecting them from losing up to \$28 billion.
- Nomorobo found that the highest volume robocalls targeted older Americans. At the top of the list were Medicare supplement solicitations and life and burial insurance sales, which together placed an estimated 4 billion calls throughout the US in 2024.
- Nomorobo identified millions of robocalls made by scam artists who posed as well-trusted brands such as Spectrum, Amazon and Xfinity to gain the victim's trust and steal money.
- Nomorobo investigators intercepted hundreds of scam robocalls and documented how scammers go about tricking innocent consumers out of their life savings.

This report will break down many of these activities in more detail to help the public better understand what they are up against and how Nomorobo is helping to fight back.





BUILT TO BLOCK

Since its founding in 2013, Nomorobo has been laser-focused on one thing: blocking all unwanted robocalls from interrupting the lives of our customers. The Nomorobo app identifies thousands of new robocalls each week and has shielded customers from over 1.5 billion calls over the last decade.

How It Works → Nomorobo identifies unwanted robocalls through its innovative "Honeypot" monitoring system, a dragnet of 350,000 phone lines from all over the country that are monitored daily by both computer algorithms and Nomorobo investigators. When a robocall number is identified, it is immediately added to a "block" list and when that number attempts to call a Nomorobo customer, the call is blocked. This system eliminates 98% of all unwanted calls for Nomorobo App users.

In 2024, Nomorobo blocked over 87 million unwanted robocalls that were headed for customers' phones.

INSIDE THE ROBOCALL ECOSYSTEM

In addition to blocking unwanted robocalls, the Honeypot monitoring system is a tremendous source of intelligence about the types of robocalls flooding into American's phone lines. Nomorobo records and transcribes every call that comes into the Honeypot. In 2024, that amounted to 20,515,516 robocalls! A team of investigators and analysts closely track the types of calls coming into the Honeypot monitoring system.



There are essentially three categories of robocalls: Spam, Scam and "Other".

Spam Calls → A spam call is an unwanted commercial sales call using robocall technology to market everything from Medicare supplement insurance to solar panels to personal injury legal services. At any given time, approximately 70% of all calls coming into the HoneyPot monitoring system fall into this category. Many of these robocall campaigns operate on the outer margins of legality because they often do not comply with the FCC requirement to obtain written permission before calling. As annoying and often illegal as spam calls are, they usually have at least some kinds of product or service being offered and delivered.

Fraud Calls → Unlike spam calls, a scam caller has only one objective: to steal your hard-earned money. Scammers pose as a legitimate business or government agency to convince you to send them money. They also feign a problem with your account and solicit your personal financial information to fix it. The reality is they use such information to commit identity theft. Scam calls represent about 20% of all the calls coming into the HoneyPot monitoring system - and they also represent a clear and present danger to the financial and emotional well-being of Nomorobo customers and all Americans.

"Other" Calls → There are many other calls that flow into the Nomorobo monitoring system, ranging from regional weather alerts, to missing persons reports from local law enforcement to political messages, tele-town halls on a variety of topics and even religious messages. These types of miscellaneous calls represent about 10% of the total volume of robocalls.



WHAT AMERICANS HEARD IN 2024

In 2024, the HoneyPot monitoring system recorded and transcribed just over 14 million Spam calls. Leading the way were nearly three million Medicare-related calls. Many of these Medicare calls were made by lead generation companies seeking to identify older persons on Medicare who may be interested in changing their Medicare supplement or "medi-gap" insurance coverage.

Another large source of spam calls were companies trying to sell life insurance and specifically death or burial coverage to older persons. In 2024, the HoneyPot received just over one million life insurance calls. Other leading sources of spam include calls from debt collectors, personal injury lead generators, solar panel sales and health insurance sales. Table 1 lists the top ten spam calls for 2024 and examples of the types of calls found in each category.



TABLE 1: TOP TEN SPAM CALLS INTO DIGITAL MONITORING SYSTEM - 2024

Call Type	Honeypot Volume	Sample Call Transcript (NOTE: Each category includes many different companies and approaches.)
Medicare	2,899,599	Hi, this is Lynette with the Medicare Department of Healthcare Benefits. How are you today? I'm calling because the updated plan for Medicare has been released and it may give you some better access to things like dental vision, hearing and over the counter benefits. Now, I believe you do have
Life Insurance	1,079,283	Hi, this is James. The purpose of my call is to inform you that the state has recently approved a new final expense whole life insurance. What it does, it is going to cover 100% cost of your funerals, burials or cremation expenses. And it will also give you an option to leave some money for your loved ones. So, would you like to learn more about it? Cool. Let me ask you this. Are you between the age of 40 and 80?
Debt Collector	266,540	This message is solely intended for. This is an urgent call regarding your account within our office. Please press one now to be connected with the representative handling your account. Again, this is a notification regarding a time sensitive matter on your account within our office. Please press one now to be connected with an CTA Financial representative now. Thank you.



Tax Debt Reduction	219,445	Hello, my name is Jessica, an assistant to the director here for the National Tax Relief Program. How are you doing today? All right, so I've been tasked to personally contact you and make sure that you have been provided the information about the new National Tax Relief Program. This relevant information is extremely important with helping those that owe back taxes to rapidly clear their debt. So can you tell me if you currently owe any back taxes at this time? Okay, let me go ahead and get you this information then.
Personal Injury	218,329	Hi, this is Olivia calling you from the accident helpline. How are you doing? The reason for this call is to inform you that it was reported that you were involved in a car accident within the last two years, and the compensation amount for being innocent at the time of your accident hasn't been delivered yet. Is this correct?
Solar	116,883	Hi, my name is Greg calling you from American Solar. How are you today? You're paying high rates on your electricity bill. And what we are doing is showing people a free, no obligation consultation and demonstration with our solar program where we can show you how you can have solar panels with no money out of your pocket. I understand you are the homeowner of a single family regular house, right?
Health Insurance	100,076	Hello. I'm calling about your health insurance. Open enrollment is here and all



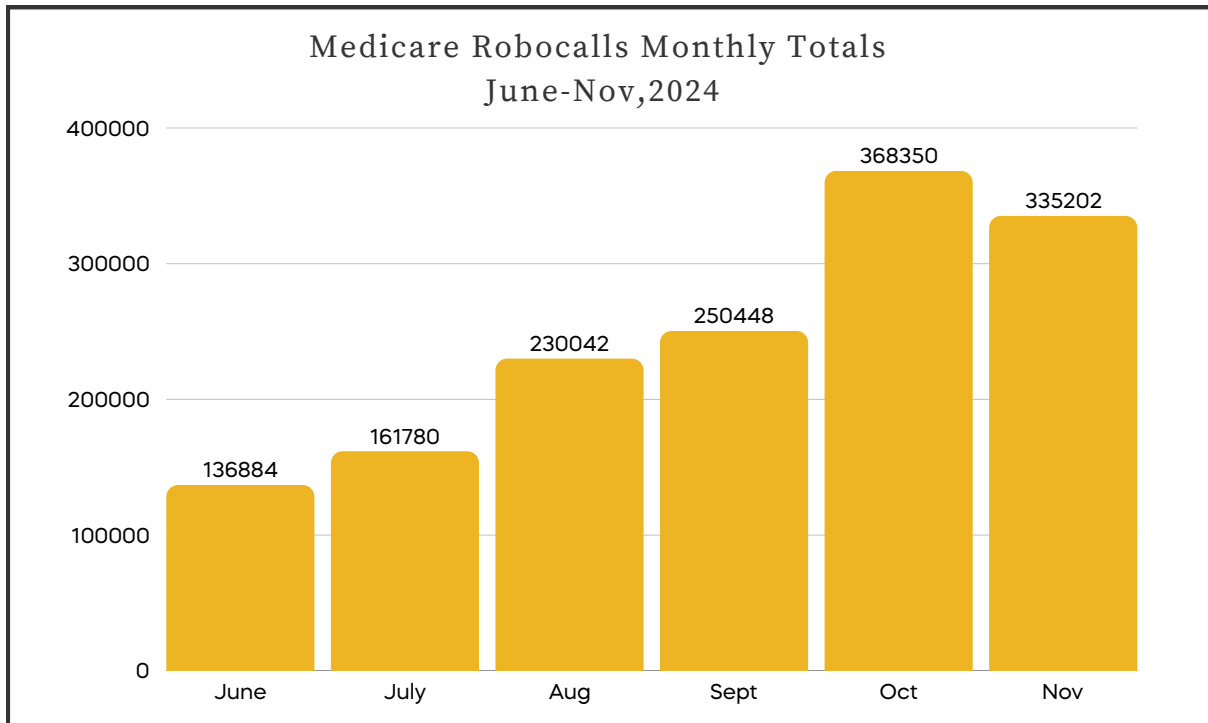
Health Insurance (cont.)	100,076	new plans are available. Are you still enrolled in your own health plan? Okay, well, we can help you compare the new plans then. Our service is free, and our agents can compare the new plans and help you qualify for the largest subsidy possible. I have your agent available to help with this. Can I connect you now?
Home Improvement	97,116	Hello? Yeah, this is Steve. I'm calling from Home Improvement and Remodeling Group. How are you doing today? Well, the reason of this call is providing free pricing estimate for home improve.
Energy Utility	96,076	Hey, this is Jacob calling from the California State Energy Program. How you doing today? I will call to inform you that there is a funding available to the state of California for an energy efficient grade to your phone. Hello? This is a zero money out of pocket program. Hello?
Home Warranty	67,541	Hello? Hi, this is Jessica from Home Warranty Services. How are you doing today? This short call is about Home Warranty Promotions, which covers all of your home appliances and operating systems in case anything breaks down due to normal wear and tear. And here I can see that. You're the homeowner, right?
Real Estate	66,392	Hi, this is Faye from Domestic Real Estate. How are you? Hi, this is Faye from Domestic Real Estate. I'm good. I'm good, thank you. Just wanted to confirm if you're looking to buy, sell or invest in any property. Sir, are you there? I just wanted to confirm if you're



Real Estate (cont.)	66,392	looking to buy, sell or invest in any property.
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Spam call volume changes with the seasons. Close monitoring of spam robocall volume reveals that different classifications of calls may rise and fall depending on the time of year and what is going on in the world. For instance, in the fall, there is a surge of Medicare supplement insurance calls because that is when Medicare open enrollment occurs (see Figure 1).

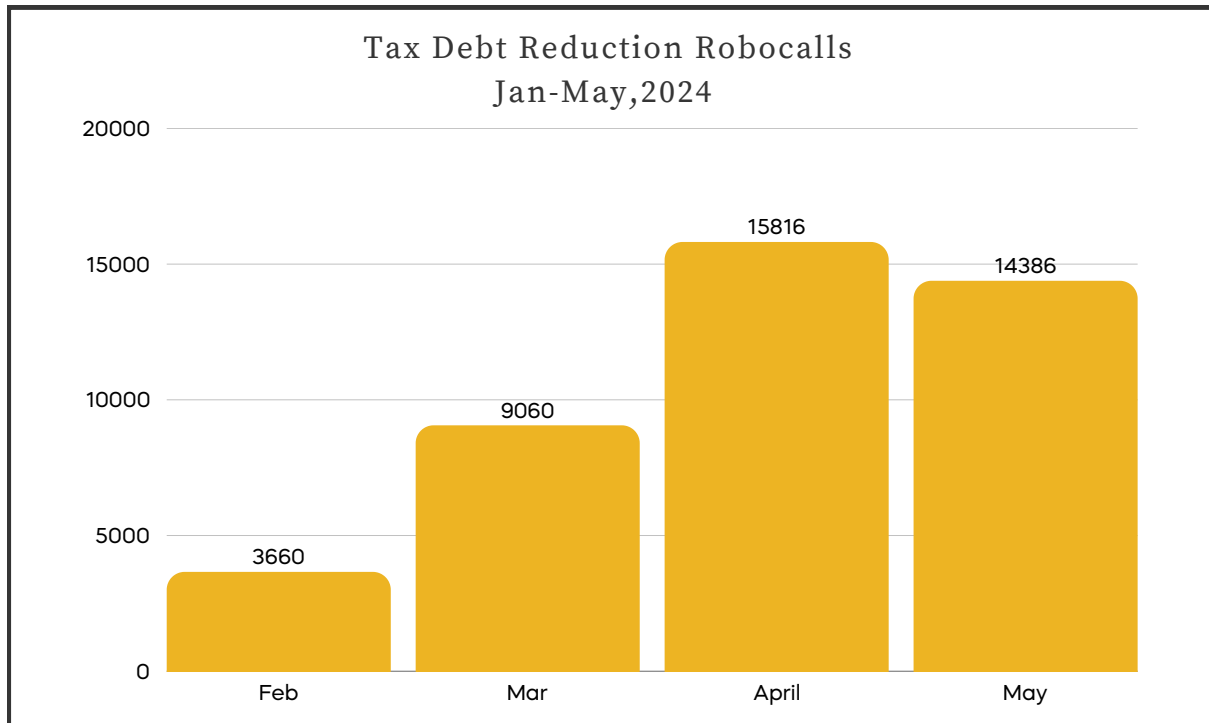
FIGURE 1: MEDICARE CALLS INTO THE HONEYPOT IN 2024.



Similarly, in the months leading up to tax-day in April, tax debt related robocalls increase (see Figure 2).



FIGURE 2: TAX DEBT REDUCTION ROBOCALLS- 2024.



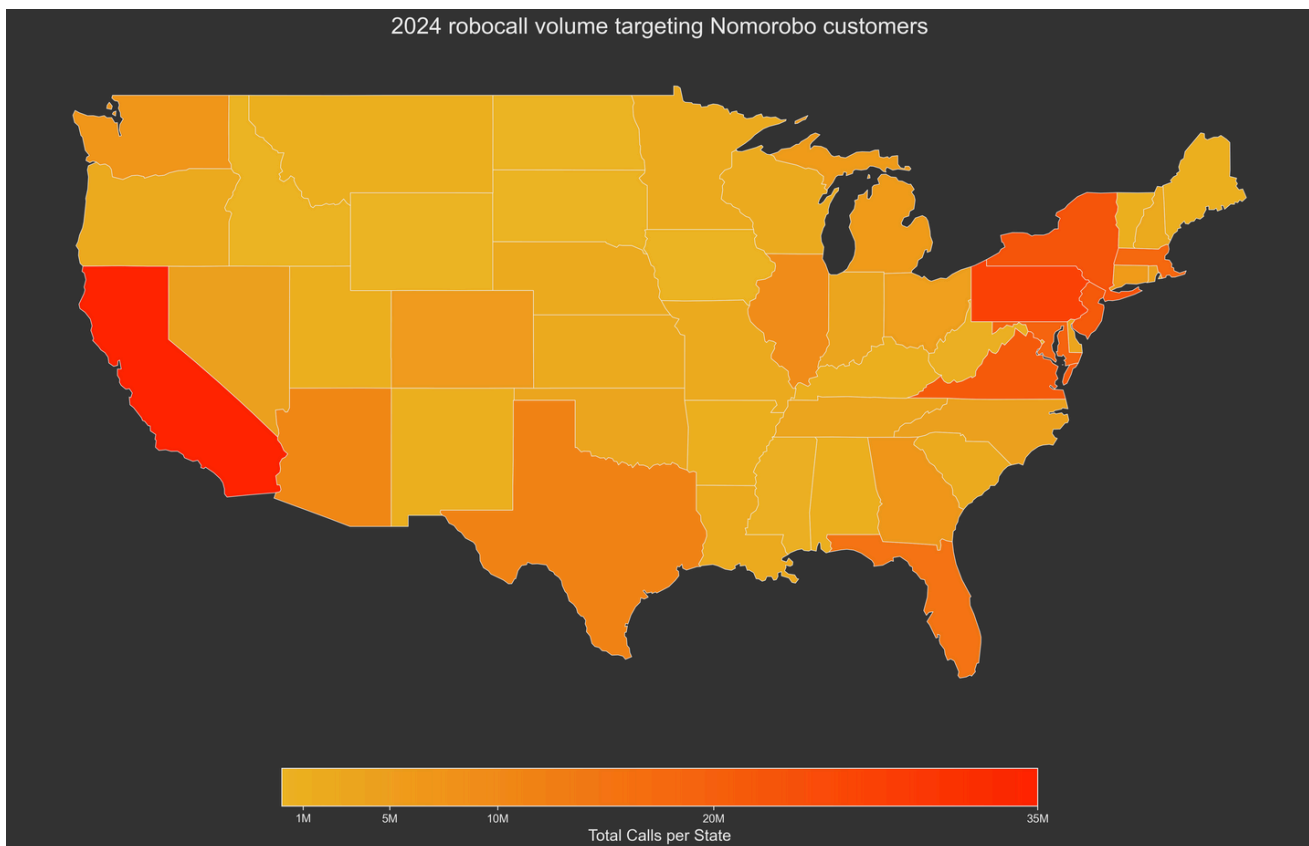
Whenever there is a big news event such as a natural disaster like the Los Angeles wildfires or a hurricane in Florida, home insurance, home repair and charity calls increase. Other major news events can also impact robocall volume.



**TABLE 2: 2024 ROBOCALLS VOLUME TARGETING
NOMOROBO CUSTOMERS**

	Mobile Phones	Landlines	Honeypot	Total Received	Total Blocked
Calls in 2024	20,228,069	311,008,376	44,120,225	375,356,570	102,190,218

In 2024, in line with industry averages, we blocked over 27% of the calls that hit our customers' phones.





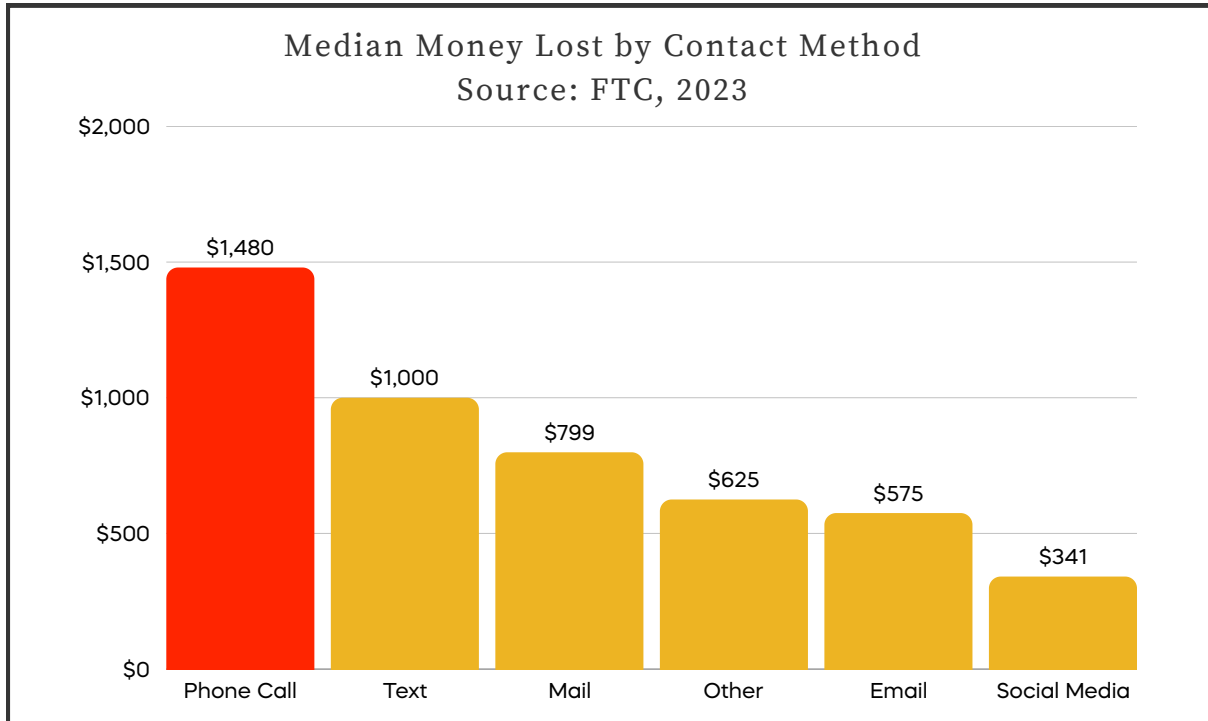
THE HIGH COST OF ROBOCALLS

While Nomorobo's first priority is to block all robocalls, including both spam and scam attacks, there is an epidemic of fraud in the marketplace these days and Nomorobo believes it can help warn the public about emerging robocall scams. To that end, Nomorobo retained the services of a fraud prevention consulting group that brings decades of experience to investigating fraud and developing fraud prevention strategies for individuals and firms. Investigators from this firm have been monitoring the Nomorobo Honeypot every day, looking for fraudulent operators so they could warn the public and refer cases to state and federal authorities.

Nomorobo blocked 19 million fraudulent phone attacks in 2024. Nomorobo estimates that as much as 22% of the 87 million unwanted calls blocked for its customers in 2024 were scam attackers seeking to steal money using a variety of tactics. That amounts to 19 million scam calls blocked at a time when authorities report average phone fraud losses to be \$1,480 (see Figure 4).



FIGURE 4: MEDIAN MONEY LOST TO SCAMS BY CONTACT METHOD.



This suggests that Nomorobo protected its customers from as much as \$28 billion in potential fraud losses in 2024.

SCAMMERS POSING AS TRUSTED NAMES

A common ploy among scammers is to pose as a legitimate business brand or government official to establish trust prior to committing their crimes. This is referred to as 'Impostor' fraud and according to the Federal Trade Commission, it is the number one type of scam occurring in the US these days. Table 2 is a list of the most commonly exploited brands identified in the Nomorobo Honeypot monitoring system. None of the companies below authorized these calls to use their names and many of these same companies have invested huge amounts of resources trying to stop scammers from hijacking their names and reputations.



TABLE 3: TOP BRANDS EXPLOITED BY SCAMMERS - 2024

Brand Name	Honeypot Call Total	Sample Transcript
Spectrum Impostors	159,974	This is a courtesy call for Spectrum customers. We are running a promotion to help our customers to lower down their bills. If you are looking to lower down your bill, press one and speak to our promotion department. Thank you
Amazon Impostors	66,876	Hello, this is an important call from Amazon Customer Support. This is to notify you regarding your Today purchase on Amazon.com you have been charged \$1,279.99 on your default card, saved on Amazon.com if you have not made any such transaction, Then please press 1 to cancel your order.
Chase Impostors	28,270	Hello? Hello? Hi, do you hear me? Hello? This is Sarah calling you from Chase Bank. We're monitoring your payment history and you have been pre-qualified to drop down your interest rate on your credit card below 6%. Please stay on this call and get your confirmation code. Credit card. How are you doing today?
Walmart Impostors	22,680	Hey, this is Kimberly from Walmart. A pre authorized purchase of PlayStation 5 with special edition impulse 3D headset is being ordered from your Walmart account for an amount of \$919.45. To cancel your order or to connect with one of our customer



Walmart Impostors (cont.)	22,680	support representatives, please press 1. Goodbye.
Apple Impostors	19,680	A pre authorized purchase of an Apple MacBook Pro and an Apple AirPods is being ordered from your Amazon account for an amount of \$1,537.35. To cancel your order and to connect with one of our customer service specialists, please press one.
AT&T/DirectTV Impostors	19,591	Hello, this is Ben calling you from AT&T Direct TV service. How are you doing today? I just want to know that are you happy with the service of AT&T? Actually, our company is running a promotion. In this promotion, we are giving a discount to our customers on their monthly bills. Now we are giving you a 30% discount on a monthly bill. Okay. So can you please confirm me how much was your last month bill? Hello sir, can you please confirm me how much you pay last month? Sir, how much you pay? Sir, I say how much you pay last month.
Comcast/ Xfinity Impostors	7,914	Hello. This is comcast Xfinity. Your 50% discount on your monthly bill is set to be discontinued today, and your next bill will reflect the full price. Call back at the number displayed on your caller ID now to prevent this adjustment. Thank you.
Publishers Clearinghouse Impostors	4,010	A secured phone call from the Publishers Clearinghouse head office located at 101 Winter Circle. Hello and good day. This is a secured voice message from the Publishers Clearinghouse company located at 101 Winner's Circle, Jericho, New York, United States of America. This message is to



Publishers Clearinghouse Impostors (cont.)	4,010	inform you that you are the winner of an unclaimed prize. For more information on how to claim your prize, please call us and provide us with your claim code number. Your claim code number is 882-712. Our phone number is 914-408-xxxx. are looking forward on speaking with you. Have a good day.
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In addition to robocallers who exploit specific brand names, there were several other high-volume scam robocallers hitting the Honeypot in 2024.

Call Type	Honeypot Call Total	Sample Call Transcript (Each category includes many different scam companies and approaches.)
Energy Utility	97,076	Hello, this is Anna from Discount Power. How are you doing today? Hi. This is a courtesy call to inform you about a potential opportunity to reduce your monthly energy bill by 30%. If you'd interested to learn more or speak with an account representative, please say yes now. Thank you. Let me transfer your call. Hello. How are you? All right. Good. Sir, I'm calling you to provide some discounts on your utility bills. That sounds good for you.
Medical Alert	60,049	Hi, this is Samantha with Medical Alert System. How are you today? Yes, we're calling to let you know that you may be eligible for a complimentary medical alert system with GPS technology. So are you



Medical Alert (cont.)	60,049	over the age of 55? Now, with this device, if you have any kind of emergency, whether it's a medical emergency, fire, or as simple as a fall that you have difficulty getting up from, you just push the button on your waterproof necklace and speak to a certified emergency technician. That will immediately get you the help you need.? I'm going to add in a specialist to our call now to get you more information about Medical Alert System. Just bear with me, okay?
Personal/ payday loan	50,890	Hello? Can you hear me? Hi, this is Olivia calling you from the accident hotline. How are you doing? The reason for this call is to inform you that it was reported that you were involved in a car accident within the last two years. And the compensation amount for being innocent hasn't been delivered yet. Is this correct? Let me bring a claim investigator on the line. He will give you more information on how you can get this compensation money.
Vehicle Warranty	27,816	Hello, my name is Adam. I am calling you from vehicle warranty department. How are you? Okay, sir, the reason of my call is about extended warranty that cover all the major. Can you hear me, sir? Can you hear me? Okay? That's okay, sir. Okay, that's great. The reason of my call is about extended grantee that cover all the major and minor repairs on your car for upcoming five years. So do you have a car? Do you have a car, sir? Hello? Sir, do you have a car? Hello, can you hear me? What good, sir? What good for almost the make and model of your car, sir?



In addition to corporate impostors, the Honeypot received robocalls where scammers pose as an official government agency.

TABLE 4: GOVERNMENT IMPOSTORS - 2024

Call Type	Honeypot Call Total	
Consumer Protection Impostor	2,331	Hello? Hi, this is L. Calling from Consumer Protection Bureau. I'm Lisa calling from Consumer Protection Bureau of your debit and credit card company. I'm calling to report a suspicious transaction on your account. Did you purchase anything from Walmart this morning? Did you purchase anything from Walmart this morning of the amount of \$328? Okay, fine job.
US Customs and Border Patrol Impostor	1,038	US Customs and Border Protection. How? Well, the reason you have been contacted today was to inform you about a package which was intercepted by law enforcement team while going through the US Postal Service. So we need to know were you expecting any packages or any online shipments from overseas? I didn't get. You can repeat that.
Social Security Administration	500	This is the Social Security Administration notifying you that your Social Security number is set to be suspended due to federal complaints against you. There are a total of three allegations. It is crucial that you or your attorney contact us immediately upon receiving this message. Please reach out to our security department at 202-858-xxxx



Federal Trade Commission	450	<p>Hello, can you hear me? Yes, pleasant. Good afternoon. How are you doing today, sir? I'm doing great also, sir. My name is Mr. John. Yes, my. Yes, my name is Mr. John White with the FTC, the Federal Trade commission. Okay, go ahead. My name is Mr. John White. I'm with the FTC the Federal Trade commission. Okay. Okay. I'm calling regarding to your own claims cash prize. What you want? Did you receive the notification</p>
Office of Inspector General	161	<p>Hello? Yeah, hi, sir, this is David Freeman. How are you doing today? So I'm looking for Mister Richard Jacobs to start you. Mister Richard, this is a call from the. This is the call from the office of the Inspector General. I'm calling you because somebody get the hold of your personal information and your Social Security number and they're using your personal information and your Social Security number for some kind of. Is that good? I'm nothing.</p>
IRS	125	<p>Hello? Good morning. This is Officer David Harris calling you from Internal Revenue Services. My badge ID number is 3696.? I said I calling you from Internal Revenue Services. My name is David Harris. Before I go ahead, I would like to inform you that this line is monitored and recorded by Internal Revenue services, Homeland Security and the local authorities of state. And if needed, it can be used as a piece of evidence. So make sure your statement is best of knowledge. All right, now verify me your first and the last name along with your zip code in order to pull out your records.</p>



Jury Duty	80	<p>Okay once again can you hear me better now sir? Okay as I was saying before my call was disconnected basically you didn't show up to jury duty and do you understand this? And because of this you're being cited for a day to appear do you understand this? Also you being charged with a CoC which is a contempt of court and anytime a citizen misses a court opinion the judge will place out these two citations for not being present at this court appearance. Now for the modern recorded line you did state that you did not receive this summons, right? So what I'm going to do is put a DNR in your file which is not received basically indicating that you have no knowledge of this signature on this summons but we will need an immediate presence out here at the police department. Do you understand this service? Okay after you come down here to our department and we alleviate do you understand sir this is a serious matter. You know you can go to jail today sir we're going to place a warrant over</p>
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SCALING THE FIGHT IN 2025

There are several big initiatives Nomorobo will embark on in 2025.

"Keep on Blockin" → The first goal for Nomorobo every year is to continue to improve Nomorobo Basic and Nomorobo Max which have been rated as among the best call blocking apps on the market.

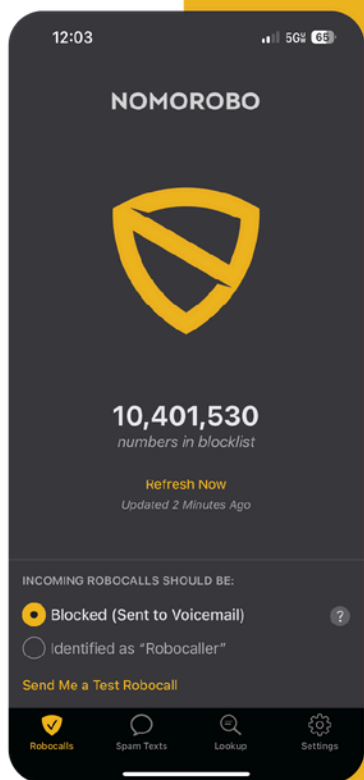
State-of-the-Art Monitoring → Nomorobo has completely revamped its Honeypot monitoring system and can now pinpoint not only what types of robocalls are emerging but where they are calling, how often and for how long. Thanks to our internal fraud prevention team, we are building systems and structures that can access intelligence from the Honeypot and construct threat assessment reports to provide to law enforcement to take action.

Robo-Text Mapping → Our team is working on developing a text mapping system that will spot emerging SMS trends so consumers can be warned.

Consumer Education Ramping Up → The new monitoring system will also allow us to post fraud alerts and videos on our website to alert customers to emerging threats. (www.nomorobo.com).

Corporate and Government Partnerships → Finally, Nomorobo is reaching out to several large consumer organizations and businesses offering to partner to expand our reach in helping to shield American consumers from these pesky and often illegal calls.





Why Warn Users About Fraud When You Can Prevent It?

Businesses invest millions in fraud warnings, yet users still fall victim to scams. What if you could stop fraudulent calls before they even reach your customers?

HOW NOMOROBO HELPS



Proactive Protection

Prevents fraud at the source by blocking scam calls before users even answer.



Seamless Integration

Easy-to-deploy solutions that work with your existing app and services.



Proven Results

Trusted by businesses and government agencies to keep users safe.

HOW YOU CAN USE NOMOROBO



Whitelabeled App

Offer Nomorobo under your brand to all your customers.



Affiliate Program

Partner with us to promote our app and give customers exclusive discounts.



SDK for Your App

Integrate Nomorobo's fraud-blocking technology directly into your platform.

Get in Touch to Learn How We Can Help.



One App. Zero Spam.



Why Millions **Trust** Nomorobo

- ✓ **Block Scams Automatically**
Fraudulent calls are stopped before your phone even rings.
- ✓ **Works On All Your Devices**
iPhone. Android. Landline. One app protects them all.
- ✓ **Set It and Forget It**
Simple setup. No complicated settings. Just nonstop protection.
- ✓ **#1 Rated Call-Blocking App**
Millions of users. Thousands of 5-star reviews. One trusted solution. No complicated settings. Just nonstop protection.

Stop Phone Scams **Before** They Start

Tired of spam, scams, and robocalls?

You're not alone - Americans lose billions every year to phone fraud.

Nomorobo puts a stop to it before it even begins.

How It Works For You

 **Download the App**

Instant protection for your mobile phone or home line.

 **Try It Free**

14-day free trial - no credit card required.

 **Stay Safe.
Stay In Control.**

You take care of life. We'll take care of the spam.

Contact Us



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