— BRIEFING / 019 · SEPTEMBER 2026

NO SAFE AMOUNT

Most people who hold digital assets believe their balance is too small to make them a target. The 2026 caseload says the belief is wrong, and explains why.

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— 01 / THE WARNING

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In August, SatoshiLabs founder Alena Vranova, whose company built one of the first hardware wallets, warned that physical attacks against crypto holders, including kidnappings, extortion, and torture, are now surfacing at least once a week worldwide. Her most important point was about who the victims are. Wealth is not the only selector. People holding roughly $6,000 in digital assets have been abducted, and victims have died in incidents involving sums near $50,000. The stereotype of the targeted whale is out of date. The targeted population is anyone whose name appears in the right file.

1/WK REPORTED PHYSICAL ATTACKS NOW SURFACE AT LEAST WEEKLY

$6K HOLDINGS OF SOME ABDUCTION VICTIMS

$50K SUMS OVER WHICH DEATHS HAVE OCCURRED

— 02 / PERCEIVED WEALTH IS THE TRIGGER

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The mechanism behind the low thresholds is data. Leaks from exchanges, brokers, and hardware vendors have tied names, phone numbers, and home addresses to the fact of crypto ownership at enormous scale. A crew working from such a file knows one thing: this household holds, or held, digital assets. It does not know the balance, does not know what was sold or lost, and does not know what moved to institutional custody. Selection runs on perception, and perception is sticky. Divesting does not remove a name from a file that was copied a hundred times two years ago. This is why victims with modest holdings keep appearing in the caseload, and why the violence sometimes escalates when the expected fortune fails to materialize.

— 03 / THE MARKET BELIEVES THE TREND

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One second-order signal deserves attention. Insurers and private security firms have begun building kidnap and ransom coverage and response products specifically for digital asset holders. Specialized product categories appear only when underwriters conclude a risk is durable, measurable, and growing. ERS covered the mechanics of kidnap and ransom coverage in an earlier briefing; the point here is narrower. The actuarial market has priced the threshold myth and rejected it.

— 04 / THE EXPOSED MIDDLE

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Large holders and funds can and increasingly do buy structural protection: residential programs, protective details, custody with governance. The population carrying the most unpriced risk is the middle, holders with five and six figure balances, active and often visible online, with no security program at all. For this group the economics of full protective coverage rarely close, which is exactly why awareness is the control that matters. It costs little, it travels with the person, and it degrades the attack at the selection and approach stages, where the attacker is most easily discouraged.

— 05 / WHAT AWARENESS ACTUALLY MEANS

WHAT AWARENESS ACTUALLY MEANS

Three components, none exotic. First, exposure knowledge: know what a stranger can learn about your holdings, your address, and your routine, and reduce it. Second, approach recognition: most coercion cases begin with surveillance, a pretext contact, or a lure to a controlled location, and each has observable signatures that trained people notice. Third, a rehearsed response: households that have decided in advance what they will do under duress behave differently from households improvising, and the difference shows up in outcomes. There is no balance below which you are invisible. There is only what the file says, and what you have prepared.

— 06 / SOURCES AND METHOD

SOURCES AND METHOD

This briefing draws on August 2026 industry reporting of Alena Vranova's public warning and on ERS caseload observation. We detail no individual incidents and treat all figures as aggregate indicators. The purpose is calibration, not alarm.