

CYBER RISKS

PERCEPTION AND EXPECTATIONS OF INDIVIDUALS IN FRANCE, GERMANY AND ITALY

FEBRUARY 2022

1 The digital uses that expose Internet users to cyber threats

are strongly rooted in their habits



Social network usage

66%

use social networks almost every day

Italy 80% France 68% Germany 50%



Online purchase

75%

shop online at least once a month

Italy 80% Germany 76% France 67%



Sending personal documents by email

42%

send personal documents by email at least 3 times a year

Italy 50% France 44% Germany 32%

2 Respondents' familiarity with digital threats

is high overall

	Global	18/24 y/o	25/34 y/o	35/49 y/o	50/64 y/o	+65 y/o
Scam on the Internet	92%	90%	88%	93%	94%	94%
Bank card fraud	91%	83%	88%	91%	95%	93%
Identity theft	91%	91%	86%	90%	95%	92%
Computer virus infection	90%	81%	87%	90%	94%	92%
Cyberbullying	87%	89%	88%	89%	87%	83%
Hacking of online accounts	86%	80%	81%	88%	87%	89%
Phishing	74%	53%	70%	76%	80%	79%
Webcam blackmail	68%	68%	76%	70%	64%	64%
Online reputation damage	64%	63%	70%	68%	63%	57%

Share of respondents who are familiar with cyber-maliciousness

3 Nearly one out of two people has already been a victim of a

cyber attack

More than one Italian and one out of two say they have been victims of cybercrime

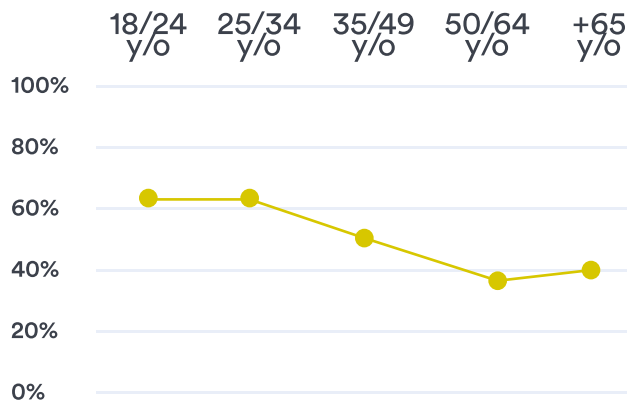
the proportion of victims decreases with age

 **55%**

 **51%**





 **39%**

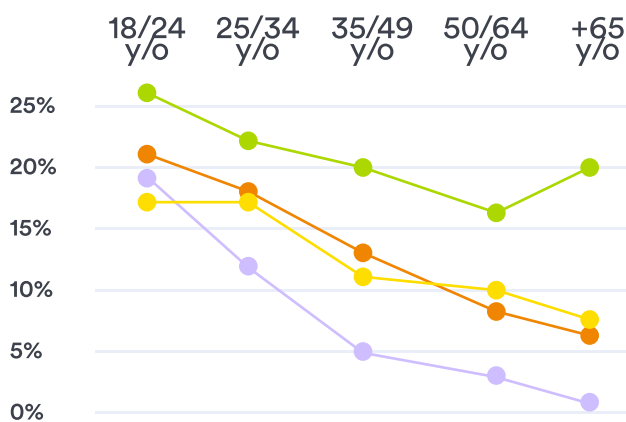
Share of respondents reporting having been a victim of at least one act of cyber-malice in their lifetime.



Share of respondents declaring to have been a victim of at least one cyber-malicious act in their lifetime

The victims are generally affected by the same type of acts but in different proportions depending on their age

-  Infection by a computer virus
-  Internet account hacking
-  Scam
-  Cyberbullying

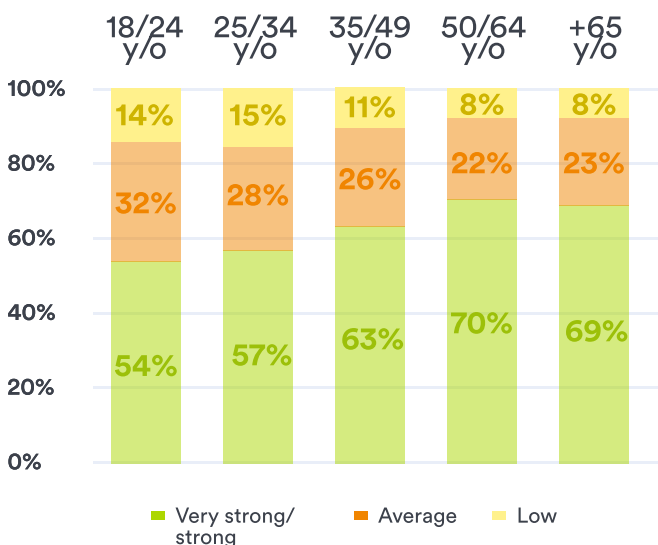


Share of respondents reporting to have been a victim of the following acts

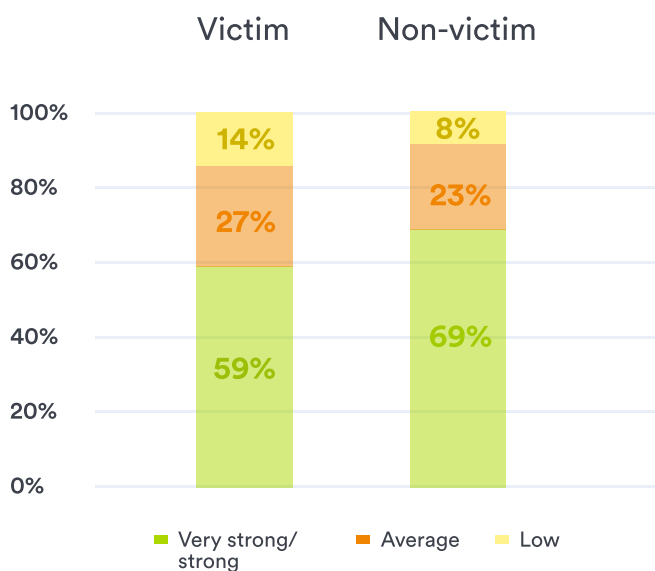
4 Sensitivity to digital risks

Is less important among respondents under 35

Is lower among victims of cyber-malicious acts



Level of sensitivity to cyber-maliciousness by age group






Level of sensitivity of respondents (all countries)

5 The means of protection used by respondents to cope with

Cyber threats

are devices that are often integrated into electronic devices and require little effort from the end customer

	Global			
Antivirus	72%	72%	72%	72%
Regular updating of computer equipment	48%	50%	46%	47%
Password manager	26%	24%	30%	25%
VPN	18%	18%	19%	19%
Digital safe	11%	10%	15%	8%
Parental control software	8%	9%	6%	10%
Insurance dedicated to cyber risks	8%	8%	6%	9%

Ranking of the most common devices used by respondents

6 Customers' expectations of a cyber insurance offer

The most sought-after protection solutions

Prevention

49%

Real-time notification in case of threat detection

45%

Hardware and data protection solutions (Anti-virus, Automatic backups)

Assistance

34%

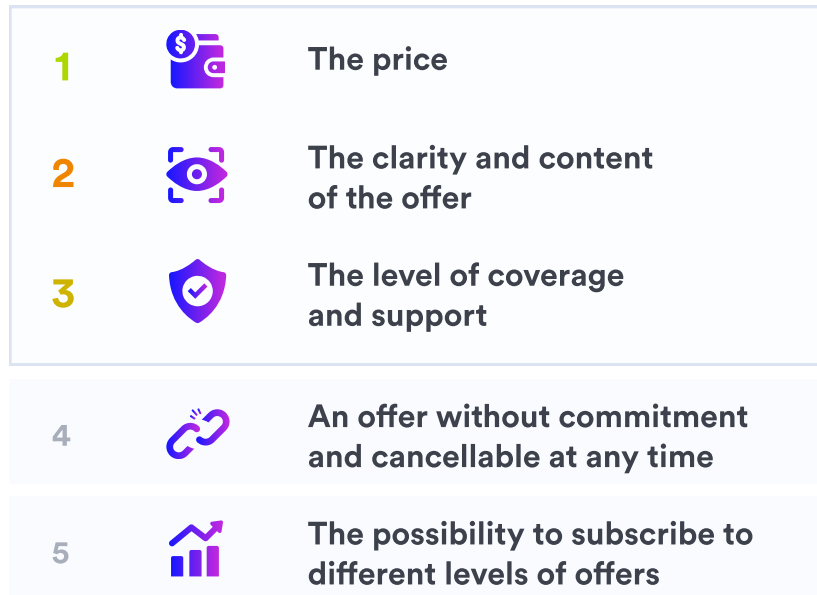
Technical assistance (diagnosis, cleaning of devices, data recovery)

33%

Legal assistance in the event of a dispute relating to:
(identity theft, damage to e-reputation, online scams, etc.)

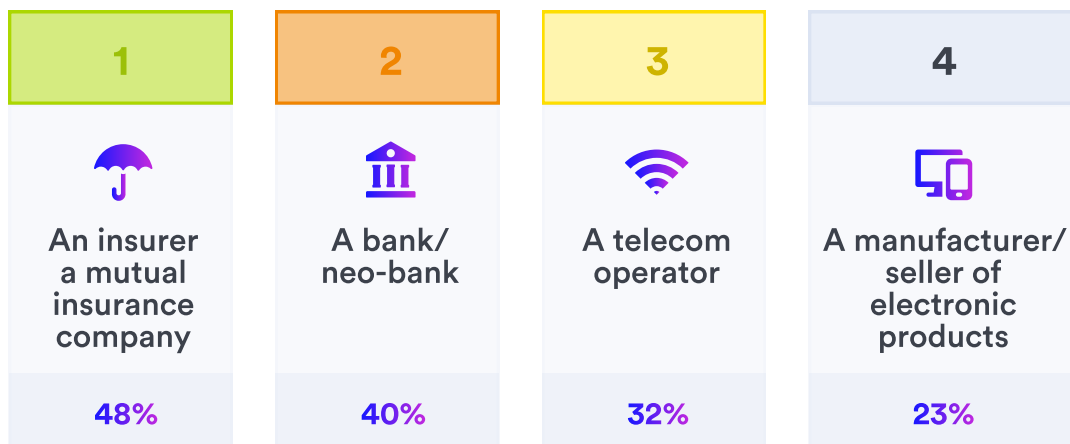
Share of respondents who rank the solution in the top 3 of devices to be put in place to deal with cyber-maliciousness.

Priority decision criteria for taking out cyber insurance



Ranking of decision criteria resulting from the analysis of 26 customer profiles

Respondents' preferred distribution channels



Share of respondents willing to buy cyber insurance from this type of distributor

 **MOONSHOT**
Insurance
European leader in contextual insurance



 **VERTONE**
Consultancy in
Strategy and Management

VERTONE & Moonshot Insurance

surveyed a representative panel of the French, Italian and German populations to understand their relationship with cyber risks, assess their level of sensitivity and identify the protection solutions used. (3,000 people surveyed online between 25 November 2021 and 7 December 2021 in partnership with the panelist Dynata)