

CYBER RISK: AROUND 10 MILLION ITALIANS HAVE EXPERIENCED CYBERCRIME

Marking the 19th edition of Safer Internet Day, research by Changes Unipol, processed by Ipsos, shows that:

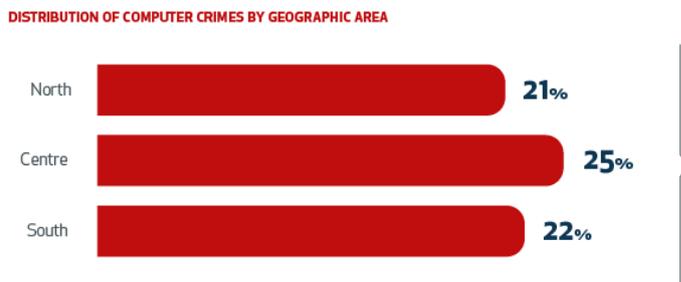
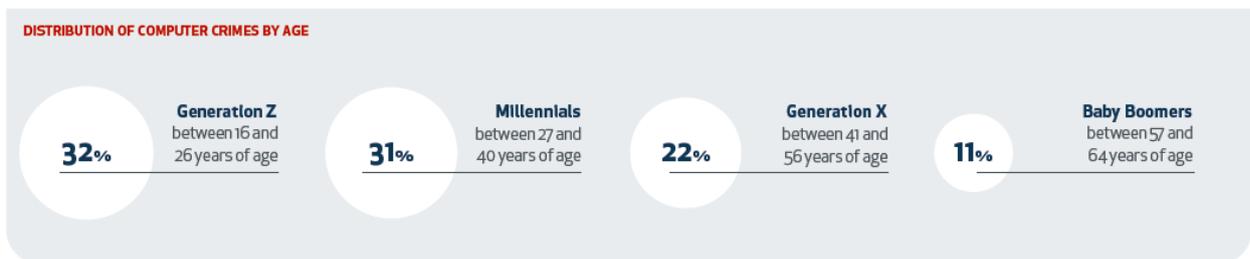
- **Cybercrime mainly affects Generation Z (32% of people between 16 and 26 years of age)**
 - ✓ Incidents decrease with increasing age: 31% of Millennials (27-40 years of age), 22% of Generation X (41-56 years of age) and 11% of Baby Boomers (57-64 years of age)
 - ✓ It is evenly spread across the country with 21% of people from the metropolitan areas of the North affected, 25% of those from the Centre and 22% of those from the South.
- **53% of Italians feel exposed to cybercrime**
 - ✓ More specifically, Baby Boomers feel most exposed (58%) along with the inhabitants of the metropolitan areas of Central Italy (56%)
- **Identity theft (58%) and credit card cloning (53%) are the most serious perceived risks when browsing the internet**
 - ✓ Baby Boomers and women in particular were concerned about identity theft, at 73% and 68% respectively, with 64% of Baby Boomers concerned about card cloning
- **Cyberbullying is considered to be a serious risk by 37% of the people interviewed**
 - ✓ More specifically, 43% of women and 41% of Generation Z, but also 40% of Baby Boomers
- **More than 1 out of 2 Italians try to protect themselves from cyber risks using “DIY” methods**
 - ✓ 55% of Italians provide the obligatory data only to the Internet to protect themselves, and more especially Baby Boomers (64%)
- **E-commerce and online payments are considered to be safe for 8 out of 10 Italians**
 - ✓ The most sceptical in this area are the Baby Boomers (18% compared to 15% of Italians), the metropolitan areas of the South (21%) and especially those who have already experienced cybercrime (24%)

Bologna, 7 February 2022

Marking the **19th edition of the Safer Internet Day** - the global day dedicated to Internet safety, established and promoted by the European Commission - research by [Changes Unipol](#), processed by Ipsos, shows that about **10 million Italians have experienced cybercrime**, either personally or by a family member. Millions of crimes, from identity theft to credit card cloning, privacy breaches and cyberbullying.

The investigation by [Changes Unipol](#) analysed perception, risks, personal experiences and measures adopted by Italians relating to the issue of Cyber Risk. It was carried out through a representative national sample of the population aged between 16-74 years of age (representing over 44 million individuals), resident in the main metropolitan areas (representing over 13 million individuals) in accordance with gender, age, geographic zone, size of the centre, education status, standard of living, job and household. 1,720 interviews were carried out using the CAWI method¹.

Cybercrime mainly affects Generation Z (32% of people between 16 and 26 years of age) and is evenly spread throughout the whole of Italy



Source: Changes Unipol - Ipsos 2022

The research showed how cybercrime decreases with an increase in age: it peaked among **Generation Z** (32% of people between 16 and 26 years of age) followed by **Millennials** (31% of people between 27 and 40 years of age) and **Generation X** (22% of people between 41 and 56 years of age). **Baby Boomers** brings up the rear (11% of people between 57 and 64 years of age).

¹ CAWI (Computer Assisted Web Interviewing) is a data collection method based on filling out a questionnaire on the Internet.

At a territorial level, cybercrime occurs evenly throughout Italy: in the **metropolitan areas of the North**, 21% of people have experienced cybercrime which is slightly less than the figures recorded in the big cities of the **Centre** (25%) and the **South** (22%). The **Florence** numbers stand out in particular, where 30% of interviewees said that they had experienced cybercrime either directly or by a family member, with **Bari** at 28% and **Milan** at 26%.

Among those who experienced cybercrime, the most exposed were those who use social networks at a medium-high rate (36%), followed by people who can be classified as “computer experts” (28%) and “non-experts” (15%).

53% of Italians feel exposed to cybercrime

More than 1 Italian in 2 feels threatened by **possible cybercrime**. More specifically, Baby Boomers feel most vulnerable (58%) along with the inhabitants of the metropolitan areas of Central Italy (56%).

On the other hand, only **30% of Italians do not perceive** cyber risk as a threat, while **17% of Italians are not able to evaluate** this risk and its consequences, therefore showing vulnerability and a lack of awareness.

There is **greater awareness** of cyber risk among those who have already experienced cybercrime in the past (64%), people who use of social networks at a medium rate (59%), and computer experts (57%).

Identity theft (58%) and credit card cloning (53%) are among the most serious perceived risks when browsing the Internet



58%

Identity theft



53%

Credit card cloning



40%

Use of personal data for other purposes



39%

Breach of privacy



37%

Cyberbullying



25%

Unauthorised use and dissemination of personal photographs

CYBERBULLYING

Social phenomenon that is becoming increasingly established as a typical expression of juvenile crime



4 interviewees out of **10**

consider cyberbullying to be a serious risk

EXPERIENCED BY



of Generation Z



of Baby Boomers

A very salient issue all over the country perceived as a risk by



Turin, Florence and Palermo



Bologna



Rome and Verona

Source: Changes Unipol - Ipsos 2022

The classification of the risks considered to be the most serious when browsing the Internet were **identity theft (58%)**, followed by **credit card cloning (53%)**, **use of personal data for other purposes (40%)** and **privacy breaches (39%)**. The unauthorised use and dissemination of personal photographs was in last place (25%). More specifically, the danger linked to identity theft and the threat of credit card cloning are more **especially felt by Baby Boomers** with percentages of **73%** and **64%** respectively.

Cyberbullying is considered to be a serious risk by 37% of the people interviewed

Among the various cybercrimes, we should specifically mention cyberbullying, a social phenomenon that is becoming increasingly established as a typical expression of juvenile crime. The [Changes Unipol](#) data, processed by Ipsos, confirms that finding: **4 interviewees out of 10** evaluated **cyberbullying as a serious risk**, felt especially by women (43%) and to an equal extent by the various generations, by 41% of Generation Z and 40% of Baby Boomers.

A very salient issue all over the country, with **Turin, Florence** and **Palermo** showing the highest degree of concern (50% of interviewees indicate it as a risk), while the percentage in **Bologna** was 39% and **Rome** and **Verona** 35%.

More than 1 in 2 Italians try to protect themselves from cyber risks using “DIY” methods

With respect to the **countermeasures** taken by Italians to protect themselves against cyber risk, research shows that they are based **largely on “DIY” methods: 55%** of the people interviewed try to counteract this risk by providing obligatory, indispensable personal data only, and **35%** believe that it is enough not to show their own photos or those of minors. This type of behaviour is most prevalent among Baby Boomers (64%), who also tend to keep their distance from social networks, while Generation Z appear to be less prudent in relation to the publication of pictures and photos, especially their own (19%).

E-commerce and online payments are considered to be safe for 8 out of 10 Italians

E-commerce and online payments stand out in this difficult framework comprising real and perceived cyber risks: **77% of Italians** consider them to be **safe** and 11% “very safe”. Baby Boomers are more sceptical about this risk (18% of them compared to 15% of Italians), along with the metropolitan areas of the South (21%) and especially those who have already experienced cybercrime (24%).

Unipol Gruppo S.p.A.

Unipol is one of the biggest insurance groups in Europe and the leading company in Italy in the non-life insurance sector, (especially in the MV and health businesses), with total premiums of approximately €12.2bn, of which €7.9bn in non-Life and €4.3bn in life (2020 figures). Unipol adopts an integrated offer strategy and covers the entire range of insurance and financial products, operating primarily through the subsidiary UnipolSai Assicurazioni S.p.A. The Group is also active in direct MV insurance (Linear Assicurazioni), transport and aviation insurance (Siat), health insurance (UniSalute), supplementary pensions and also covers the bancassurance channel (Arca Vita, Arca Assicurazioni and Incontra). It also manages significant diversified assets in the debt collection (UnipolReC), real estate, hotel (Gruppo UNA), medical-healthcare and agricultural (Tenute del Cerro) sectors. Unipol Gruppo S.p.A. is listed on the Italian Stock Exchange.

Unipol Gruppo

Media Relations
Fernando Vacarini
T. +39 051 5077705
pressoffice@unipol.it

Investor Relations
Adriano Donati
T. +39 051 5077933
investor.relations@unipol.it

Barabino & Partners

Massimiliano Parboni T. +39 335 8304078 m.parboni@barabino.it	Giovanni Vantaggi T. +39 328 8317379 g.vantaggi@barabino.it
---	---