

## **Travelers Consumer Risk Index Finds Growing Concerns about Cyber Threats**

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The Travelers Companies, Inc. (NYSE: [TRV](#)) today announced the results of its third annual Consumer Risk Index, which revealed a significantly higher number of people are worried about cyber threats. Cyber-related concerns grew by more than 20 percentage points from last year, moving from the fifth-ranked to the third-ranked concern overall. The survey found that one in four Americans say they have been the victim of a data breach or cyber attack.

“Cyber threats are joining the ranks of the conventional issues that individuals have worried about for decades,” said Patrick Gee, Senior Vice President, Claim at Travelers. “Many may be feeling more vulnerable to cyber risks as Americans are becoming increasingly reliant on technology in nearly every aspect of their daily lives. This may also be playing a role in consumers’ overall perception of risk with so many respondents believing the world is becoming a riskier place.”

Other results from the survey indicate that a majority of Americans (57 percent) continue to believe the world is becoming riskier. Women, more than men, see the world becoming riskier, as do people over the age of 40. Financial security is the top concern for the third consecutive year, and many Americans remain worried about distracted driving and severe weather.

### *Cyber Concerns*

Of the cyber risks that were listed as potential concerns, respondents worried the most about their bank accounts being hacked. Americans under the age of 55 are generally more likely to worry a great deal about cyber risks than those over 55.

### *Distracted Driving*

Distracted driving remains a major concern. Ninety percent of respondents are concerned about getting into an accident due to someone else’s distracted driving, yet only 37 percent of respondents are concerned about getting into an accident due to their own distraction. Seventy-six percent of respondents are concerned about their children driving while distracted, up from 68 percent in 2014.

### *Severe Weather*

Over the past three years, a consistent two-thirds of respondents have indicated that they believe severe weather is becoming more frequent in the U.S. Forty percent of respondents believe that is the case where they live. More Americans in Tornado Alley and in brushfire areas believe that the frequency of severe weather is increasing in their area compared with last year’s survey.

### *Preparing for Risk*

Most Americans report having taken basic steps to reduce some of the risks in their lives. Seventy-six percent of respondents say they have annual car safety checks, and 77 percent have installed carbon monoxide or smoke detectors, which is consistent with previous surveys. Storing food, water and flashlights is a common preparation tactic for respondents.

Americans are taking action to prepare for cyber threats as well. Seventy-eight percent of respondents report that they create strong passwords and keep them private; 76 percent of respondents limit the amount of personal information shared on the Internet and 69 percent of respondents keep their browsers updated with the latest security features. Despite this vigilance, some protective measures may be overlooked. Fewer than half of respondents (41 percent) say they frequently change online banking/financial account passwords.

### *About the Survey*

[Hart Research](#) conducted a national survey of 1,029 adults from June 24 to July 6, 2015. The survey was commissioned by Travelers and has a statistical margin of error of  $\pm 3.1$  percentage points. Read the full report here: [travelers.com/consumerriskindex](http://travelers.com/consumerriskindex).

### **About Travelers**

The Travelers Companies, Inc. (NYSE: [TRV](#)) is a leading provider of property casualty insurance for [auto](#), [home](#) and [business](#). A component of the Dow Jones Industrial Average, Travelers has approximately 30,000

employees and generated revenues of approximately \$27 billion in 2014. For more information, visit [www.travelers.com](http://www.travelers.com).

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