

## **Risk Alert - Use secure passwords to help reduce cyber risk**

The Insurance Journal has recently reported that to reduce cyber risk, individuals need to make sure passwords are tough-to-guess and difficult to determine for an amateur and professional hacker.

According to Splash-Data, a password management application maker, below are the 25 worst passwords used in 2011. These passwords are based on millions of stolen passwords that were made available online in 2011:

Password, 123456, 12345678, qwerty, abc123, monkey, 1234567, letmein, trustno1, dragon, baseball, 111111, iloveyou, master, sunshine, Ashley, bailey, passw0rd, shadow, 123123, 654321, superman, qazwsx, Michael, football.

Cyber criminals use sophisticated tools that can rapidly decipher passwords. Avoid passwords that use the following protocol:

- Words spelled backwards,
- Common misspellings, and abbreviations,
- Sequences or repeated characters. (Ex: 12345678, 222222, abcdefg, or adjacent letters on your keyboard - qwerty).
- Personal information - your name, birthday, driver's license, passport number, or similar information.

Creating strong passwords:

A strong password is an important protection to help you have safer online transactions. Here are steps you can take to create a strong password. Some or all might help protect your online transactions:

- Length. Make your passwords at least eight or more characters.
- Complexity. Include letters, punctuation, symbols, and numbers. Use the entire keyboard and include punctuation, symbols and numbers. The greater the variety of characters in your password, the better. However, password hacking software automatically checks for common letter-to-symbol conversions, such as changing "and" to "&" or "to" to "2."
- Variation. Change passwords frequently. Set an automatic reminder every three months to change your passwords to access your email, banking accounts, and credit card websites.

- Variety. Don't use the same password for everything. Cybercriminals steal passwords on websites that have very little security, and then they use that same password and user name in more secure environments, such as banking websites.

There are many ways to create a secure password and below are some suggestions that might help you begin to develop a password and ways to remember it:

WHAT TO DO	EXAMPLE
Start with a sentence	Passwords that are complex are safe
Remove spaces in the sentence	Passwordsthatarecomplexaresafe
Use shorthand or misspell word	Passwordsthatrcomplexrsafe
Add a number that is meaningful	Passwordsthatrcomplexrsafe1951 (Date of birth for example)