

Press Release

New Allianz Driver Distraction Study

Dangerous all-rounders: Modern technology distracts drivers too much

- Distractions caused by operating modern technologies while driving increase the risk of accidents by 50 percent
- Texting replaces phoning as hand-held mobile phone offence
- Driver monitoring is rejected by the majority

The current Allianz study shows that driver distraction has increased significantly due to modern technology. The risk of car accidents increases by around 50 percent due to the operation of modern communication, entertainment and comfort technologies.

Distraction is not a customary right

Nevertheless, distracted driving still does not experience the social ostracism that, for example, drunk driving does. On the contrary: nowadays, more and more drivers take the use of technical functions that are not necessary as a matter of course - and their availability as well as their complexity continue to increase: be it built-in devices such as the on-board computer or mobile devices such as the mobile phone.

"Engaging with the smartphone while driving has become the norm. At the same time, the distraction possibilities in today's vehicles continue to increase," says Lucie Bakker, Chief Claims Officer and Member of the Board of Management at Allianz Versicherungs-AG. "The core of the problem is that many drivers are aware of the danger, but they do not transfer this insight to their everyday driving. This is fatal. We must not accept distracted driving as a socially accepted habit!"

Texting is the new phoning

More and more people are taking the mobile to reading and writing text messages behind the wheel. "The new Allianz study shows that the proportion of drivers who pick up their smartphone and send a text message is increasing, between 2016 and 2022, from 15 to 24 per cent," says Christoph Lauterwasser, Managing Director of the Allianz Centre for Technology (AZT). "This development is worrying and dangerous. Anyone who texts while driving has a more than 50 percent increased risk of an accident."

On-board computer on the advance

In 2016, only one third of all drivers had a vehicle with a central field-of-view display for operating communication, entertainment and comfort functions (on-board computer); in the meantime, the proportion has risen to almost 50 percent. Around half of these respondents confirmed in the Allianz study that they are distracted by operating the on-board computer. This increases the risk of an accident by 44 percent.

Some functions are particularly risky: for example, anyone who misuses a driver assistance function such as the lane departure warning system for non-driving activities and takes both hands off the steering wheel for a longer period of time increases their risk of an accident by 56 percent. If the car radio is operated via the on-board computer, the risk almost doubles (89 percent).

Mobile phone use for playing games, listening to music and looking at pictures is increasing significantly

A comparable increase in risk is also observed for other functionalities of technical devices. The development is particularly rapid for the use of functions or apps beyond text messaging, phone calls or navigation. "The mobile phone or other electronic device in the hand is increasingly also used for playing games, selecting music, looking at pictures, surfing the web, or other things. In our 2016 survey, only six percent affirmed this, but in 2022, one in five (22 percent) already confessed to this," says Lauterwasser.

Integrating distraction into police accident recording has paid off

2021, in Germany the category "distracted driving" was integrated into police accident recording for the first time. The significance is now also reflected in the official figures. According to the Federal Statistical Office, 8233 people were injured in accidents in which distraction played a role in 2021, 117 died, which is just under five percent of all fatalities (2562).

"The approach of the official statistics is very defensive, only identifiable turning away from traffic is recorded and any unspecific 'inattention' is dispensed with altogether. High demands are made on the evidence at the accident site, so we expect that the number of unreported cases is also very high. However, it is confirmed for the first time also for Germany that distraction is the most underestimated cause of accidents on our roads," says Jörg Kubitzki, safety researcher at the Allianz Center for Technology (AZT) and author of the Allianz study. The accident figures for the first ten months of 2022 are also cause for concern. For example, the number of all distracted driving accidents with personal injury increased by a quarter (23.5 percent) compared to the same period last year.

“Problem children” young drivers

Young drivers between the ages of 18 and 24 are particularly at risk of distraction. For example, 30 percent of drivers in this age group say they talk on the phone with the mobile phone in their hands while driving (all drivers: 16 percent). Four out of ten say they type or read electronic messages with their mobile phone in their hands - this corresponds to an increase by a factor of 2.5 between 2016 and 2022.

In-cabin driver monitoring as a preventive measure against distraction meets with rejection

The majority of drivers are still sceptical about electronic monitoring of the driver, so-called driver monitoring to detect the state of the driver. Only 39 percent of those surveyed agree with a camera or infrared scan of the eyes, face or head, in which the technology anonymously detects distractions. "There is still a need to convince people about driver monitoring," says Christoph Lauterwasser. "It should not be about paternalism, but about support. The latest vehicle and traffic technologies make it possible to warn drivers when they are distracted. This feedback alone can contribute to a positive change in behaviour. We should use this to make road traffic safer for all of us."



We would be happy to send you the complete study "Ablenkung und moderne Technik" (in German) by Dr. Jörg Kubitzki as well as images and additional information electronically. For the current safety study, the Allianz Centre for Technology (AZT) together with the Gesellschaft für Innovative Marktforschung mbH (GIM) conducted a representative survey among 1202 car drivers in Germany.

Published so far:

2011 Allianz study: Distraction in road traffic

2016 Allianz Study: Distraction due to modern information and communication technologies and social interaction among drivers

Munich, 1 March 2023

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