



# Allianz Risk Pulse

## Focus: Road Safety and Driver Distraction

# Distraction at the wheel: The underestimated danger

A lack of attention is involved in one third of all traffic accidents

→ **One fifth of driving time is spent on activities that distract the driver. Experts even find that this trend is increasing. Smartphones and other technical gadgets have more and more functions and these are distracting – especially for young people. That's scary when you consider that every third accident happens at least in part because the driver was distracted. Most people underestimate the dangers and do not realize what causes distraction in the first place or how often they turn away from their driving tasks.**

Many drivers underestimate the danger because they associate distraction primarily with making phone calls at the wheel. And it's true that far too many drivers occasionally use their phones handheld, despite this being forbidden by law in many countries. However, sources of distraction are hidden in many other activities, which are often not considered to be significant. Sadly, the risk of an accident

increases as soon as eyes are off the road, hands off the wheel and thoughts drift away from what is going on in traffic.

The Allianz Center for Technology (AZT) has studied the causes and consequences of distraction. The basis of the research was the evaluation of available analyses, as well as a representative survey, which was carried out for Allianz among drivers in Germany, Austria and Switzerland.



"According to current research, distracting activities at the wheel take up one fifth of driving time. One in ten road traffic accidents is caused primarily by driver distraction. In order to avoid accidents, the experts of the AZT recommend: keep your eyes on the road, your hands on the wheel and your mind should focus on the task of driving." *Dr. Christoph Lauterwasser, CEO of the Allianz Center for Technology (AZT)*

## Distraction plays a major role in accidents



## The trend goes towards more distractions in vehicles

According to experts, it is becoming impossible to ignore how many devices or gadgets – all with multiple functions – drivers take with them, and use, in their cars.



*“The situation we investigated in 2011 is getting worse. Currently, accident researchers are concerned by the multiplicity of mobile communication, entertainment equipment and so-called nomadic devices that are used in the car,” says Dr. Jörg Kubitzki, accident researcher at the AZT, and author of the Allianz study *Distraction at the Wheel*.*

The constantly increasing popularity of smartphones and apps and the abundance of other portable electronic devices, is tempting people to use them while actually driving. Some 20% of drivers confirm to write text messages or e-mails at the wheel, and 30% read such messages, even if, according to drivers themselves, they do so only “rarely” or “occasionally”.

Young drivers and novice drivers put themselves in dangerous situations particularly often. They most frequently confirm to use all possible sources of distraction while driving.

### Drivers underestimate how their mental resources are lost through other activities

In comparison with alcohol, drugs or tiredness, distraction seems to be a far less tangible cause of accidents or driving errors.

True: drivers are often distracted without the presence of any physical distractor. Three-quarters of respondents to the Allianz survey admitted to sometimes letting their thoughts wander while they are driving. Others have felt angry or extremely stressed when at the wheel. Such inner disturbances are often causes of “looked but failed to see” accidents. In such a situation the driver is looking at the road, but his mind is somewhere else.



*The dog and the baby cause distraction: your own kids have top priority, even in the car. As a parent, you always react to certain behaviour or signals from your children. The resultant control glances contribute to distraction.*

Be it an argument with passengers in the car, worries about a missed work deadline or the anticipation of the play-offs on TV – every day drivers are pre-occupied with far more than they are aware of while driving. This increases the risk of an accident.

*“From the point of view of transport psychology, we must stress: apart from the rather trivial day-to-day problems, people carry their deeper troubles into the car with them. Financial worry or existential distress, illness or death of relations, divorce, prosecution, bullying and much more leads to great inner distraction,” says Dr. Kubitzki.*

The extent to which drivers underestimate risks is astonishing. They think that sources of distraction coming from outside the vehicle are far more serious than a loss of attention due to their own behavior. 72% of drivers reported to feel distracted by events outside the car or by people. Even more felt distracted by landscapes or buildings.

However, a driver’s numerous involuntary glances and hand movements are far more dangerous than roadside billboards. The majority of critical situations come from “secondary tasks”, which are not directly driving-related.

### Underestimated sources of distraction

James Bond can drive at full speed while making phone calls, navigating, firing at his rivals, or performing dangerous overtaking maneuvers while avoiding a hostile hail of bullets. Of course that’s all just pretense: 007 is sitting in his car in front of a green screen, or his car is being moved by another vehicle. The average driver greatly underestimates his or her own ability when it comes to multitasking. Research has shown that completing several activities at once while driving always leads to more driving errors.

Be it an attempt to swat an insect, getting into a panic about a wasp or spider, calming the barking dog, helping the children in the back seat, or animated discussions with passengers – all of these distract the driver’s attention from the road. Behavioral dynamics in your own car play a far greater role than is often realized. When the dog barks or the child cries, glances in the rearview mirror are focused on them rather than on traffic. Studies have shown that driving with babies and younger children in the car leads to a lot of eye contact with kids. While these are often mere glances in the rear-view mirror, significantly more time is spent looking away from the road.

Distracting activities are often carried out when waiting at red traffic lights – with the driver’s best intention of not compromising road safety. However, inner-city intersections are a spot where traffic conditions change extremely rapidly. Cyclists, in particular, are often not spotted. While waiting at the light, the driver types a number into the cellphone, updates the navigator, or lights a cigarette. The light then changes to green more quickly than expected, and the driver moves forward before even properly looking at the road. The cigarette is still smoked to the end, the text message is completed. Another lesson: distraction increases the risk of accidents in precisely those places where the driver considers them to be most harmless.



### Fiddling with smartphones, navigators or MP3 players: the attraction to technology

Making phone calls at the wheel without a hands-free set is forbidden in many countries. However, this does not solve the problem of distraction, because even a hands-free conversation causes mental and emotional involvement.

The Allianz survey showed that far more drivers ignore the hand-held cellphone ban than is generally thought to be the case. 40 % of respondents admitted that they make telephone calls while driving without a hands-free set. At the same time, around 60 % consider cellphone use by other drivers to be one of the most dangerous sources of distraction on the roads.

According to the Allianz study, drivers who sometimes use the phone while driving, have more often had an accident in the last three years, than drivers, who do not use the phone – regardless of whether the phone is handheld or hands-free. What is so scary about these findings? Hardly any other technology-related accident risk has been so well researched globally as that of making telephone calls. The risk of an accident increases between 2 and 5-fold, if the driver uses a phone.



*“Texting while driving is even more dangerous than using the phone, because the eyes, hands and mind are all heavily involved. 20 % of drivers admitted that they sometimes write an SMS or email while driving. Every third driver reads text messages while driving,” says Dr. Jörg Kubitzki, AZT road safety expert*

The distraction trap is the same when using any technical devices in the car: when turning on or updating the navigator, using the radio, CD or MP3 player. Over half of all surveyed drivers admitted to entering their destination into the navigator only once they had started their journey. According to AZT road safety expert Dr. Kubitzki, “People who drive a lot get into the trap of being drawn towards using their in-vehicle technologies.” Young drivers are again at risk of having an accident because they were distracted by technology: 90 % of drivers under 25 actively use their music players while driving.

*The risk of having an accident increases when the driver is busy with manual tasks: 43% of those surveyed, who had been involved in an accident within the last three years, reported using the phone while driving. Of those surveyed who have not had an accident, this number was only 26%*

### Quickly fastening the seatbelt: manual activities while driving are huge distractions

When drivers look for items or grab sliding things, for example securing a slipping shopping bag, the time spent looking away from the road increases by up to 15 %. The risk of accidents rises 8-fold, as is confirmed by studies such as the US “100 Car Study”.

“Many distracting situations involve looking for or grabbing objects with one or both hands, or using the objects in your hand,” says Dr. Lauterwasser. “Half of the respondents to the Allianz survey confirmed that they look for or grab objects while driving.”

Fastening the seatbelt, adjusting the seat or the rearview mirror – almost half of the respondents at least sometimes do this after they have started driving. And hardly any driver reads the instructions for their rental car before starting their journey.

## Technology distractions and accidents

### DRIVERS WITHOUT ACCIDENTS

### DRIVERS WITH ACCIDENTS

26%

make outgoing calls

43%

by handheld while driving  
seldom / often

27%

read SMS messages or emails

44%

while driving  
seldom / often

50%

set their navigator

75%

while driving  
seldom / often

Shown here are activities which drivers themselves admitted to in a representative survey. Allianz conducted the survey among drivers in Germany, Austria and Switzerland in 2011.

## The top 10 sources of distraction when driving



Allianz 

Ten of the most common sources of distraction as ranked by survey respondents. Shown are those ranked "often" or "very often" in the full sample of the Allianz representative survey conducted in Germany, Austria and Switzerland in 2011.

### Distraction accompanies you when the car is your second home

Between a quarter and a third of all respondents confirm performing activities while driving which could be summarized as "clothing & body care". Men adjust their suit before a meeting, check their ties in the rearview mirror, shave or put their watch on. Women touch up their lipstick, put on jewelry, tidy their hair or quickly file their nails. When driving home in the evenings, men take off their ties after a long working day, women slip on comfortable shoes. During a trip out on a nice day, glasses are changed for sunglasses and sun screen applied.

Simply worrying about your appearance can be sufficient to distract you from what is happening on the road. Not surprisingly, many accidents occur on the journey to work.

If the driver is busy with applying make-up, or doing something similar, nearly 40 % of the time and focus on the road is lost. Unfortunately, many of these activities and distractions are not regarded as dangerous, and often happen casually. This is what makes them so dangerous: they can increase the risk of accidents 3-fold.

### Driver assistance systems can help

Based on the analysis of its own road traffic accident and damage data, the Allianz Center for Technology has repeatedly found that a number of vehicle technology solutions can help to compensate for the driver's inattentiveness. For example, the emergency braking assistant or the distance warning assistant can help in a number of typical driving and conflict situations, or at least mitigate the consequences of the accident.



"Although driver assistance systems do not replace the attentive driver, they can help to compensate for inattentiveness at the decisive moment, thereby avoiding an accident or reducing the severity of damage or injury," says Dr. Christoph Lauterwasser, CEO of the Allianz Center for Technology (AZT).

Many drivers do not know what systems are available or how they function. In addition, safety still plays a far too minor a role when buying a car. "From our accident research, we know that investing in safety systems is definitely worth it. Unfortunately, many systems are not yet built into cars as standard. However, thanks to such systems, distraction-related accidents can be reduced in the future," explains Dr. Lauterwasser.

The study "Distraction at the wheel: The underestimated danger" by Dr. Jörg Kubitzki, accident researcher at the Allianz Center for Technology, is available in German from Group Communications. The survey that was part of the study was conducted with the support of the Institut Mensch-Verkehr-Umwelt, Munich & makam Market Research, Vienna. The survey was conducted in 2011.

# Five tips from Allianz

for safe driving without distraction

1  
→

## Reduce your use of electronic devices to a minimum!

Danger number 1: devices of any kind, especially technology-based communication and entertainment devices. Your eyes and your thoughts will be diverted from what is happening on the road for much longer, and much more suddenly, than you think. The most common consequence of “driving blind” for a second is rear-impact collision. An unnecessary risk that you can avoid.



2  
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## Both hands on the wheel

Secure even small objects before you set off – make sure that they do not slip off the seat. Keep things that you are likely to need while driving, like your sunglasses, close at hand. Business documents, newspapers or groceries are best stored in the trunk.

3  
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## Keep your mind firmly focused on driving

Be it a phone call, an e-mail, text messages, passengers or kids: any form of interaction engages your thoughts and emotions more than you realize. If you take thoughts of work-related duties, family worries and personal problems along on your journey, distraction is inevitable. Make sure that as soon as you fasten your seat belt and start up your engine, driving is the main thing on your mind.

5  
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## Let driver assistance systems help you

If you are planning to buy a car, pay closer attention to the additional safety functions on offer and how they work: the investment will pay off.

4  
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## Time pressure is a bad passenger

Many things should, or have to be, attended to only when the vehicle is stationary and the engine has been switched off. This includes eating, drinking and smoking. Often, time pressure, or not really thinking it through, lead us to do things while driving, which we should have taken care of before we set off.

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