



AI-Generated

ALLIANZ MOTOR DAY 2026

Swipe. Tap. Crash.

Driver distraction in the digital car

A report from the Allianz Center for Technology (AZT)
International Mobility Summit 2026



Allianz
MOTOR DAY
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Contents

PAGE 3

Foreword

Dr. Klaus-Peter Röhler and
Frank Sommerfeld

PAGE 5

Chapter 1

The digital cockpit: how
screens changed driving

PAGE 6

Chapter 2

What the research reveals:
measuring distraction

PAGE 9

Chapter 3

The international survey:
what drivers say

PAGE 12

Snapshots

International consumers
survey on distraction

PAGE 14

Chapter 4

Outlook: distraction, claims and
the future of motor insurance

PAGE 15

Chapter 5

A three-part call to act: safer,
not just smarter



Foreword

Technology must serve safety, not compete for attention

Dr. Klaus-Peter Röhler

The car has always been a place of divided attention. Drivers have talked to passengers, tuned radios and glanced at maps for as long as there have been cars. What has changed is where the distraction comes from. For most of that history, it was something the driver brought into the vehicle, and today that usually means a smartphone. But a growing share of distraction is now built into the vehicle itself.

Open the door of many new cars and the first thing you see is a screen. Displays have replaced dials, buttons and switches. Functions a driver once operated by familiarity and feel — adjusting the temperature, setting the wipers, switching on the hazard lights — are increasingly routed through menus that need a look, a tap and often several of each. On a phone, that is a small inconvenience. In a car traveling at 50 kilometers an hour, three seconds spent looking at a display means covering more than 40 meters effectively blind.

This report is about that shift, and about a principle that should guide it: a car is not a smartphone. Screens have brought real benefits, from clear navigation to reversing cameras, and we have no wish to turn back the clock. But when safety is at stake, function must come before design. A control a driver cannot find without looking is a control in the wrong place.

How much of this is to do with the driver, and how much is the design? We set out to answer those questions by seeking evidence. Over the past year, the Allianz Center for Technology (AZT) carried out its most comprehensive research program on distraction to date. This included an in-depth review of more than 34,000 crash cases; eye-tracking in real vehicles; a driving-simulator study with the Technical University of Munich; and cognitive modeling of critical situations. We also conducted a survey of drivers across Europe and beyond, and a review of more than 80 published studies. Together they let us say, with more confidence than before, how large the distraction problem is, where it comes from and what makes it worse.

The findings are sobering. Distraction appears far more often in the crash record than official statistics suggest. The same everyday task is markedly more dangerous in one car than in another. And a glance of only a couple of seconds can, at the wrong moment, be as dangerous as driving over the drink-drive limit.

None of this argues against progress. Automation holds genuine promise for road safety. But for decades to come, drivers will share the road with conventional vehicles and remain responsible for what happens behind the wheel.



Frank Sommerfeld

Our conclusions ask something of everyone. Manufacturers should make safety-critical functions operable for drivers without taking their eyes off the road. Regulators and enforcement should treat distraction by mobile phones and user interfaces systematically, beginning with consistent measurement, because a risk that is not measured cannot be managed. And drivers, the final decision-makers, need to treat a moment's inattention as seriously as they now treat a drink before driving.

Vision Zero — a road system without deaths or serious injuries — will not be reached by technology alone. It depends on the choices designers, drivers and lawmakers make every day. As cars grow more digital, interface design is no longer a question of style. For the controls that keep people safe, design must follow function.

Dr. Klaus-Peter Röhler Member of the Board of Management of Allianz SE, Insurance German Speaking Countries, Central Europe, Global Property & Casualty

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The digital cockpit: how screens changed driving

In many new cars, the touchscreen is unmissable. Displays now dominate the cabin, and many of the physical controls drivers once relied on have been replaced by touch surfaces or moved somewhere less obvious. The change has been quick, and we are only now measuring its consequences for attention.

The move to screens is not, in itself, a problem. Displays make some things safer and easier: a clear map, a sharp reversing camera, a warning that stands out. The difficulty is that the same surface is now asked to do everything, including tasks once handled without a glance. Setting the temperature or turning on the hazard lights are jobs a driver could once do by feel with their eyes still on the road. Route them through a menu, and the driver must look, find and tap — sometimes more than once.

Two shifts are worth separating. The first is substitution: familiar physical controls have been replaced by touch surfaces or relocated to less intuitive positions. The second is migration: functions once operable by feel are increasingly pulled into the central screen, with climate control the clearest case. Neither shift is about the screen as such. Both reflect a lack of clear thinking about which functions belong on a display, and which must stay fixed, immediate and physical.

The AZT's own record shows how interaction has crept upward. Changing a radio station in a typical mid-range family car took two steps and a two-to-three-second glance in the mid-2000s. In a comparable model today, the same task runs to four steps and can hold the eyes for five to ten seconds. Small increments, repeated across dozens of daily interactions, add up to a notable change in how much time drivers spend looking away from the road.

The older distractions have also not gone anywhere. Cigarettes, food, phones and children in the back seat still compete for attention exactly as they did a decade ago. What is new is that the car itself has joined them. The cockpit has become a screen that competes with the road for attention — and unlike a phone, it cannot simply be put in a pocket.

Forty meters with your eyes shut

The arithmetic is unforgiving. At 50 kilometers an hour, a car covers almost 14 meters every second. Three seconds spent looking at a display — a routine length of time to enter a destination or find a song in a list — means more than 40 meters traveled without watching the road. That is enough distance to miss braking traffic ahead, a cyclist moving into the lane or a child stepping onto the road. The danger is not that the driver never looks up. It is that the road does not wait while they look down.

How far you travel

at 30 km/h

 **25** meters

at 50 km/h

 **42** meters

at 100 km/h

 **83** meters

Source: Allianz Motor Day 2026

Football pitch - approx. 105m

What the research reveals: measuring distraction

Distraction has always been hard to pin down. It rarely leaves a mark an investigator can point to after a crash, which is precisely why it slips through official statistics. This year the AZT set out to measure it directly, combining crash-database analysis, eye-tracking, cognitive modeling and a review of the wider literature.

Our central finding can be stated plainly: Based on the combined evidence from our studies and the wider scientific literature, the AZT estimates that distraction may contribute to one in three road crashes. It is not always the sole cause, and it rarely leaves a trace in the official record — but it is frequently the factor that turns an ordinary moment behind the wheel into a critical one, and a critical one into a crash. The three findings below set out the evidence.

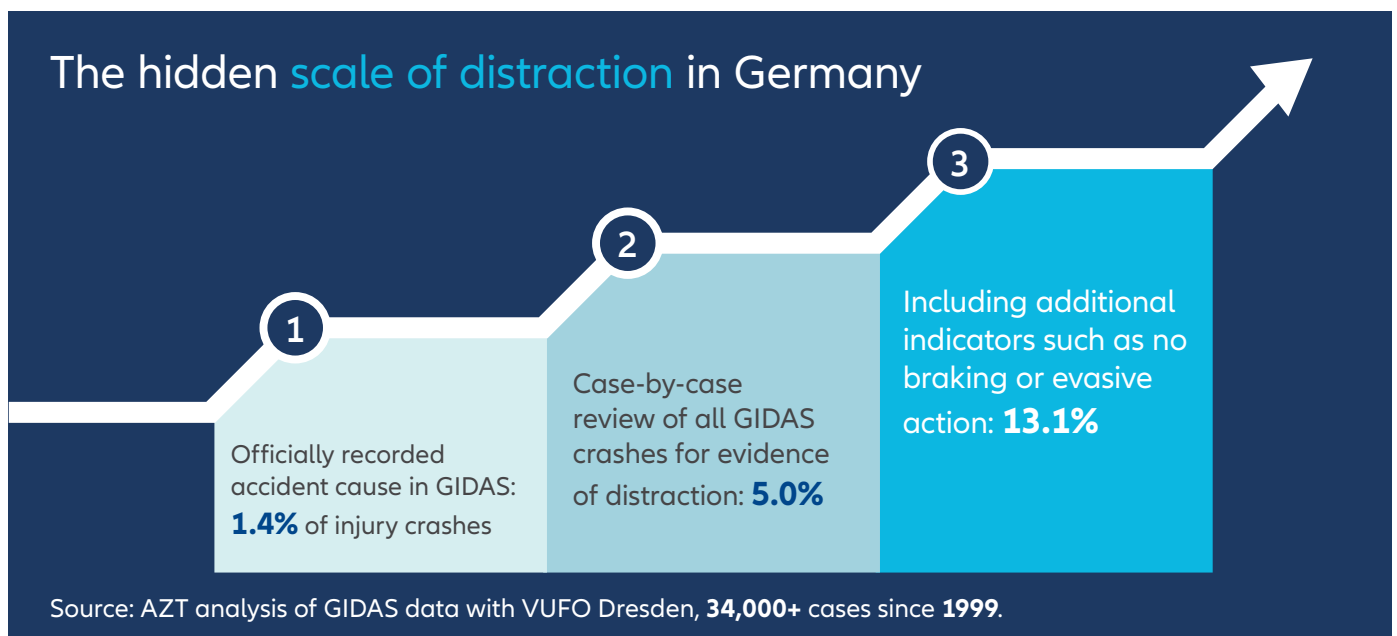
Database analysis: the record and reality are two different things

The starting point was the German In-Depth Accident Study database (GIDAS). Working with Traffic Accident Research at TU Dresden (VUFO), the AZT examined more than 34,000 injury crashes recorded since 1999, comparing cases with an indication of distraction against those without.

The gap between what is recorded and what is visible in the detail is stark.

In the GIDAS data, distraction is officially recorded as a cause in only about 1.4 percent of injury crashes — a figure that comes from this same in-depth analysis, not from a separate police statistic. Read the same crashes case by case, looking past the recorded cause to the circumstances of each, and clear evidence of distraction appears in around 5 percent. Add further indicators — the behavior, the absence of any braking or evasive action — and it can point to a possible share of distraction of up to 13%. Even that is likely to be conservative, because distraction so often leaves no trace to find.

The database also shows who and where. Young drivers aged 18 to 25 and older drivers over 65 are over-represented in distraction-related crashes. These crashes happen more often outside towns, on the open roads where speeds are higher and the margin for a late reaction is smaller. Rear-end collisions and single-vehicle loss-of-control crashes dominate. And in distraction cases, the driver more often does not react at all — no brake, no swerve — which is the signature of eyes that were somewhere else.



Real-vehicle testing: the same task can demand substantially more attention in one car than another

If distraction were only about the driver, the same task would carry the same risk in every car. It does not. In a real-vehicle study, the AZT had 20 drivers per car run identical everyday tasks — entering a destination, choosing a song — in two current electric compacts, on a country road, while an eye-tracker measured how long their eyes left the road.

Overall, total glance time was up to 25 percent lower with the more efficient interface — a difference of roughly three seconds. That difference did not come from a better or faster driver; it came from the interface. Consistent menus across functions, controls placed where the hand expects them, a system that responds without lag, familiar navigation and sensibly sized

touch areas all shortened the time drivers spent looking away. In an emergency, three seconds is not a detail. It can be the distance between staying in control and a collision.

How a driver interacts matters as much as where the controls sit. In a driving-simulator study with the Technical University of Munich, the AZT compared basic touch interactions and found they are not equally demanding. Typing pulls the eyes away the most; drag-and-drop takes the longest to complete; a simple swipe or a pinch-to-zoom is far less costly. The lesson is not that touch is unsafe, but that different touch interactions impose very different levels of visual demand.

Complex interactions should therefore be avoided or restricted while driving. Every strand of the work points the same way: the problem lies in poor interaction design, not in touchscreens themselves.

Evolution of screens

Evolution of Touch Interaction in Vehicles



Cognitive modeling: a two-second glance can be more dangerous than driving while impaired by alcohol

To turn glance behavior into risk, the AZT worked for the first time with the modeling firm Cognibit, using a cognitive driver model calibrated with real gaze data from the vehicle study. The model simulates how drivers perceive, decide and react, and it ran four critical situations for attentive, distracted and intoxicated drivers (the last at 0.8 per mille blood alcohol). The scenarios were steady driving on a rural road with oncoming traffic, a sudden emergency braking ahead on the motorway, a forced lane change past a stationary obstacle and a child running onto the road in town.

When the car ahead braked hard on the motorway, the share of runs ending in a collision rose from 18.2 percent for attentive drivers to 54.3 percent for distracted ones. Safety margins collapsed with it: the minimum time-to-collision fell from 1.61 to 0.74 seconds, the minimum gap from 6.9 to 3.1 meters. When a child ran into the road, the collision share climbed from 3.9 to 11.2 percent — and in 39 percent of those distracted collisions the driver did not react to the child at all.

The rural road produced the starkest comparison. Distracted drivers drifted across the center line and into oncoming traffic in 5.4 percent of runs. Attentive drivers never did — and neither did the drivers modeled at over the drink-drive limit. In this situation, distraction proved more dangerous than alcohol. Across the four modeled situations, the distracted driver came off worse than the one over the drink-drive limit in all four of them. The forced lane change told the same story in a quieter register: distracted drivers failed the maneuver more



To ensure safe vehicle operation, clear recommendations are needed on which functions should be controlled via physical switches and which via touchscreen. At the same time, scientific insights into human-machine interaction should be applied consistently to design touchscreen interfaces that distract drivers as little as possible from the road.”



Dr Christian Sahr
Managing Director of
the Allianz Center for
Technology (AZT)

often or cut their margins finer, with more of them dropping below a 1.5-second time-to-collision.

Behind these numbers is a pattern that matters. Danger does not build gradually with time spent looking away. The literature shows a clear pattern: crash and near-crash risk increases substantially as individual glances away from the road become longer. Glances exceeding around two seconds are consistently associated with elevated risk. Below it, the driver usually recovers. Above it, the road has moved on.

Automation is coming — attention must bridge the gap until it arrives

Automation is part of the answer over time. The AZT expects road accidents in Europe to fall by around 20 percent by 2035 and by more than 50 percent from 2060, as more capable systems take on more driving tasks. But two cautions hold. First, for decades the roads will carry a mix of conventional and automated vehicles — the mixed traffic environment in which human drivers remain responsible for most of what happens.

Second, automation brings distractions of its own: over-trust, drifting attention and out-of-the-loop effects, where a driver who has stopped actively driving struggles to re-engage when the system hands back control. Reducing risk is not the same as removing responsibility.



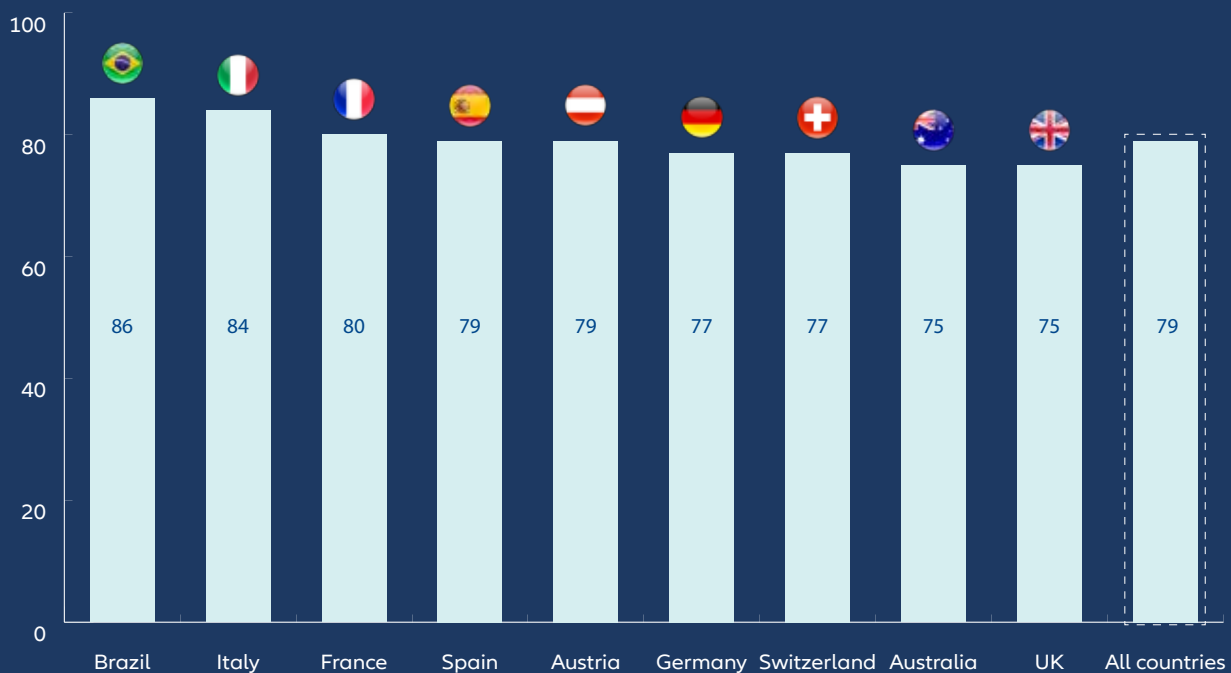
The international survey: what drivers say

To set the research against the public's own experience, Allianz surveyed drivers across seven markets in Europe plus Australia and Brazil, with around 1,200 respondents per country. The picture that emerges is consistent: drivers feel the pull of in-car screens, and they increasingly want controls they can use without looking. They are surprisingly willing to accept responsibility themselves.

Drivers do not think distraction is a marginal issue, but nor do they treat it with the seriousness the evidence warrants. Across the surveyed countries, 79 percent believe in-car technology has made distraction worse in recent years; in Germany, the figure is 77 percent. Yet only 53 percent rate the general risk of distraction as high or very high. That gap — between a problem people acknowledge and a risk they underrate — is where much of the danger lies.

Perceived development of distraction from vehicle technologies — country comparison

Respondents who perceive distraction from vehicle technologies to have “significantly” or “rather increased” (%)



Question: In your opinion, how has distraction from vehicle technologies (e.g., touchscreens, infotainment systems) developed in recent years? (N=1.200 per country)

Experience backs the perception. For example, 19 percent of German respondents say they caused or partly caused a crash in the past three years. Across the nine markets surveyed, a median of 18 percent report the same, from 12 percent in France to 26 percent in Brazil. Of those, 73 percent say distraction definitely or possibly played a part, with about a third saying it definitely did. What the crash record struggles to prove, drivers themselves readily admit.

The touchscreen is a recurring culprit

In Germany, 39 percent of drivers report at least one critical situation — a heavy brake, a near miss, a collision — while operating a touchscreen in the past three years. Across the nine markets, the median is 37 percent, from 29 percent in Australia and the UK to 48 percent in Brazil. Depending on the task, between 24 and 34 percent say using the screen strongly impaired their control of the car. Drivers are specific about what makes it worse: long scrolling through lists (48 percent), confusing or complex menus (46 percent) and small or hard-to-hit touch areas (40 percent) top the list.

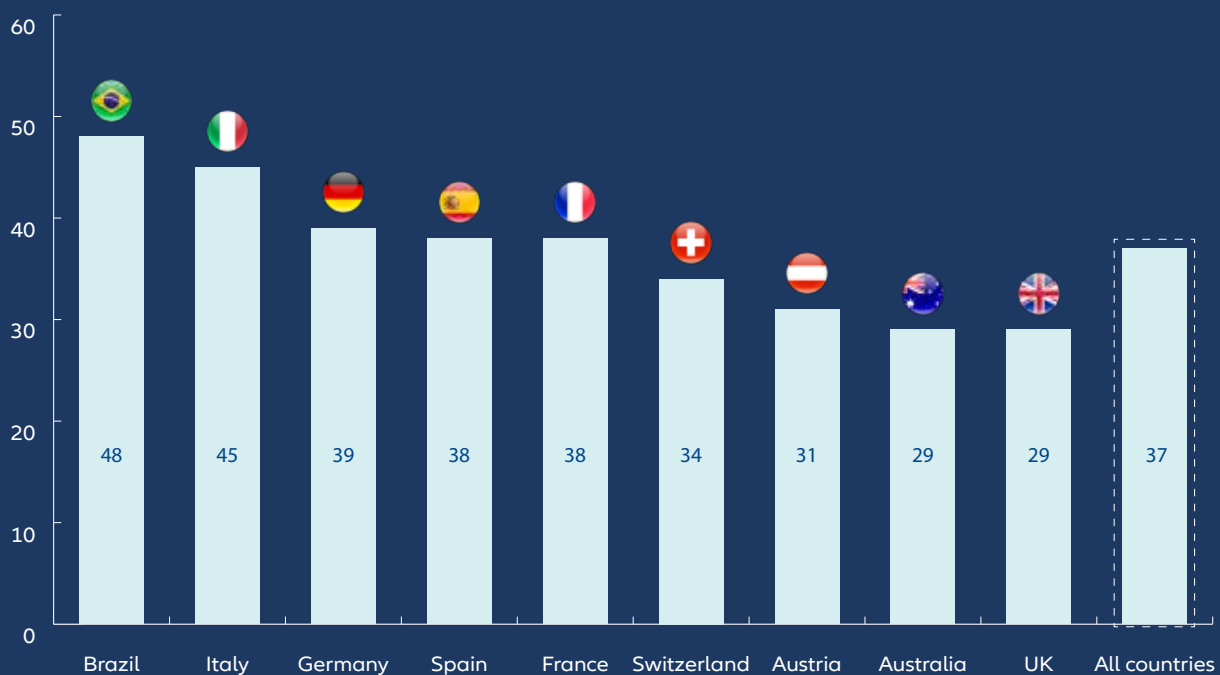


Michael Praxenthaler
Traffic Psychologist, AZT

Not all touchscreens are equally distracting. Our research shows that well-designed in-car controls can significantly reduce the time drivers spend looking away from the road. This demonstrates that distraction is not simply a driver problem — it is also a design challenge.”

Critical situation because of touch screen usage — country comparison

Respondents who say that touchscreen use led to at least one critical situation in the last 3 years (%)



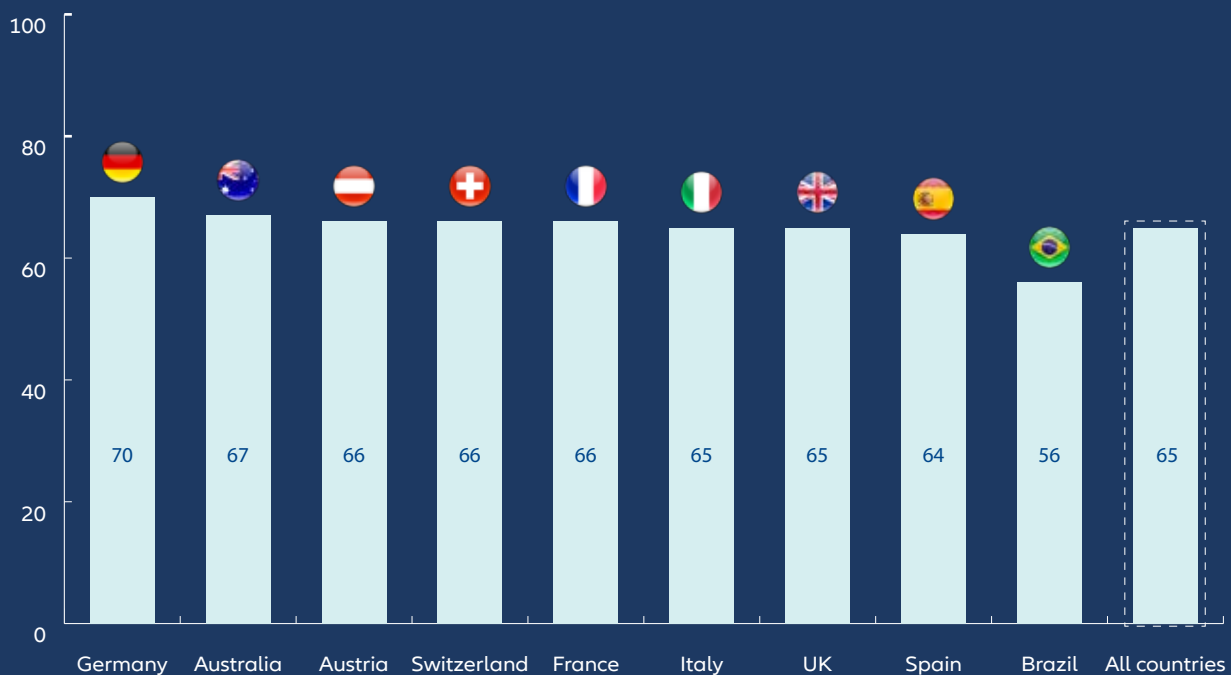
Question: Has it happened to you in the last 3 years that the use of the touchscreen while driving led to a critical situation?
(all participants with touchscreen in vehicle) (N=1.200 per country)

Their preferred remedy is not to remove screens but to bring back the controls that never needed one. In Germany, 70 percent would rather operate safety-critical functions through classic buttons and dials than through the touchscreen alone — the highest of the nine markets, where the median is 65 percent and support runs no lower than 56 percent in Brazil.

This is not only nostalgia among older drivers: support runs high among 18-to-25-year-olds, with a median of 72 percent across the nine markets, ranging from 61 percent in Brazil to 82 percent in France. The people most familiar with screens are among the clearest that some tasks do not belong on them.

Preference of classic controls — country comparison

Respondents who would prefer certain vehicle functions to be operated via classic controls (%)



Question: Would you generally prefer that certain functions in the vehicle could be operated via classic controls (e.g., buttons, rotary controls) instead of exclusively via the touchscreen? (all participants with touchscreen in vehicle) (N=1,200 per country)

The phone has not gone away

For all the focus on built-in screens, the handheld phone remains a severe problem. In Germany, 42 percent of drivers admit to texting on a handheld phone at least occasionally while driving, and the share rises among younger drivers. Some 27 percent report a critical situation caused by handheld use in the past three years — a share that climbs to 66 percent among the heaviest users. The built-in and brought-in distractions do not replace each other. They stack.

Perhaps the most encouraging finding is one of attitude. Across the nine markets, a median of 86

percent of drivers say reducing distraction is first and foremost their own responsibility. That does not mean they want to be left alone with it: a median of 59 percent would support higher fines and 38 percent would back technical limits on complex controls while the car is moving. In Germany the numbers run a little higher, at 60 percent for higher fines, 48 percent for tougher sanctions and 41 percent for limits on complex controls. Drivers are not asking to be absolved. They are asking for controls they can use without looking, and for rules that make the safe choice the easy one.

International consumer survey on distraction



Australia: low scares, strong appetite for limits

While comparatively lower than some other surveyed markets, 29 percent of Australian drivers have had a critical moment behind the wheel while using a touchscreen (level with the UK), and 41 percent rate the general risk of distraction as high or very high. In-car technology has made distraction worse in recent years for 75 percent of Australian respondents, and 20 percent report causing or partly causing a crash in the past three years, with 67 percent of those citing distraction. Support for bringing back classic controls is strong at 67 percent, rising to 72 percent among 18-to-25-year-olds. Appetite for regulation is among the highest anywhere: 88 percent say cutting distraction is first and foremost drivers' own responsibility, 56 percent back higher fines and 41 percent support technical limits on complex controls while driving — level with Germany and second only to Brazil. The phone is less of a factor than elsewhere: 35 percent admit to texting on a handheld phone at least occasionally while driving, and 19 percent report a critical situation linked to handheld use in the past three years, among the lowest shares of the nine markets.



Brazil: high exposure, high ownership, strongest backing for limits

In comparison with the other surveyed markets, Brazil sits at the sharp end of almost every measure: 86 percent say in-car technology has made distraction worse, 26 percent report causing or partly causing a crash in the past three years — the most of any market — and 48 percent have had a critical moment while using a touchscreen, also the highest. Of those who caused a crash, 83 percent say distraction played a part. Brazilian drivers are the most likely to accept personal responsibility (92 percent) and the most supportive of tougher rules, with 64 percent backing higher fines and 44 percent limits on complex controls — the highest of the nine markets. Yet they are the least attached to physical controls: only 56 percent want classic controls back, and among 18-to-25-year-olds support is the lowest anywhere, at 61 percent. The phone tells the same story: 56 percent admit to texting on a handheld at least occasionally while driving and 42 percent report a critical situation linked to handheld use in the past three years, both the highest of the nine markets.



Austria: aware of the problem, least keen on hard limits

Some 79 percent of Austrian drivers say in-car technology has made distraction worse, and 58 percent rate the general risk as high or very high — among the more safety-conscious markets. Eighteen percent report causing or partly causing a crash in the past three years, and 70 percent of those say distraction played a part; 31 percent have had a critical touchscreen moment. Two in three (66 percent) want classic controls back, and support is just as strong among 18-to-25-year-olds, at 67 percent. Austrians are the most reluctant of the nine markets to accept technical restrictions: while 85 percent see cutting distraction as mainly drivers' own responsibility and 59 percent back higher fines, only 34 percent support limits on complex controls while driving — the lowest of the nine. On the phone, 40 percent admit to texting on a handheld at least occasionally while driving, and 26 percent report a critical situation linked to handheld use in the past three years, rising to 59 percent among the heaviest users.



France: fewest crashes, youngest drivers keenest on buttons

France reports the fewest self-involved crashes of the nine markets — just 12 percent over three years — and the lowest sense of personal responsibility, at 81 percent, though that is still four in five drivers. Eighty percent say in-car technology has made distraction worse, and 38 percent have had a critical touchscreen moment. Support for classic controls sits at 66 percent overall but jumps to 82 percent among 18-to-25-year-olds — the highest for any age group in any market, a clear sign that the appetite for physical controls is not about age. On measures, 53 percent back higher fines and 38 percent support limits on complex controls while driving. Phone use is also low: 32 percent admit to texting on a handheld at least occasionally while driving, and 20 percent report a critical situation linked to handheld use in the past three years, both among the lowest of the nine markets.



Germany: strongest appetite for physical controls

German drivers are the most attached to classic controls of the nine markets: 70 percent want key functions back on buttons and dials, rising to 79 percent among 18-to-25-year-olds. Seventy-seven percent say in-car technology has made distraction worse, yet only 53 percent rate the general risk as high or very high. Some 19 percent report causing or partly causing a crash in the past three years, and 72 percent of those say distraction played a part (about a third saying it definitely did); 39 percent have had a critical moment while using a touchscreen. Germans expect action while owning the problem: 87 percent say cutting distraction is first and foremost drivers' own responsibility, with 60 percent backing higher fines and 41 percent limits on complex controls while driving. The phone remains a problem: 42 percent admit to texting on a handheld at least occasionally while driving, level with Switzerland and behind only Brazil, and 27 percent report a critical situation linked to handheld use in the past three years, rising to 66 percent among the heaviest users.



Spain: screen frustrations run deepest

Spanish drivers report the strongest everyday friction with touch interfaces: they are the most likely of the nine markets to blame lengthy scrolling (50 percent) and among the most likely to blame small or hard-to-hit touch areas (48 percent) for distraction. Risk-awareness is high — 79 percent say in-car technology has made distraction worse and 59 percent rate the general risk as high or very high, among the highest of the nine. Sixteen percent report causing or partly causing a crash in the past three years, with 72 percent of those citing distraction; 38 percent have had a critical touchscreen moment. Sixty-four percent want classic controls back, rising to 77 percent among 18-to-25-year-olds. And 86 percent see cutting distraction as mainly drivers' own responsibility, with 55 percent backing higher fines and 39 percent limits on complex controls while driving. On the phone, 38 percent admit to texting on a handheld at least occasionally while driving, and 26 percent report a critical situation linked to handheld use in the past three years, rising to 66 percent among the heaviest users.



Italy: distraction's role most readily recognized

Italians are the most likely of the nine markets to acknowledge distraction's part in a crash: of those who caused one, 87 percent say distraction played a role. Awareness is high across the board — 84 percent say in-car technology has made distraction worse and 65 percent rate the general risk as high or very high, the highest of the nine. Sixteen percent report a self-involved crash in the past three years, and 45 percent have had a critical touchscreen moment. Some 65 percent want classic controls back (70 percent among younger drivers). On enforcement Italians are the most cautious: 86 percent accept personal responsibility, but at 52 percent, support for higher fines is the lowest of the nine countries surveyed. On the phone, 39 percent admit to texting on a handheld at least occasionally while driving, and 34 percent report a critical situation linked to handheld use in the past three years, second only to Brazil.



Switzerland: the most reserved market

Swiss drivers are the least likely of the nine markets to attribute a crash to distraction. Of those who caused one, 64 percent say distraction played a part, the lowest of the nine — and among the least alarmed generally, with only 52 percent rating the risk as high or very high. Even so, 77 percent say in-car technology has made distraction worse, 18 percent report a self-involved crash in the past three years and 34 percent have had a critical touchscreen moment. Support for classic controls is solid at 66 percent, though among 18-to-25-year-olds it is the lowest in Europe at 63 percent (only Brazil, at 61 percent, is lower). Eighty-two percent accept personal responsibility, 59 percent back higher fines and 36 percent support limits on complex controls while driving. Phone use is comparatively high: 42 percent admit to texting on a handheld at least occasionally while driving, level with Germany and behind only Brazil, and 28 percent report a critical situation linked to handheld use in the past three years.



United Kingdom: fewest touchscreen scares, firmest on fines

UK drivers report among the fewest problems at the wheel: at 29 percent, critical touchscreen moments are the lowest of the nine (level with Australia), and only 39 percent rate the general risk as high or very high, also the lowest. Yet 75 percent say in-car technology has made distraction worse, and of the 15 percent who caused a crash in the past three years, 75 percent cite distraction. Sixty-five percent want classic controls back, rising to 77 percent among 18-to-25-year-olds. Where the UK stands out is enforcement: support for higher fines is the highest of the nine markets at 67 percent, alongside 86 percent who see cutting distraction as drivers' own responsibility and 38 percent who back limits on complex controls while driving. The phone follows the same pattern: 31 percent admit to texting on a handheld at least occasionally while driving and 18 percent report a critical situation linked to handheld use in the past three years, both the lowest of the nine markets.

Outlook: distraction, claims and the future of motor insurance

Distraction while driving has long been more than just individual misconduct. It is a socially significant safety issue and a major risk factor in road traffic. Without effective countermeasures, its impact is likely to grow even further.

Current research findings from the Allianz Center for Technology (AZT) highlight a key challenge: Distraction often goes unrecognized as a contributing factor in traffic accidents. Analysis of detailed accident data suggests that its actual impact is significantly underestimated in official accident statistics. Experts at the AZT currently estimate that at least one in three traffic accidents is attributable to distraction.

At the same time, technological changes in vehicles are altering the nature of accidents. Driver-assistance systems are taking over more and more driving tasks, and digital control interfaces are increasingly shaping the cockpit. This, in turn, is changing risks, accident patterns, and the nature of damage. Understanding these developments early on is just as crucial for insurers as it is for vehicle manufacturers and policymakers.

For insurers, this involves far more than just a more precise risk assessment or a better understanding of claims. These insights also form an important foundation for effective prevention. The goal must be to identify risks early on and, if possible, prevent accidents before they occur.

The studies also show that distraction is not solely a matter of individual driving behavior. The design of the vehicle and its controls also have a significant influence. Allianz driving studies conducted under real-world conditions show differences of up to 25 percent in visual distraction caused by various touchscreen control concepts. Cognitive modeling also illustrates that distraction can triple the risk of a collision in critical traffic situations.

This makes road safety a shared responsibility. Drivers are responsible for maintaining their attention behind the wheel. Manufacturers are called upon to design vehicles and control concepts in a way that minimizes distraction as much as possible. Policymakers, regulators, and



Lucie Bakker

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Smart, modern technology makes our lives easier — it can help us manage information overload and is characterized by a clean design. Unfortunately, we often see the opposite in new cars: technology doesn't make drivers' lives easier — it makes them more stressful. 77 percent of respondents in Germany said that in-vehicle technology distracts more today than it did in the past. 70 percent prefer traditional switches to complex on-screen menus. Smart cars must be safe spaces that protect against distraction rather than causing it. "

traffic enforcement agencies must create appropriate framework conditions to support this. Research provides concrete starting points for the targeted development of preventive measures.

For the insurance industry, this means thinking beyond the individual insurance claim. The goal must be to prevent avoidable accidents, rather than merely settling their consequences. Ultimately, there is one overarching objective: mobility must remain safe and affordable. Vision Zero remains the decisive benchmark for this.

A three-part call to act: safer, not just smarter

Distraction in the digital car is not a problem any one party can fix alone. It is designed into cockpits, permitted by rules that never quite defined it and acted out by drivers every day. Allianz sees three fronts that must move together to address distraction.

#1 Manufacturers: design cockpits around the reality of driving

Safety-critical functions — wipers, indicators, headlights, hazard lights, demisting — must be quick and intuitive to reach, whether as a physical button or a clearly defined, haptic touch area a driver can find without looking. This is not screens versus buttons. It is the right control in the right place, and it means being deliberate about which functions belong on a display and which do not.

The direction of travel is encouraging. From 2026, Euro NCAP rewards cars that keep core functions as physical controls or immediate one-touch buttons rather than burying them in menus. Manufacturers are responding: a large German OEM will bring back volume, heating, fan speed and hazard lights as real buttons below the screen from its next generation; a famed Italian brand is rebalancing digital and physical controls; and if anyone knows the value of a second of attention, it is the maker of a car that reaches 300 kilometers an hour. Placing controls where drivers expect them cuts the search time and makes it easier to move between cars. It is a step forward, not back.

#2 Regulators and enforcement: measure the risk, then manage it

A risk that is not measured cannot be managed. The single most useful step regulators can take is to make the recording of distraction consistent — giving police the means and the mandate to capture it, so that official statistics better reflect the true scale of distraction-related crashes. Allianz supports the recommendations of the 64th German Traffic Court Conference (Verkehrsgeschichtstag) in Goslar this January. It called for a nationwide legal basis for automated, AI-assisted monitoring of handheld phone use at the wheel, tougher penalties and a precise legal definition of the “brief glance” that Section 23 of the Road Traffic Act permits but never defines.

Technology in the car is also being enlisted, but here the gap is timing. Since July 2026, new cars on the European market must carry a driver-distraction warning system that watches the driver’s attention and warns when their eyes leave the road for too long. That is genuine progress.

However, there is room to go further. These warning thresholds may allow a driver’s gaze to remain away from the road for substantially longer than the glance durations the scientific literature associates with increased crash risk—requiring warnings no later than 3.5 seconds above 50 kilometers an hour, and up to six seconds at lower speeds. Earlier, situation-sensitive intervention could therefore provide additional safety benefits.



Matthias Trüstedt
Head of Global Property
& Casualty, Allianz SE



Driver distraction is not only a road safety issue — it is also an important concern for insurers. Understanding how distraction contributes to accidents is essential for improving prevention and assessing risks. As vehicles become increasingly automated, reliable vehicle data will also play a growing role in understanding how accidents occur and determining responsibility.”

#3 Drivers: attention cannot be delegated

Drivers are the final decision-makers, and they know it: across the nine markets a median of 86 percent — 87 percent in Germany — say cutting distraction is first and foremost their own responsibility. The task is to make that conviction match behavior. Why is glancing at a phone at speed still socially tolerated in a way that drink-driving no longer is? Several taps on a screen while moving are no different in their effect. Allianz calls for sustained public-awareness campaigns that treat screen distraction and phone use as seriously as alcohol, backed by driver education and clearer in-car warnings, so that setting the phone and the touchscreen

aside becomes second nature. Technology can support attention. It can never replace it.

The future of mobility will be digital, connected and increasingly automated, and that holds real promise for safety. But technology must serve the driver rather than compete for attention. A single test should judge every control: does it help the driver stay in control, and keep everyone around them safe? As cars grow more digital, interface design is no longer a question of style. For the controls that keep people safe, design must follow function — and mobility's next chapter must be not only smarter, but safer.



A short history of AZT's work on distraction

Distraction is not a new concern for the AZT. It was first put on the agenda in 2011, in work on how everyday sources — children in the back, phones, smoking — pull at a driver's attention. In 2022 the Center flagged in-car touchscreens as an emerging risk. More than a decade of attention has not moved the underlying numbers as far as it should: road deaths in Germany have stalled at around 2,800 a year, and in 2024 police recorded 8,722 distraction-related injury crashes — a figure that almost certainly understates the true scale of the distraction problem.

Allianz Center for Technology: Shaping the future of mobility

The AZT has anticipated how technological change reshapes risk for more than five decades. In the 1970s and 1980s it championed mandatory seatbelts in Germany — a measure that helped cut annual road deaths from around 15,000 to fewer than 3,000 today. Its low-speed crash tests revealed the true cost of seemingly minor collisions and laid the foundation for the vehicle type classes still used in motor pricing. In the 1990s, it helped shape anti-theft standards. That same forward-looking approach now informs its work on EV battery repair, the cybersecurity of connected cars, the liability puzzles of automation — and, this year, the safety cost of the digital cockpit. Its mission has not changed: safe, sustainable and affordable mobility, with insurers and policymakers equipped to navigate what comes next.

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