

Media Release: Allianz reports safety gains from automated mobility and urges EU-wide “driving license” for autonomous vehicles

- **Strategic priorities for safe autonomous mobility:** Allianz calls for EU-wide uniform testing standards for the approval of autonomous vehicles, free access to accident- and safety-related in-vehicle data, and a joint European database for critical traffic situations.
- **Predicted Safety Improvements:** Allianz forecasts a 20 percent reduction in traffic accidents by 2035, increasing to over 50 percent by 2060, thanks to autonomous technology.
- **Allianz claims analysis confirms that currently available autonomous braking assistance systems reduce the frequency of specific accidents by 66 percent.**
- **Consumer confidence and concerns:** A survey across seven European countries reveals that while consumers expect safety improvements, they remain cautious about technological maturity and reliability.
- **Victim protection is essential:** Current liability and compulsory insurance models in motor insurance across most EU countries are suitable for autonomous vehicles.

Ismaning/Munich, Oct. 28, 2025

The promise of autonomous mobility is not just a technological leap – it represents a transformation in safety, comfort, and accessibility that is already underway with Level 3 vehicles on European roads and Level 4 systems operating in real-world test fields. At the **13th Allianz Motor Day in 2025, hosted by the Allianz Center for Technology (AZT)**, Allianz unveiled significant safety gains from autonomous vehicles and calls for EU-wide testing standards to ensure their safe integration into European roads, including questions about vehicle safety, liability, the use of in-vehicle data from autonomous vehicles (AVs), and more inclusive mobility. The company already insures test fields in several countries, including Germany, Norway, and Singapore.

AZT research and proprietary claims analysis indicate a significant decline in motor liability claims frequency driven by advanced driver assistance systems (ADAS) now available in select models. While these systems already demonstrate impressive potential, consumers across Europe still view automated driving technology as relatively untested, although they expect strong safety and comfort gains. These findings, published in the [Allianz report “HANDS OFF –](#)

The Safety Promise of Autonomous Mobility, highlight the transformative effect of automated systems on road safety and insurance dynamics.

“Autonomous mobility is no longer a question of if. It’s about how fast, how safe and how fair. Every technological advancement must translate into fewer collisions, fewer victims, and greater independence for millions. At Allianz, we see autonomous driving as a shared responsibility to build safer and more inclusive mobility. Together with the Allianz Center for Technology, manufacturers, and regulators, we will shape safety standards and pilot innovative insurance solutions. The future of mobility will be autonomous, but safety must always remain in human hands,” said **Dr. Klaus-Peter Röhler, Member of the Board of Management of Allianz SE, Insurance German Speaking Countries, Central Europe, Global Property & Casualty**. His keynote at the Allianz Motor Day 2025 is available [here](#).

As a safety-focused leader in mobility innovation, Allianz advocates for a European “driving license” for autonomous systems. For AVs to be able to use European roads in the future, they will need to be approved. From Allianz’s perspective, the certification process is not yet comprehensively regulated under EU 2022/1426. Therefore, the insurer proposes a combination of digital driving simulations, a practical test under identical defined conditions (e.g., braking or evasive maneuvers) and a real-world test in various driving conditions (e.g., night or motorway). To clarify accidents and learn from near misses, Allianz advocates for a Europe-wide database operated jointly by manufacturers, regulators, and insurers.

“We are calling for an EU-wide uniform testing approach for autonomous vehicles to ensure reliable verification of the necessary safety standards across the EU. Let’s call it a ‘driving license’ for autonomous vehicles. Just as humans must prove they can drive safely, autonomous vehicles must prove that they can steer and navigate safely in all driving situations. Open access to accident- and safety-related vehicle data is essential to ensure accountability and maintain public confidence,” said **Röhler**.

Safety Gains and Predictions

The AZT has examined the safety performance of autonomous driving and predicts that automation will sharply reduce accidents caused by human error, such as fatigue, distraction, or misjudgment. The AZT forecasts a 20 percent drop in road-traffic accidents in Europe by 2035, rising to more than 50 percent from 2060 onwards, using 2023 as the base year, as the mix of conventional (Levels 1 and 2) and automated (Levels 3 and 4) vehicles scales up. This outlook incorporates the future market penetration of active operating systems under conservative to progressive scenarios and the impact of mixed traffic with vehicles without autonomous systems – rather than solely the technical potential. It is based on in-house modeling as well as data from the German insurance association GDV.

Already in today’s cars, ADAS with automated emergency braking (AEB) underscore this high safety potential. Based on an analysis of 20,000 Allianz motor insurance liability claims, rear-end collisions in flowing traffic fell by 30 percent on average when AEB was installed as standard. The most advanced systems reduced reversing crashes in parking scenarios by 66 percent.

*"The message is consistent: when effective advanced driver assistance systems are deployed as standard equipment, safety gains are immediate and significant. Where adoption is partial or left to optional packages, benefits stay modest. For Allianz, this highlights the importance of broad, standardized implementation of driver assistance systems as a legal requirement," said **Dr. Christian Sahr, Head of Allianz Center for Technology (AZT)***

Fewer accidents will mean fewer claims; yet the value of each claim will rise as AVs become more technologically complex. Lower claim frequency is offset by higher repair bills, mainly due to the cost of sensors and rising prices for parts and labor. Physical damage claims from hail or theft will prevail, while new forms of risk – from software failures to cyberattacks – will demand new kinds of cover.

*"Autonomous vehicles will also transform how we assess and price risk. While traditional vehicle classification – based on historical claims frequency – remains relevant, their importance will gradually decline as we emphasize driver assistance system safety performance. We are evolving our pricing models by complementing existing type classifications with a safety scoring model that reflects how both the vehicle and its systems contribute to the overall risk. This will ensure a more accurate and forward-looking approach to premium setting. At a time when consumers face rising living costs, autonomy can deliver both safety and affordability of motor insurance," said **Röhler**.*

Consumer survey insights: Confidence and caution

To gauge trust and acceptance of AVs, Allianz conducted a representative consumer survey in seven European countries (Austria, Germany, France, Italy, Switzerland, the Czech Republic, and the United Kingdom). The results demonstrate broad confidence in safety improvements but also highlight uncertainty regarding technological maturity.

More than half of respondents (56 percent) expect autonomous cars to be safer or at least as safe as human-driven vehicles. Consumers also value potential comfort gains, such as using travel time for other activities (50 percent of respondents), as well as greater mobility for themselves (40 percent) and for people with disabilities and older adults (65 percent).

At the same time, concerns remain: 69 percent worry about system reliability in unexpected situations, and 72 percent view the technology as still "too new and untested." 64 percent would feel comfortable in AVs only if they could take back control at any time. A European comparison shows that Italians have the highest level of confidence in the safety of autonomous vehicles (65 percent). Respondents in the United Kingdom are most critical (44 percent). Germans fall in the middle at 57 percent).

*"What's clear is that across Europe trust hinges less on perfection and more on proof. People not only want autonomous vehicles to match or exceed human safety, they want this backed by transparent data, strict oversight and clear accountability," said **Röhler**.*

Liability and insurance considerations

When responsibility for steering shifts from humans to machines, determining liability after an accident becomes more complex. The question is whether autonomous driving requires a new liability system or whether traditional motor insurance will eventually be replaced by product

liability for the manufacturer or operator. In mixed traffic, where autonomous and human-driven vehicles coexist, liability may involve multiple parties, including vehicle owners, manufacturers, software developers and remote supervisors.

*"Allianz's position is clear: Victim protection must remain central to autonomous vehicle insurance. Liability must stay with the vehicle owner, no matter whether a human driver or a machine is in control. And motor insurers must remain the first point of contact for victims. We are committed to supporting victims through continued strict liability insurance, ensuring that they are not left to navigate complex liability disputes on their own and that they receive compensation for their damages quickly and easily from their insurer," emphasized **Röhler**.*

Three Allianz priorities for safe autonomous mobility

Allianz sets out three priorities to accelerate the safe adoption of autonomous mobility while safeguarding consumers and strengthening Europe's leadership in mobility innovation:

1. EU-wide 'driving license' for automated vehicles to ensure uniform testing standards:

Allianz calls for a European approval model for autonomous vehicles with uniform technical type approval (homologation) and testing procedures. These should specify the requirements that autonomous vehicles must meet and regulate the simulations and tests they must pass. This would enable cross-border use without repeated certification, simplify market access, increase safety, and accelerate innovation.

2. EU-wide uniform standards for access to accident- and safety-related vehicle data for insurers and regulatory authorities, with critical data remaining within European jurisdiction and treated as a strategic asset.

The European Commission's proposal on the exchange of vehicle data under the EU Data Act (Regulation 2023/2854) provides an important basis for this. Allianz believes that use cases for data exchange should be evaluated for both benefits and costs. Sharing all available data across the board is not sensible given the considerable expense. Consumers should also be protected from indiscriminately passing on all their car data to third parties. For accident- and safety-related vehicle data, however, the advantages are clear. A framework developed jointly by insurers, manufacturers, and regulatory authorities would improve road safety, strengthen public confidence, and accelerate the acceptance of autonomous mobility.

3. Joint European database of critical traffic situations for autonomous vehicles. This database must record all accidents in autonomous mode and near misses where accidents were narrowly avoided. The regulatory authorities must define the criteria for this.

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[Report "HANDS OFF – the safety promise of autonomous mobility"](#)

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* As of June 30, 2025.

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