ALLIANZ GROUP COMMUNICATIONS
12TH ALLIANZ MOTOR DAY

Media Release: Allianz calls for greater safety for vulnerable road users in urban areas

- Big vs. small in European cities: 70% of urban road deaths involve pedestrians, cyclists, or motorcyclists.
- One-third of accidents between trucks and pedestrians or cyclists could be avoided with existing technology.
- "We need a new seat belt" – Allianz proposes measures to get closer to Vision Zero

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Munich, October 16, 2024

At the 12th Allianz Motor Day, Allianz called for better protection for pedestrians and cyclists in cities and made concrete demands to politicians, car manufacturers, and fleet operators. Considering the persistently high number of road deaths in Europe, Klaus-Peter Roehler, member of the Board of Allianz SE, called for improved safety equipment, especially for vans and trucks, at the Allianz Center for Technology (AZT) in Ismaning: "We're seeing rapid progress in almost all areas of technology, so why are we failing to better protect life on the roads? This is an unacceptable trajectory. One-third of all accidents between trucks and pedestrians or between trucks and cyclists could be avoided if trucks utilized just two well-known safety measures. To tackle the challenges and trends I've mentioned, vehicle manufacturers, politicians, freight carriers – and we as insurers – are called to action. We must simply do everything we can to protect a human life from accidental death, whatever the cost is."

The Allianz Motor Day brings together experts and media representatives from across the globe to discuss the trends and challenges of future mobility. The theme for 2024 is "Big versus small: How we need to better protect vulnerable groups in urban areas."

The EU aims to reduce road deaths to zero by 2050

Klaus-Peter Roehler stresses that the number of road deaths in the European Union is still far too high, at around 20,400 in 2023: "The European Commission has declared that by 2050 the number of road deaths in Europe is to be reduced to zero." Unfortunately, we are still a long way from this "Vision Zero."

To remain within the target range, the number of victims would have needed to decrease by 18% between 2022 and 2023, assuming a linear progression. Across Europe, a reduction of 1% has been achieved – and in Germany, the number of deaths recently increased by 1.8%, totaling to 2,839 in 2023.

Cities are accident hotspots: 70% of road deaths in urban areas are pedestrians or two-wheeled vehicles

To achieve quick results, it makes sense to focus on urban transport: "Cities are the main hotspots for accidents," says Roehler. "Around 40% of fatal road accidents in Europe occur in cities; 70% of these victims are riding bicycles or other two-wheeled vehicles, or are pedestrians, including children and the elderly – they need better protection! The headline of this 12th Allianz Motor Day – 'Big vs. Small' – sounds bitter but it's true. It's about protecting the most vulnerable people from heavy vehicles."

According to a recent analysis by the Allianz Center for Technology (AZT), vehicles used by parcel and delivery services are particularly conspicuous: "As a fleet insurer, Allianz has made the following findings: vans used by these delivery services have about a 20% higher claims frequency than conventional vehicles," says Roehler. "They're also more likely to cause personal injury." Drivers' time pressures, the many stops, maneuvers in urban environments, and the distraction caused by the digital devices required for delivery all contribute to this.

Roehler criticizes the fact that vans do not currently have the same number of safety systems on board as cars, despite the EU's General Safety Regulation 2 (GSR2), which will apply to new vehicles from July 2024 onward. "At least, vans should have the same safety systems as new passenger cars since they are using the same highly frequented urban roads," he says.

Allianz study: One-third of accidents between trucks and cyclists or pedestrians could be avoided with available technology

For heavy goods vehicles and buses, the GSR2 must also be improved as soon as possible, according to Roehler: Although some warning features of driver-assistance systems are now mandatory for newly registered trucks, they are not enough to reliably prevent collisions with cyclists and pedestrians in blind spots, for example. "Warning systems aren't enough," says Roehler. "Effective systems can identify road users in the blind spot and immediately trigger emergency braking."

A recent study by the Allianz Center for Technology (AZT) concluded that one-third of accidents between trucks and pedestrians or cyclists could be prevented by active braking assistance and improved visibility for the truck driver through maneuvering windows and a lower line of sight in the cab. These technical solutions are already available on the market – now they need to be implemented across the board as quickly as possible.

"First and foremost, our efforts to improve road safety are about saving lives and reducing pain and suffering." Without diminishing this fundamental conviction, Roehler adds another rationale which can be used to win over transportation companies: "Avoiding accidents – also the light ones without personal injury – carries an economic advantage. It is self-incentivizing for trucking companies because a fleet with less repair and downtime costs is more efficient and the insurance rates for such a fleet are also significantly lower compared with a fleet with many accidents."

Allianz draws on its tradition to make specific demands of politicians and vehicle manufacturers

Roehler points out that 40 years ago, Allianz was already campaigning for the then controversial compulsory use of seat belts: In 1983, Max Danner, then Head of the Allianz Center for Technology, wrote a book titled "Seat Belt or Death!" Roehler says, "In addition to 'Seat Belt or Death!' the

following also applies: 'Assistance Systems – or Death!' To reach Vision Zero, we need, so to speak, 'a new seat belt'!"

At the 12th Allianz Motor Day, Allianz made three specific demands to car manufacturers and legislators to better protect vulnerable groups in urban traffic.

Allianz's Demands

1. The safety equipment of vans and trucks must exceed the current legal standard. At least, vans should have the same safety systems as new passenger cars since they are using the same highly frequented urban roads. Truck manufacturers should make full use of the innovations already available to help prevent accidents. These include maneuvering windows, lowered cabs, and automatic emergency braking systems when turning.

2. Allianz advocates a Europe-wide harmonization of requirements and calls on the EU legislators to further improve current regulations. For all new trucks, advanced driver assistance systems to prevent turning accidents should be made mandatory as soon as possible. Warning systems, as currently required by law, are not enough. Active braking systems that detect road users in the blind spot and immediately initiate emergency braking should be mandatory. And these systems must always be switched on.

3. Comprehensive data-sharing as intended in the EU Data Act is needed: if Allianz, as an insurer, knows which safety systems are installed and activated in trucks and vans, Allianz can set risk-based rates and incentives.

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* Including non-consolidated entities with Allianz customers.
**As of June 30, 2024.

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