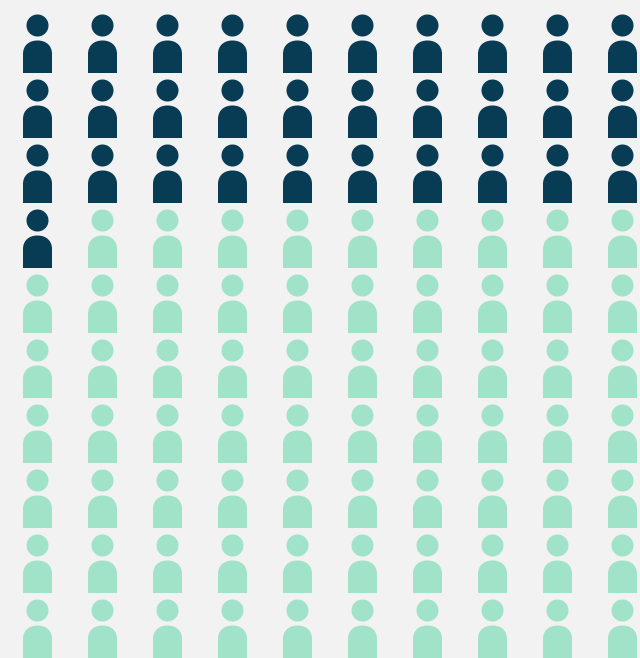




THE STATE OF DISTRACTED DRIVING

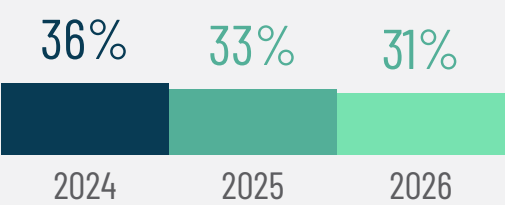
INSIGHTS FROM SUMMER 2026

DISTRACTED DRIVERS



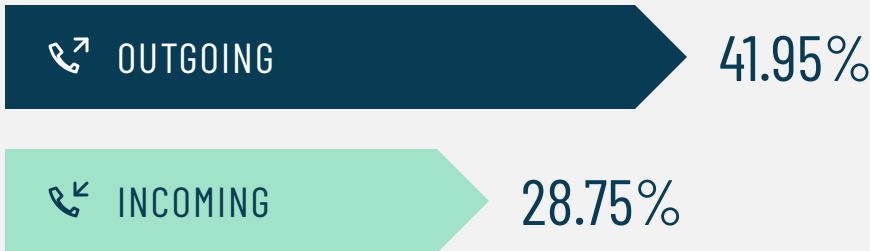
31.05% OF DRIVERS,

Nearly one in three drivers still placed at least one forbidden call this summer – a worrying level of distraction and a major road-risk factor.



CALLING PATTERNS

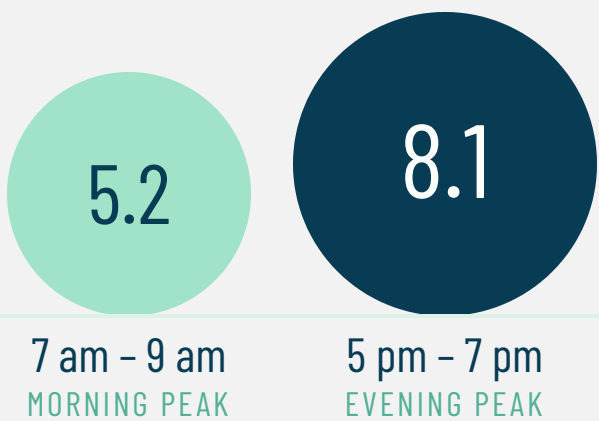
CALLS WHILE DRIVING, BY TYPE



The remaining 29.3% could not be attributed to either type.

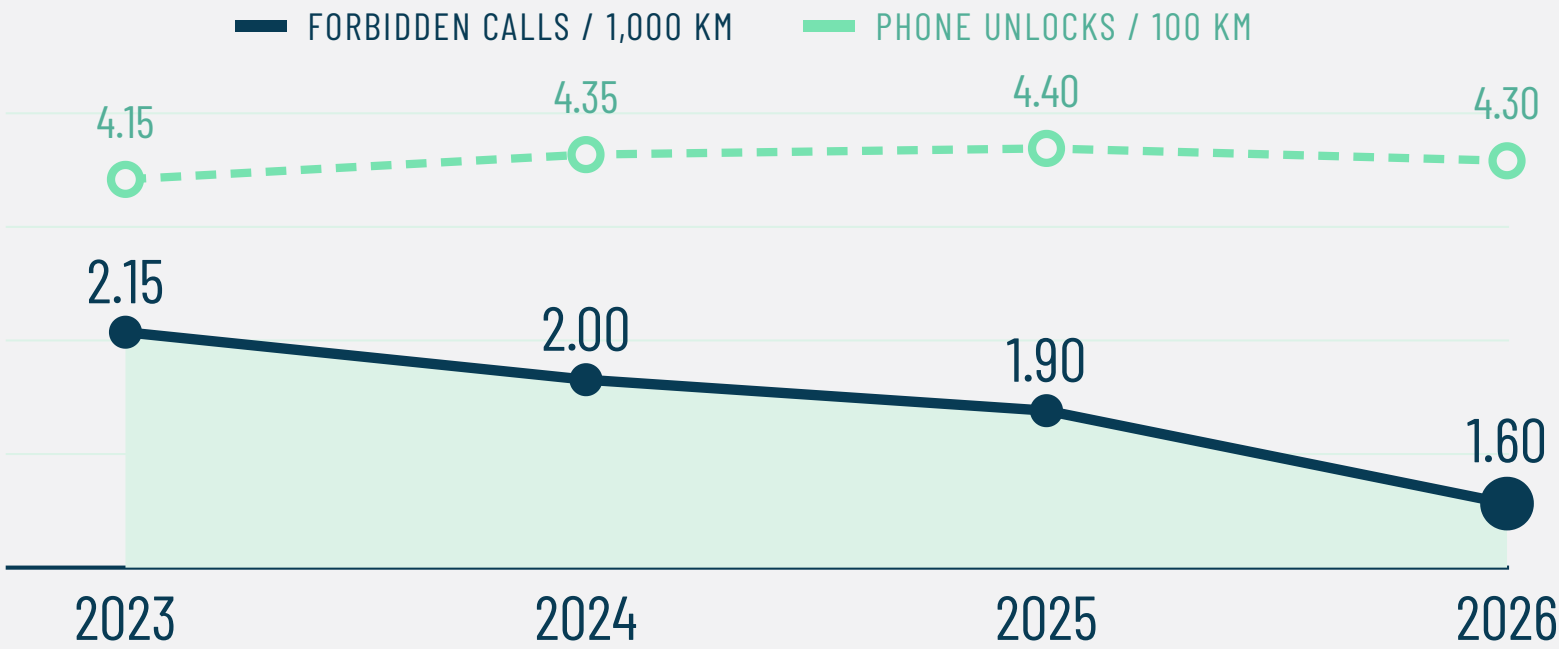
Drivers place more calls than they receive: outgoing calls continue to dominate, underscoring that distraction is largely self-initiated rather than triggered by incoming calls.

FORBIDDEN CALLS PER 100 TRIPS



The evening rush hour carries around half as many forbidden calls again as the morning one.

PHONE DISTRACTION ACROSS FOUR SUMMERS



CALLS - THIRD YEAR OF DECLINE

Forbidden calls have been declining steadily since their 2023 high point – down 7% in 2024, a further 5% in 2025, and 16% in 2026.

UNLOCKS STAY FLAT

Phone unlocks increase compared to 2023 – rising from 4.15 to 4.35 in 2024 (+4.8%) – but then remain broadly stable at 4.40 in 2025 (+1.1%) and 4.30 in 2026 (–2.3%).

IN SUMMARY

Despite a decline in forbidden calls, distracted driving remains deeply rooted. One in three drivers still makes forbidden calls, and distraction is largely self-initiated – outgoing calls dominate, especially during the evening peak between 5p.m. and 7p.m. Meanwhile, unlocks remain stable, pointing to a shift toward other forms of distraction rather than a decline. As distracted driving expands beyond calls to include broader phone use, insurers must act fast to curb emerging risks.