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Media Release

11th Allianz Motor Day 2023

Using your smartphone as the car key is a reality

- Total theft must be traceable for customers
- Allianz calls on vehicle manufacturers to implement the global standard for virtual keys
- The virtual car key must not be replicable

More and more networked functions can be found in modern vehicles. In Germany, the first car with a virtual key was delivered six years ago. That's how the smartphone became the car key. Drivers can use it to open and start the vehicle with an app. Today, a large number of modern vehicle models are delivered with the option of a virtual key, and in some cases, physical keys are only available as emergency keys. "We expect all vehicles to be sold with virtual keys in the future," said Lucie Bakker, Head of Claims at Allianz Versicherungs-AG, at the 11th Allianz Motor Day.

This is convenient, but also involves risks. If, for example, the vehicle is handed over to a workshop for repair or inspection, an additional key must be generated in the app and made available digitally so the workshop staff can use the vehicle. But what happens to this key once the repair is completed? In the case of some manufacturers, this key is valid for a limited period of time, while in the case of others, it must be actively deleted. For various manufacturers, we don't know what procedure is prescribed for deleting the key. However, the owner of the vehicle must know at all times how many car keys have been generated and how many of them are still in use. This is not only important when selling the car, but also in the event of an insurance claim, for example after a total theft.

Virtual key presents insurers and customers with new challenges

Until now, the customer has submitted the complete set of keys to the insurance company for claim settlement. In principle, this also applies to the virtual vehicle key, but no one will want to send the insurer their smartphone in the event of a vehicle theft. The customer must state whether there were other driving authorizations in the form of virtual keys at the time of the theft and provide proof of the cancellation of these authorizations. "The virtual key technology poses new challenges for our customers and for us as an insurer in the event of vehicle theft. We must ensure that in the event of a claim, proof of

all virtual keys can be provided simply and easily by the vehicle manufacturer," said Bakker. "We need to know at what time a smartphone was authorized for a virtual key."

The virtual vehicle key must be secure

The experts at the Allianz Center for Technology (AZT) have formulated criteria for the design of the virtual key in 2019, which are open to different technical solutions. These technical criteria are now a recognized international RCAR* standard that also takes into account the data protection requirements for the virtual key. "The customer must be able to trust the virtual key. This is only possible if the protection of the key-data is guaranteed. This means, for example, that the key must not be copyable. If it is passed on, a new individual key must be generated," said Christoph Lauterwasser, head of the AZT.

However, since there has been no uniform implementation of the virtual key standard among vehicle manufacturers to date, there is still a need for action regarding the AZT's core demands. "In the spirit of proactive loss prevention and customer-oriented availability of data for proof in the event of total theft, we appeal to all vehicle manufacturers to consistently implement the AZT's core requirements," said Bakker.

The four most important demands regarding the virtual vehicle key

- It must not be possible to copy the virtual vehicle key; as with the physical key, it must be possible to see how many keys are in circulation.
- All authorized vehicle users must be listed clearly, transparently and unchangeably for customers and insurance companies. In the event of a total theft, customers must be able to withdraw all virtual keys immediately and verifiably.
- The access authorization to the car must be separate from the driving authorization so as not to undermine the existing level of protection of the electronic immobilizer.
- The data environment of the virtual key must be strictly separated from other applications. All security-critical data must be processed in a secure storage and execution environment.

*RCAR is an international association of automotive research center's sponsored by insurers whose aim is to "reduce the human and economic costs of motor vehicle damage".

Munich, October 17 2023

All press materials and the recording of the entire event as well as information on the EU Data Act can be found here:

<https://events.techcast.cloud/en/allianz/11th-allianz-motor-day-2023-en>

You can find further press information from Allianz Versicherungs-AG on our Internet portal [Mitteilungen | Allianz](#).

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