

El Niño, Winter Weather Create Treacherous Driving Conditions, According to Farmers Insurance

Flooding and slick roadways combine with ice and snow to challenge drivers across America this winter

LOS ANGELES, Jan. 12, 2016 /PRNewswire/ -- This winter's El Niño cycle could present unusual road hazards for some drivers who are accustomed to drier winters in certain parts of the United States, according to the Farmers Insurance® Seasonal Smarts Digest.

"Snow and ice alone make winter driving challenging enough, but we know from experience that the additional moisture El Niño brings often creates additional headaches for much of the country," said Paul Quinn, head of claims customers experience at Farmers Insurance. "Drivers in parts of the country that often escape the worst of winter weather need to be on high alert for unusual, and particularly hazardous, driving conditions."

El Niño, which is characterized by unusually warm temperatures in the Pacific Ocean, is expected to create wetter-than-average conditions in the South, the Mid-Atlantic and southern portions of New England, as well as in California, Texas and Florida. Drivers in these areas will likely have to contend with more driving challenges than usual, including slick roadways, reduced visibility and potential flooding.

Farmers' data from 2013 through 2015 revealed that more than two-thirds (65 percent) of claims for cars skidding on snow and ice occur between January and March. While wet roads often account for fewer accidents during the first three months of the year — only 24 percent of claims — that number may increase in 2016 thanks to El Niño bringing wetter-than-average weather to wide swaths of the country.

Drivers can better prepare for the snowy and wet season ahead with the following tips, Quinn said:

- **Replace Windshield Wipers:** Blades should be changed out at least once a year to ensure you don't get caught blind in a rainstorm or snowstorm.
- **Plan Ahead:** If the weather calls for rain, snow or sleet, it may be best to remain where you are, especially if your vehicle is in a covered parking area and safe from other potential hazards, like flooding or downed trees.
- **Check Your Braking Technique:** Gradually pushing down on the brake instead of stomping on it may help reduce skidding on icy or wet roads. In general, drivers should also coast slowly toward a stoplight and brake gently, instead of accelerating toward it and braking at the last minute.
- **Watch Out For Post-Storm Dangers:** After a rainstorm or snow, potholes can fill with water, making them harder to see. Drivers should try to avoid potholes, if possible, which can cause serious vehicle damage.
- **Keep An Eye On Your Paint Job:** When paint starts to crack, etch or chip off, it exposes the car's body to moisture, which can start to rust and corrode the metal. Left untreated, rust can weaken the car's body, eat holes in it and expose vital parts.

Drivers Face a "Puff" Choice

Given the choice, many drivers would prefer to jump right into a warm car during the winter instead of waiting in freezing temperatures while their cars warm up. The result of this desire to combat the cold is what's known as a "puffer" car, which gets its name from the vapors expelled by the tailpipe while a car warms up in cold temperatures.

What many drivers don't realize is their quest for warmth can leave their cars open to theft, as puffer cars signal opportunities for would-be thieves. While it can be tempting to warm up your car, unattended, on chilly mornings, Quinn advises drivers to think twice before doing so, for the following reasons:

- Depending on where you live, starting your car and leaving it running may actually be illegal. For example, Colorado's "puffer law" allows law enforcement officers across the state to immediately ticket individuals who have left a vehicle running unattended for any period of time.
- Most modern engines don't need to be warmed up. In fact, engines that are kept idling too long can cause build-up on your spark plugs, which can make them less efficient, which wastes gas,
- Cold weather days accounted for seven of the top 10 highest days for auto theft in 2013, according to the [National Insurance Crime Bureau](#). A running but unattended car makes it easier for thieves to jump in and take off with your car.

"A few minutes in a cold car might be uncomfortable, but it's nothing compared to the discomfort caused by your vehicle being stolen," Quinn said. "Drivers need to remember that safety and security should always trump a warm ride even in the cold of winter."

The complete Farmers Seasonal Smarts Digest, detailing winter's common and uncommon hazards as well as safety and preparedness tips to help keep drivers and their cars safe, can be found online at <http://www.farmers.com/news/seasonal-smarts>.

About the Farmers Seasonal Smarts Digest

The Farmers Seasonal Smarts Digest is released four times per year to provide drivers and homeowners with knowledgeable, straightforward and proactive tips to help mitigate potentially dangerous and costly insurance losses. The digest examines a three-year window (2013 and 2015) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

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