MediaRoom

Vehicle Theft and Failure to Yield Collisions On the Rise During Winter Months

New Farmers Insurance® data highlights risks drivers may encounter on the roads between December and February

WOODLAND HILLS, Calif., Dec. 7, 2016 /PRNewswire/ -- While winter weather traditionally challenges drivers across America with ice and snow covered roads, new data from the latest Farmers® Seasonal Smarts Digest reveals that slick surfaces aren't the only hazard facing drivers this year.

Farmers Insurance auto claims filed between 2013 and 2016 show that 76 percent of collision claims caused by skidding on snow or ice occur between December and February. The recent run of warmer-than-average winters actually led to a 58 percent decrease in snow- and ice-related claims last winter (late 2015 into early 2016) over the 2013-2014 winter. Farmers cautions that drivers still need to be vigilant on the roads this winter, as La Niña is predicted to bring a colder season with heavy snowfall to much of the country.[1]

While warmer winter weather may have decreased the number of traditional winter road issues, drivers may face other hazards that have been on the rise in recent winters. Claims from collisions resulting from one vehicle failing to yield an oncoming vehicle rose 14 percent since the 2013-2014 winter (26 percent of all collision claims). Additionally, vehicle theft increased by 9 percent during the same time period, which now accounts for 25 percent of all comprehensive claims in the winter.

"Dropping temperatures, especially this year thanks to La Niña, often mean an increase in the number of challenges drivers face due to slick roads, poor visibility, and other hazards," said Paul Quinn, head of claims customer experience with Farmers Insurance. "However, the data points to the need for drivers to be aware of some hazards that the average person may not associate with the colder winter months but are occurring with an increased frequency."

Drivers across the country can navigate the upcoming winter hazards by considering the following easy tips from Quinn, including:

- **Prepare your car for the winter.** Prepare for safe driving this winter by checking tires and windshield wipers to ensure they're in good condition, and fill your wiper fluid reservoir with a no-freeze product. Keep extra wiper fluid in your car, along with an ice scraper, a blanket, jumper cables, and other emergency essentials. Finally, check to make sure your front and rear defrosters work before you end up needing them.
- **Don't leave a running car unattended**. Everybody appreciates a warm car in the winter; however, leaving your parked car running, unattended, could lead to vehicle theft—or a ticket. "Puffer" cars are illegal in some cities and states.
- **Create a clear line of sight**. Don't leave until you've cleared all snow and ice off your vehicle, including your windshield and windows. "Peephole driving" through a small cleared spot on your windshield reduces visibility and makes driving more dangerous, especially on icy or snow-packed roads.
- **Slow down**. Tires lose their grip more easily on wet and icy roads, which increases your chances of skidding when braking, turning, or accelerating. Reducing your speed gives you more time to react in case you slide, potentially avoiding a collision.
- **Recognize the limits of four-wheel and all-wheel drive** All cars, no matter what type of drive they're equipped with, will still skid on ice, potentially resulting in an accident. If you start skidding during a turn, gently let off on the accelerator and turn the steering wheel in the direction of the slide to help straighten out the car.
- **Watch out for unique winter hazards**. During cold weather, bridges and overpasses are often the first areas to become icy, so use extra caution or plan a route that avoids them. Passing snow plows and sand trucks can also be dangerous; their drivers' visibility is often reduced, so their drivers may not see you.
- **Stopped or stalled in winter weather?** Safely consider putting bright markers on your car, avoid overexertion, and don't run your car for a long time with the windows up. If you need the engine on to stay warm, clear the exhaust pipe of snow and turn the car on every few minutes—just long enough to provide a bit of heat.

The complete Farmers Seasonal Smarts Digest, which details common and uncommon hazards as well as safety and preparedness tips for you to consider 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 consider for helping mitigate potentially dangerous and costly insurance losses. The digest examines a three-year window (2013 to 2016) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

About Farmers Insurance
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the largest of the three primary insurance insurers that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2016 Fortune 500 list.

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1 Accuweather: http://www.accuweather.com/en/weather-news/us-la-nina-forecast-fall-winter-2016-2017/58306249		

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