

Farmers Insurance® Provides Tips to Help Drivers During the Fall Season National insurer group reminds drivers of common seasonal road dangers

WOODLAND HILLS, Calif., Oct. 4, 2018 /PRNewswire/ -- The leaves may be falling, but certain driving hazards will be on the rise in the coming autumn months. The Fall 2018 Farmers Insurance® Seasonal Smarts Digest reminds drivers that they should be on the look-out, particularly for wildlife and cyclists, when they hit the roads this fall.

Animals crossing roadways pose a challenge for drivers in the fall. More than one-third (36 percent) of comprehensive auto claims filed with Farmers® due to an animal collision occur between September and November, according to the previous five years' worth of Farmers® claims data. States with long stretches of roadways and a vast array of wildlife are at particular risk. For example, 70 percent of comprehensive auto claims filed with Farmers in West Virginia between September and November are for animal collisions, which is the highest in the nation followed by Iowa and Montana, at 65 percent and 61 percent respectively. Other states where drivers encounter higher frequency of collisions with animals include Wisconsin, Pennsylvania, Minnesota and Michigan.

"If you do find yourself in a situation involving a potential collision with deer or other animals this fall, try to stay the course," said Jim Taylor, head of claims customer experience for Farmers Insurance. "Believe it or not, it may be safer for you and other vehicles on the road to remain calm and stay the course rather than swerving at high speeds in an attempt to avoid the animal."

This may come as news to the two-thirds (66 percent) of Americans who believe that swerving to avoid a deer is the best way to minimize damages¹. Swerving at higher speeds increases the likelihood of losing control, causing a rollover or colliding with another vehicle². Though it may seem unlikely, in most situations, it is safer for drivers to maintain control of their vehicle and proceed with as much caution as possible.

While drivers can't stop deer from wandering into the road, they should exercise caution to avoid unwanted animal encounters. Drivers should consider the following, according to Taylor:

The Buck Doesn't Stop Here

- **Get stuck in the middle.** If you're on a multi-lane road, if possible, position yourself in the center lane. You'll help improve your chances of spotting any animal crossing the road ahead of you.
- **Beam it up.** If you're driving at night, and there's no fog present, consider using your high beams as appropriate to increase visibility. The sooner you see an animal in the road, the more time you have to safely react.
- **Strap in.** You should always buckle up for safety, but it is especially important to wear a seatbelt any time you're in an area with high animal traffic. Animal collisions, at any speed, can deal serious damage. Remember, the bigger the animal, the bigger the impact.
- **Take heed.** Be on the lookout for warning signs that denote where animals frequently cross the road — those warnings aren't placed there by mistake.
- **Avoid swerving.** Swerving may increase the likelihood of losing control of the car and causing more harm to you, your car and other drivers on the road.
- **Be cool.** Collisions may not always be avoidable but there are steps that may mitigate the situation. Stay calm and call your local law enforcement for further instructions if you have an animal collision. Resist the urge to approach the animal. If the animal was only stunned by the collision, it may be

startled by your approach and cause further harm to itself, you or your vehicle.

About Farmers Insurance

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¹ ORC International's CARAVAN®: This digest presents the findings of a survey conducted among a sample of 1,002 adults comprising 500 men and 502 women 18 years of age and older. ORC International's CARAVAN® conducts an online omnibus study twice a week among a demographically representative U.S. sample of 1,000 adults 18 years of age and older. This survey was live on August 2-5, 2018.


² Insurance Information Institute: <https://www.iii.org/article/avoid-a-deer-car-collision>.

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