



# SEASONAL SMARTS DIGEST

## ON THE ROAD

October – December 2015



# WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

The digest uses the last two years' worth of actual claims from roads around the country to highlight some of each season's common dangers and provide suggestions to reduce drivers' risk<sup>1</sup>.

The Farmers Insurance Seasonal Smarts Digest has two important missions.

- What to **Look Out** for this season — The insurance industry relies heavily on history to predict the future. The digest captures and ranks the season's most common hazards and the states in which those hazards are most likely to occur.
- What to **Think About** in addressing and helping to prevent dangers — Delivering on a commitment to proactively making Farmers customers "smarter" about insurance, we've gathered content from several resources for straightforward and practical application on the road.

## Holiday Season:

As summer begins to fade from view, many turn their attention to festivities that occur in the fall and early winter months. However, these months also can bring more hazards for drivers. Cold-weather driving concerns aren't limited to traditionally chillier states, like Colorado and Minnesota, either. In fact, Texas, Utah and Oregon all have issues related to cold weather driving.

## Insurance Terms You Are Unsure Of?

You will see some common insurance terms used throughout this report. If you're not familiar with these terms, Farmers has an easy-to-use Glossary of Terms at <http://www.farmers.com/glossary.html>.

## Did you know?

In 2014, more than 133 million Americans spent Black Friday—the Friday after Thanksgiving—shopping in stores or online, according to the [National Retail Federation](#).

The greatest snow depth ever recorded for California was 451 inches on March 11, 1911. It's the highest depth on record, according to the [National Climatic Data Center](#). Florida holds the record for lowest depth, at just 4 inches.

The 2014 Georgia winter storm that brought Atlanta highways to a halt was caused by just 1 to 3 inches of snow in the Atlanta metro area, according to the [National Oceanic Atmospheric Administration](#).



## ON THE ROAD

### Look Out!

According to Farmers claims data<sup>2</sup> winter driving accidents, parking lot dangers, animal collisions, theft and rear-end collisions all tend to rise in October, November and December.

### Think About!

Since 1928, Farmers has been committed to helping customers plan for the unexpected. Based on historic trends, Farmers has developed tips to help drivers minimize the danger associated with five of the most common<sup>2</sup> non-accident auto insurance claims that occur during October, November and December, as well as tips to avoid common hazards you may encounter.

### Top Holiday Auto Claims (Excluding Glass)



**COLD  
WEATHER  
DRIVING**



**AUTO THEFT**



**ANIMAL  
COLLISIONS**



**PARKING LOT  
HAZARDS**



**REAR-ENDING**

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.



## Cold Weather Driving

The onset of winter means more drivers hitting potentially icy or snow-packed roads. Based on Farmers data<sup>2</sup>, more than 34 percent of all skidding on ice or snow claims occur between October and December. Help reduce your chances of a winter-driving accident with these tips:

- Before the first snowfall, check the tread on your tires. Most tires have built-in tread-wear indicators that you can look at to determine if your tread is low, but you can also use a penny. Insert the coin into your tire's tread groove with Lincoln's head upside down and facing you. If you can see all of Lincoln's head, it's time to replace your tires.
- Don't wind up stranded: Always keep your gas tank at least half full during winter months. Getting stuck in snow traffic can deplete your fuel quickly.
- Can you work from home? Take public transit? If roads are dangerous, sometimes the best option is to avoid driving altogether.
- Don't speed up or stop while driving up a snowy or icy hill. Increasing speed can cause your tires to spin, and stopping makes it difficult to get going again.
- Don't mix radial tires with other tire types. Mixing tires affects your car's grip and handling, making icy roads even more dangerous.



### Farmers Smart Tips

While you're checking your tread, also take a minute to check your battery, windshield wipers, antifreeze and wiper fluid level.

In case of a breakdown, keep a flag in your car so you can put it up in the snow. This way, you can find your car if it gets buried. Also, keep roadside warning and first aid kits in the car, as well as blankets, non-perishable snacks and boots.

## Top 5 States for Cold Weather Driving Claims



Colorado



Minnesota



Texas



Oregon



Oklahoma

## Auto Theft

According to the [Insurance Information Institute \(III\)](#), there was more than \$4.1 billion in auto theft in 2013 and thieves don't take a break in the winter. Farmers data shows<sup>2</sup> the holiday season accounts for approximately 25 percent of the year's auto related theft claims. Vehicles full of holiday gifts are tempting targets for thieves during the fourth quarter. To protect your car and belongings this season, consider these tips:

- Hide your shopping purchases in the locked trunk of your car or under a blanket in your back seat. Thieves often target parking lots during the holiday season, looking for valuables.
- Be aware of your surroundings in the parking lot. Park in a well-lit area. Don't text and walk. And double- (or even triple-) check that you locked your vehicle, even if you'll only be away for a few minutes.
- Mall security is there for a reason: Don't be afraid to ask parking lot security to walk with you to your car if you feel uncomfortable for any reason.
- Take photos of high-ticket items right away and keep all your receipts to maintain a record of ownership in case your items are stolen.



### Farmers Smart Tip

Stay vigilant while you're shopping, too. Thieves can easily reach into an open or unattended purse and grab your car keys.

## Top 5 States for Auto Theft Claims



California



Texas



Washington



Oklahoma



Arizona

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.



## Animal Collisions

Animal collisions, especially with deer, tend to increase in the fall and early winter, thanks to seasonal migration as well as mating and hunting seasons. Farmers data shows<sup>2</sup> October through December as the most common time of year for claims involving animal collisions, as nearly four in ten of these claims each year occur during the fourth quarter. These tips can help you avoid wildlife-related accidents:

- Look out: Scan areas near the roadway for wildlife that might cross in front of you.
- Be especially careful at dawn and dusk, when moose and deer can be more active.
- Always drive with your seatbelt on. Hitting a large object, like a deer or moose, can be just as dangerous as hitting another vehicle.
- They're not just in the country. Deer and other animals, including dogs, squirrels and raccoons, are found in suburban and urban areas too, especially as food grows scarce in the winter months.
- Collisions with animals are treated differently than collisions with other cars. Talk to your Farmers agent to make sure you're covered for both.



### Farmers Smart Tip

At night, use your high beams when possible to increase visibility and spot animals more easily.

## Top 5 States for Animal Collision Claims



Texas



California



Missouri



Minnesota



Pennsylvania

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.

## Parking Lot Hazards

Holiday shopping means drivers will be spending more time in mall and shopping center parking lots. According to Farmers data, the October through December timeframe accounts for one-quarter (25 percent) of the year's parking lot-related claims. These tips can help keep your car safe while you shop:

- Don't park near cart returns.
- Park near a curb to limit your car's exposure to other vehicles.
- Avoid tight parking spaces. According to the [National Safety Council](#), one in four vehicle accidents can be blamed on poor backing techniques.
- Always use designated traffic lanes when driving through a parking lot and avoid cutting through empty spaces.
- Park farther away. Leaving your car in an area that's not as heavily trafficked can reduce the chances of it getting hit by another vehicle. As a bonus, you'll fit a few more steps into your day.



### Farmers Smart Tip

**Slow down. When you're in a parking lot, keep your speed to under 10 miles per hour. You'll have more time to react to unexpected hazards, like pedestrians, carts and other vehicles.**

## Top 5 States for Parking Lot Hazard Claims



California



Texas



Florida



Colorado



Arizona

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.



## Rear-Ending

There are about 1.7 million rear-end collisions on U.S. roadways every year, according to the [National Transportation Safety Board \(NTSB\)](#). Farmers sees the most claims related<sup>2</sup> to rear-ending during the fourth quarter, nearly three in ten annual rear-ending claims are filed between October and December. To help prevent rear-end collisions, consider these tips:

- Heads up! The [NTSB](#) found that 87 percent of rear-end collisions happen simply because the driver isn't paying attention. Put down your phone while driving, adjust the radio only at stoplights, and set your GPS before you hit the road.
- Maintain a safe following distance. Leave at least three seconds of time between you and the car in front of you if you're traveling at more than 45 miles an hour. To do this choose a stationary object in front of you and the car you're following. Count the seconds between the point when the car passes the object and you do. If it's less than two seconds, back off.
- Use your signals. Letting other drivers know when you intend to change lanes or turn can help them adequately prepare. According to the [NTSB](#), if passenger car drivers have half a second of additional warning time, roughly 60 percent of rear-end crashes can be prevented.
- Fatigue, road conditions and reduced visibility are causes of rear-end collisions, according to the [NTSB](#). The holiday season typically involves lots of trips to see family and friends, so slow down, find alternate transportation or just don't get behind the wheel when you're tired or driving conditions are less than ideal.



### Farmers Smart Tip

Consider eliminating any temptation by downloading a mobile app that makes your phone inoperable while your car is in motion.

## Top 5 States for Rear-Ending Claims



California



Texas



Florida



Washington



Arizona



<sup>1</sup> This digest is for information purposes only and provides general tips. Always consult with a licensed insurance professional for insurance coverage information and selection.

<sup>2</sup> Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter homeowners claims nationwide.