



SEASONAL SMARTS DIGEST

On the Road Edition: Summer 2016

The digest uses the previous three years' worth of actual claims from roads around the country to highlight some of each season's common dangers and provide suggestions to help drivers reduce their risk.

Insurance terms you are unsure of? You may 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 farmers.com/glossary.html.

The two important goals of the Seasonal Smarts Digest:

- 1. What to look out for this season:** The insurance industry relies heavily on historical data to help predict the future. The Farmers Insurance Seasonal Smarts Digest identifies and highlights some of the more common seasonal hazards nationally, and helps to demonstrate how regional differences influence the type of hazards drivers might face this summer.
- 2. Helping to prevent dangers:** The Farmers Insurance Seasonal Smart Digest seeks to prepare drivers for summer on the road by providing a variety of resources for straightforward and practical application.

Did you know?

- United States Highway 20 is the longest road in the U.S. It stretches from Boston, Massachusetts to Newport, Oregon, and covers more than 2,500 total miles of pavement.¹
- Blue Ridge Parkway was the most visited national park in 2015. More than 15 million people visited last year, accounting for nearly 5 percent of visits to all national parks.²
- The [National Traffic and Road Closure Information website](http://www.fhwa.dot.gov/infrastructure/longest.cfm) from the Federal Highway Administration is a great resource if your passenger has an Internet connection, or you can call 511 in any state to get travel information.



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

¹ Federal Highway Administration: fhwa.dot.gov/infrastructure/longest.cfm

² National Park Service: [irma.nps.gov/Stats/SSRSReports/National%20Reports/Annual%20Park%20Ranking%20Report%20\(1979%20-%20Last%20Calendar%20Year\)](http://irma.nps.gov/Stats/SSRSReports/National%20Reports/Annual%20Park%20Ranking%20Report%20(1979%20-%20Last%20Calendar%20Year))





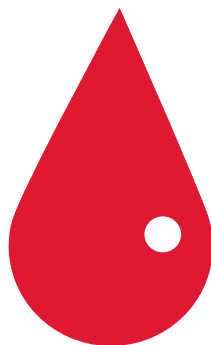
SUMMER'S GREAT AMERICAN ROAD TRIP

Summer is the time when people across the country set out to on the quintessential American pastime — a road trip. Whether you're driving Route 1 from Maine down to Florida, or crisscrossing the Midwest on Interstate 70, you may face some common issues that affect drivers at home and on the road during the warmer summer months. Farmers claims data identified three major hazards nationally over the last three years between June and August that caused the highest percentage of comprehensive claims during the summer months :



Wind – 33%

- ▲ This is a 21% increase over spring
- ▲ Wind claims were up 3% in 2015 compared to 2014



Water and rain– 33%*

- ▲ This is a 12% increase over spring
- ▲ Water and rain claims were up 3% in 2015 compared to 2014



Hail – 31%

- ▼ This is a 46% decline versus spring claims
- ▼ Hail claims were down 32% in 2015 compared to 2014

*This is a combination of "water" and "wet weather" claims

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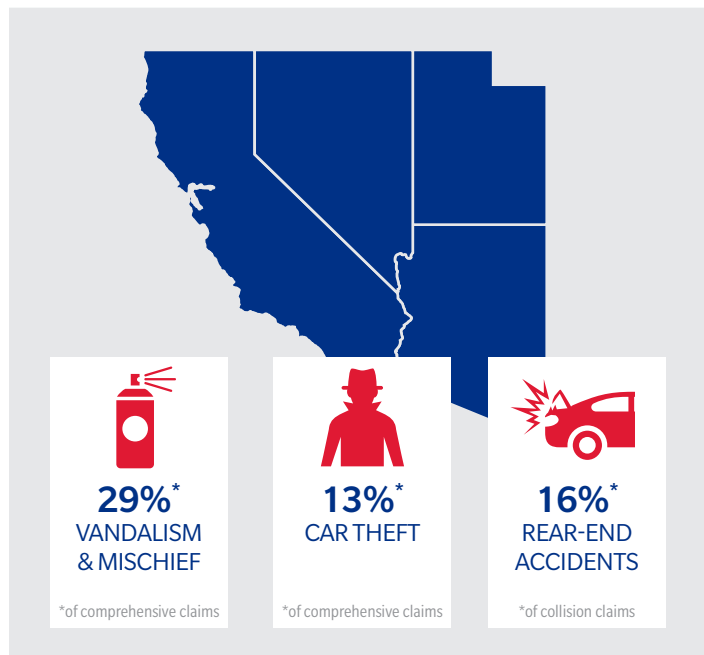
SUMMER'S SEASONAL HAZARDS

While we hope that our tips help keep you and your family safe on the road this summer, we understand that drivers in Los Angeles have a much different experience on the roads than those in Denver or Minneapolis. That's why we've dug deep into historical claims data to highlight the three biggest hazards drivers face in seven different regions across the country.

The graphics below indicate the type of claims most likely to occur in each region from June through August of each year. For example, 29 percent of all comprehensive claims in California, Arizona, Nevada and Utah (the Southwestern region) between June 1 and August 31 were from vandalism and mischief.

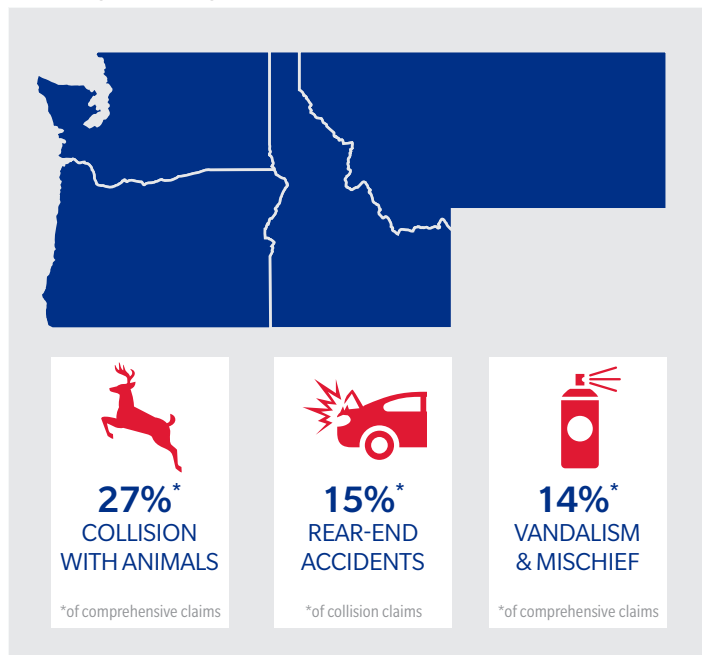
SOUTHWEST

California, Arizona, Nevada and Utah



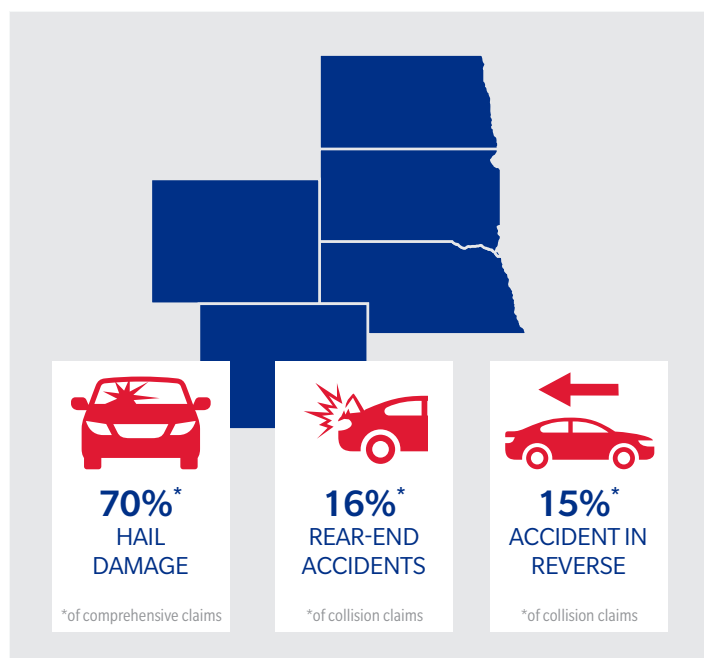
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



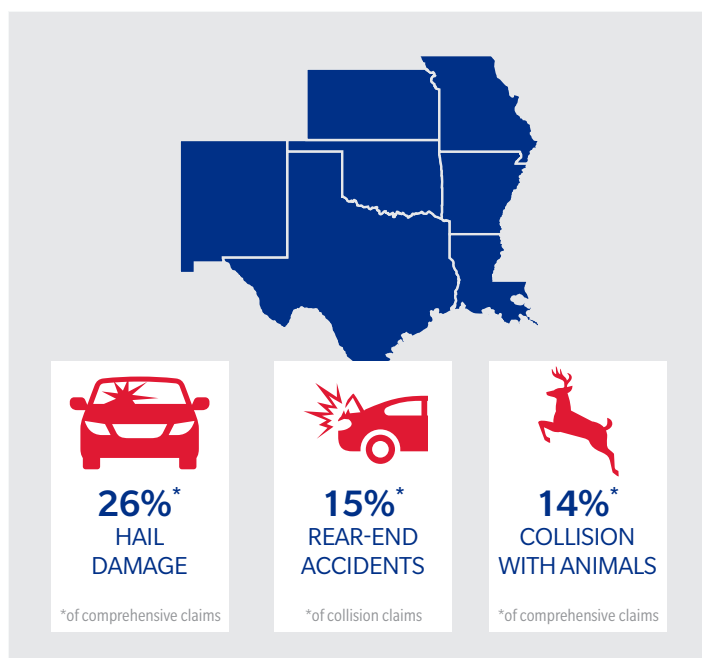
GREAT PLAINS

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

Texas, Oklahoma, Missouri, Kansas, New Mexico, Arkansas and Louisiana

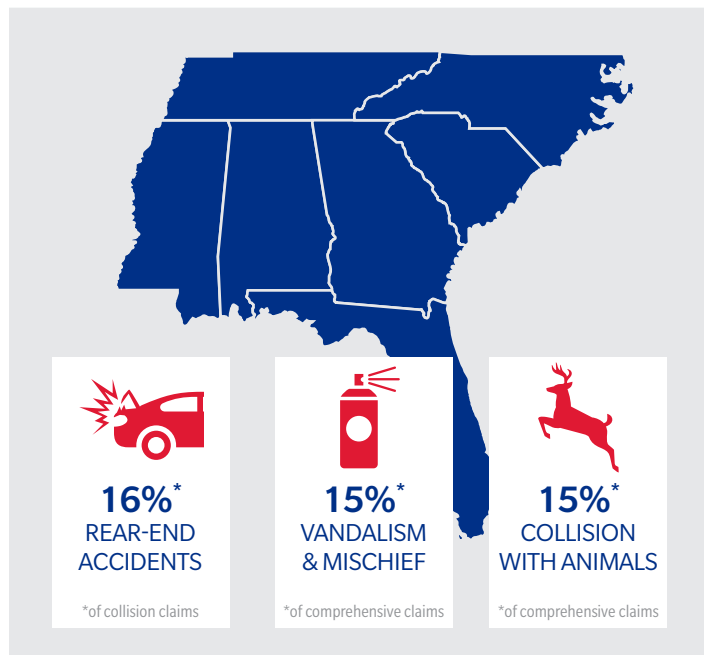


SUMMER'S SEASONAL HAZARDS

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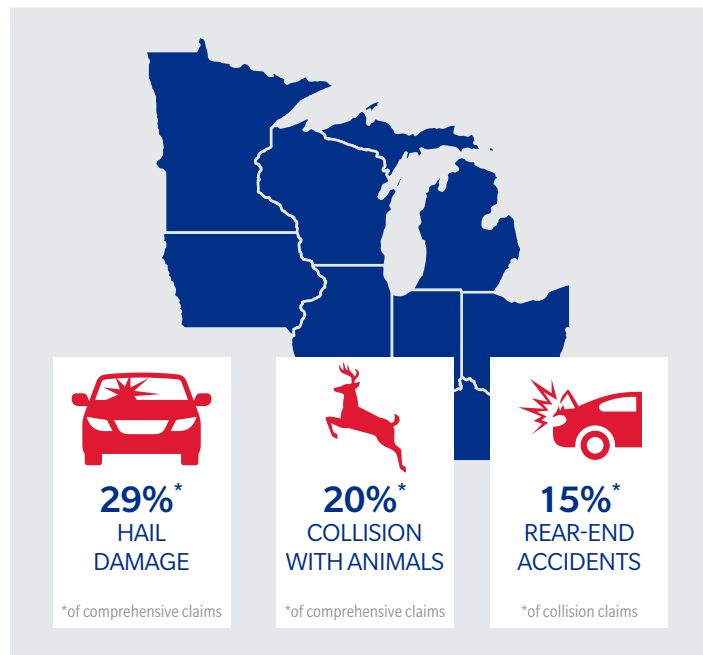
SOUTHEAST

Alabama, Florida, Georgia, Mississippi, North and South Carolina and Tennessee



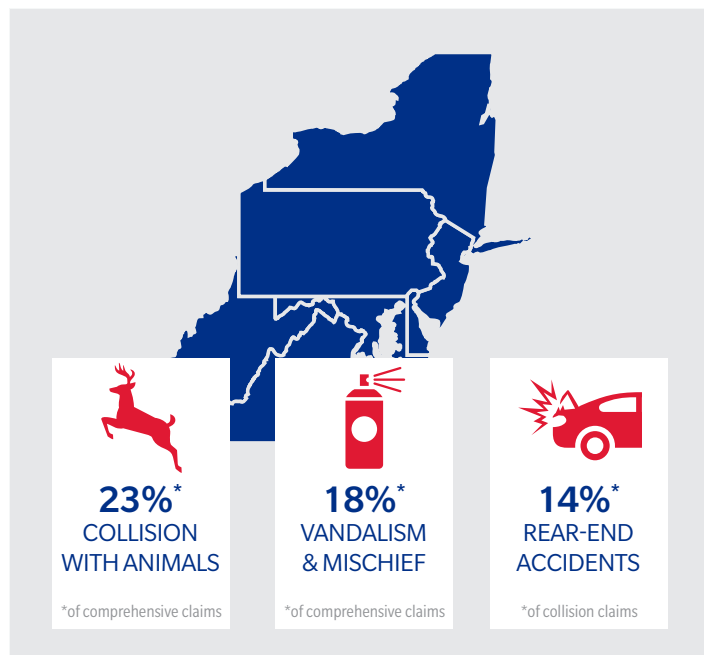
GREATER GREAT LAKES

Iowa, Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio and Wisconsin



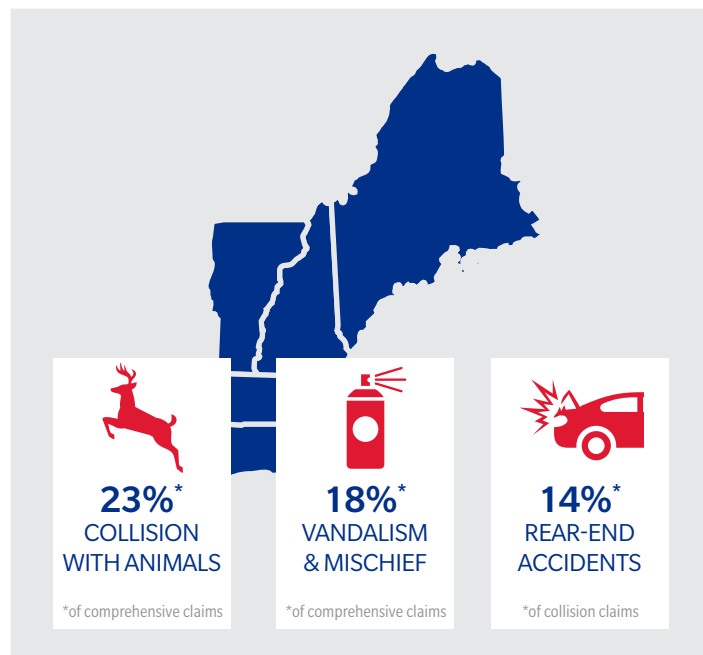
MID-ATLANTIC

New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., Virginia and West Virginia



NEW ENGLAND

Connecticut, Maine, Vermont, New Hampshire, Massachusetts and Rhode Island



SUMMER ROAD TIPS

Farmers has some tips to help minimize the potential for costly damages this summer, whether you're venturing out on a month-long road trip or simply commuting between home and the office:

Before you go

- Thieves commonly go after the third-row seat from an SUV. Consider removing yours and leaving it in your garage if you know you won't be using it.
- According to the National Highway Traffic Safety Administration, underinflated tires are three times more likely to burst and cause an accident. Drivers should check tire pressure before the trip (and regularly during) and inflate tires to the recommended level.
- Replace your windshield wipers, especially if you haven't used them in a while. You never know what kind of weather may strike while you're out, so if you get stuck in the rain you want to be sure the wipers will work.

While you're driving

- Don't overload your vehicle. Excess loads can put too much pressure on your vehicle's tires, increasing the chances of a blowout. Check your owner's manual or tire information placard for maximum recommended load limits.
- When planning your trip, schedule stops throughout the day. Breaking up your day with frequent stops and scheduling hotel rooms in advance will help prevent fatigue and drowsy driving.
- Remind yourself and any co-drivers to follow safely on the road by observing the 3/6/9 rule. In normal conditions, account for 3 seconds between the time the car in front of you passes a fixed object and the time you pass it. Allow 6 seconds for heavy traffic or inclement weather, and 9 seconds for severe weather.

Once you reach your destination

- Keep your property hidden when possible. Use the trunk, sunshades in the front and back windows and blankets to help hide items and prevent theft.
- If your navigation device is mounted to the window, remove the mount and wipe off the ring left by the suction cup.
- Road trips mean plenty of exposure to pebbles and other debris that can cause damage to your windshields. Make sure to keep car windows and front and back windshield wipers clean and operating efficiently. If you see a crack, try to avoid washing the window (which can force water into the damaged area), hitting any major bumps or potholes, slamming car doors, using the air conditioner, or parking in a sunny spot. All of these activities can worsen a crack.

