



SEASONAL SMARTS DIGEST

On the road edition: Fall 2017

The digest uses the previous four years' worth of actual Farmers Insurance® claims from roads around the country to highlight some of each season's common dangers and provide suggestions to help drivers so they can 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 goals of this digest:

- 1. Show you what to look out for this season:** The insurance industry relies heavily on history to predict the future. This Farmers® digest highlights some of the more common seasonal hazards nationally and demonstrates how regional differences can affect driving hazards.
- 2. Helping prevent seasonal dangers:** We've gathered content from several resources for straightforward and practical application on the road to help drivers so they can prepare for this season's hazards.

Two-thirds (64 percent) of Americans incorrectly believe that swerving or trying to stop short is usually the best way to minimize damage if they encounter a deer in the roadway.⁴

Did you know?

- Deer collisions are estimated to cause more than \$1.1 billion in vehicle damage annually.¹
- Accidents caused by rain on roadways account for nearly half (46 percent) of all weather-related crashes in the U.S.²
- More than 70 percent of roads in the U.S. are located in snowy regions (areas that receive more than 5 inches of snow annually).³



¹ Insurance Institute for Highway Safety: <http://www.iihs.org/iihs/sr/statusreport/article/40/1/2>

² United States Department of Transportation: https://ops.fhwa.dot.gov/weather/q1_roadimpact.htm

³ United States Department of Transportation: https://ops.fhwa.dot.gov/weather/weather_events/snow_ice.htm

⁴ ORC International's CARAVAN®. This digest presents the findings of a survey conducted among a sample of 1,007 adults comprising 505 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 10-13, 2017.



FALL 2017: LEAVES MAY CHANGE, BUT DRIVING RISK REMAINS

Farmers claims data identified three major trouble spots for drivers nationally over the last four years, between September and November:



Animal collisions – 34%¹



Multiple vehicle chain collisions – 31%¹



Hurricane – 89%¹

*Based on Farmers claims data from 2013 to 2016.

¹Percentage of these claims that occur between September and November based on Farmers claims data from 2013 to 2016.

This digest is for information purposes only and provides general tips.

Always consult with a licensed insurance professional for insurance coverage information and selection.

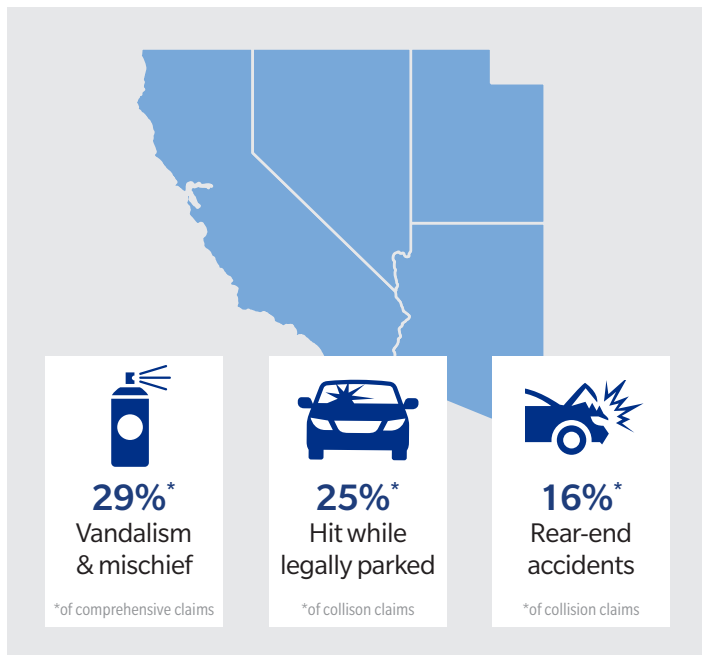
FALL'S SEASONAL HAZARDS

While we hope our tips help keep you and your family safe on the road this fall, we understand drivers in Los Angeles may have a much different experience on the roads than those in Denver or Minneapolis. That's why we dug into our historical claims data to highlight the three most common dangers drivers have faced in eight regions across the country.

The graphics below indicate the type of claims likely to occur in a specific part of the country each fall. For example, 29 percent of claims filed between September 1 and November 30 are vandalism and mischief claims.

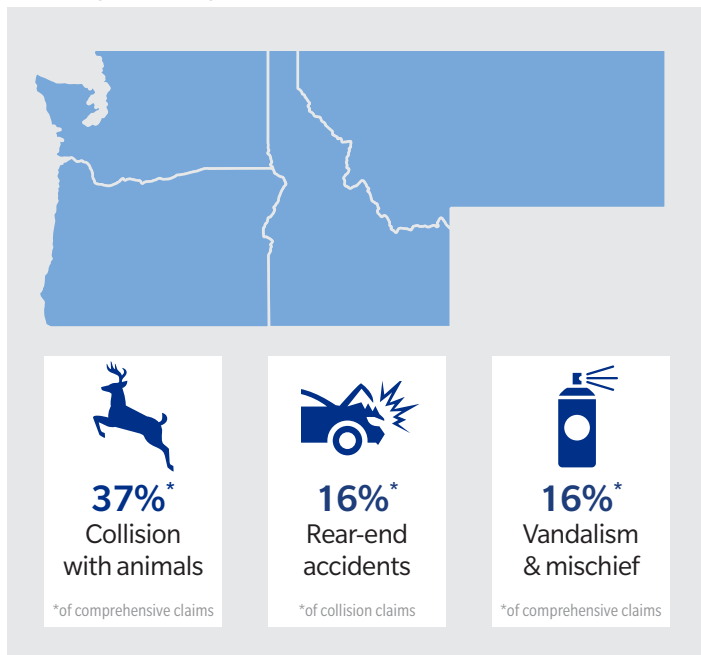
SOUTHWEST

California, Arizona, Nevada and Utah



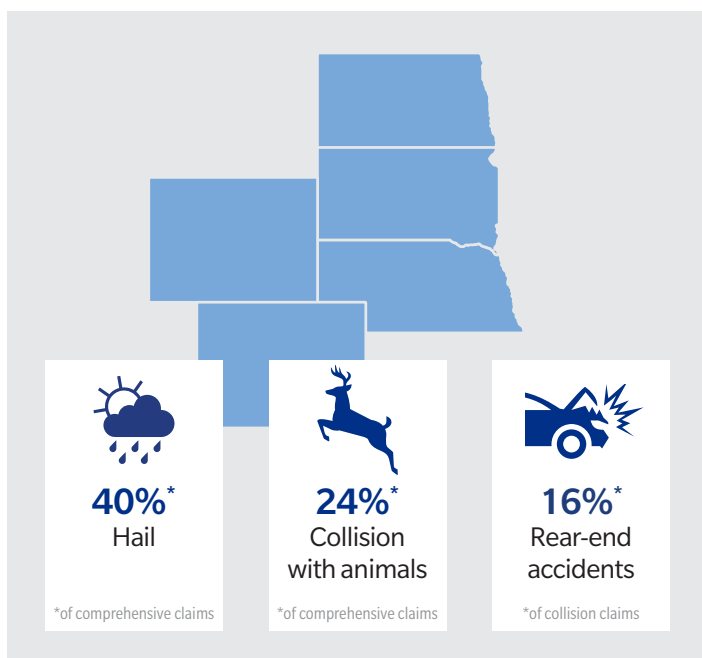
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



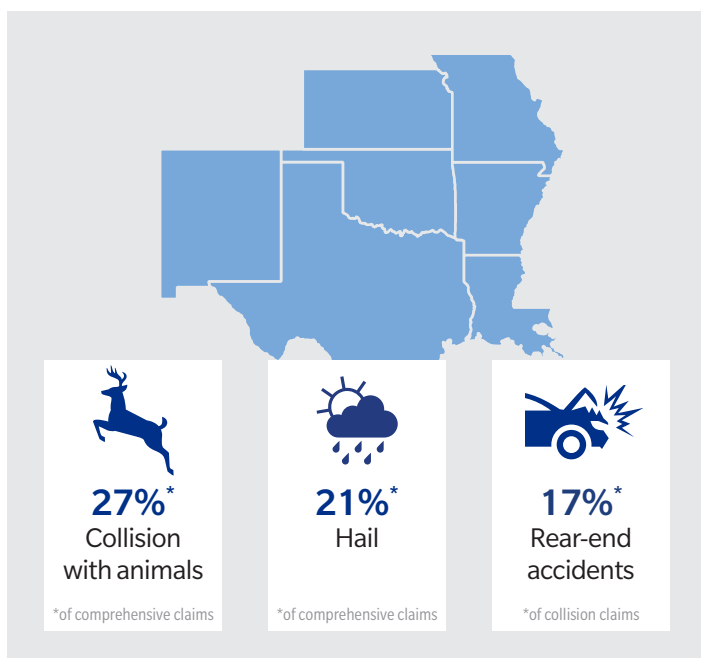
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

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

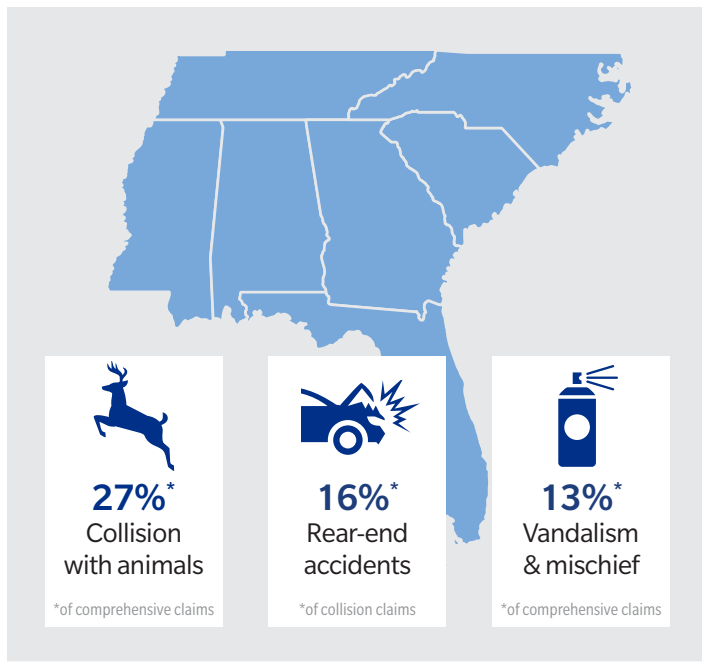


FALL'S SEASONAL HAZARDS

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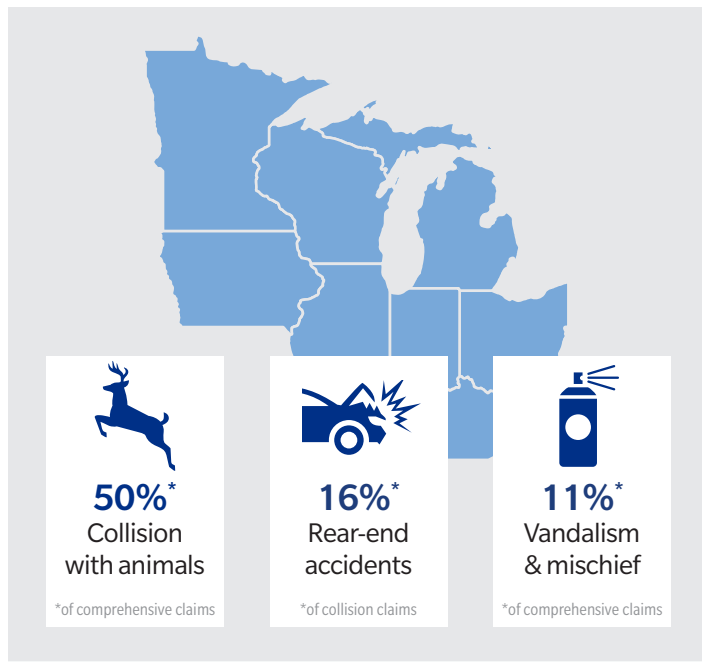
SOUTHEAST

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



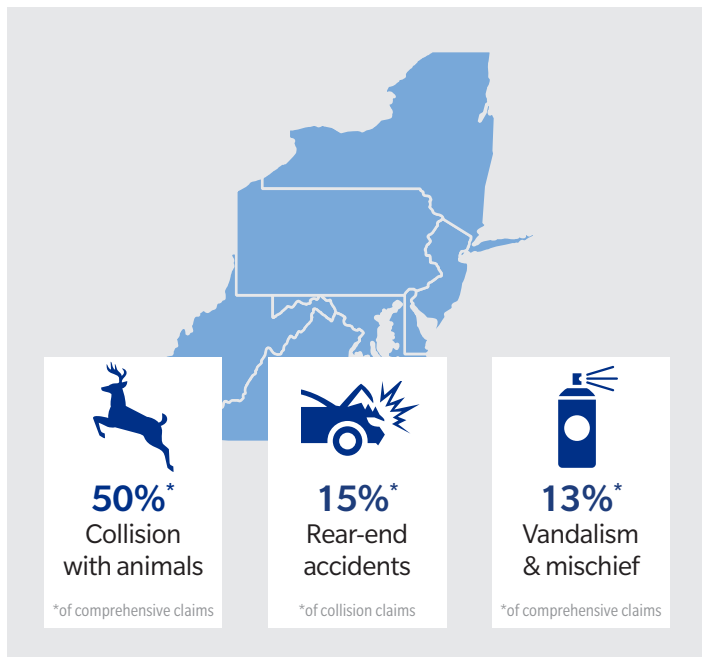
GREATER GREAT LAKES

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



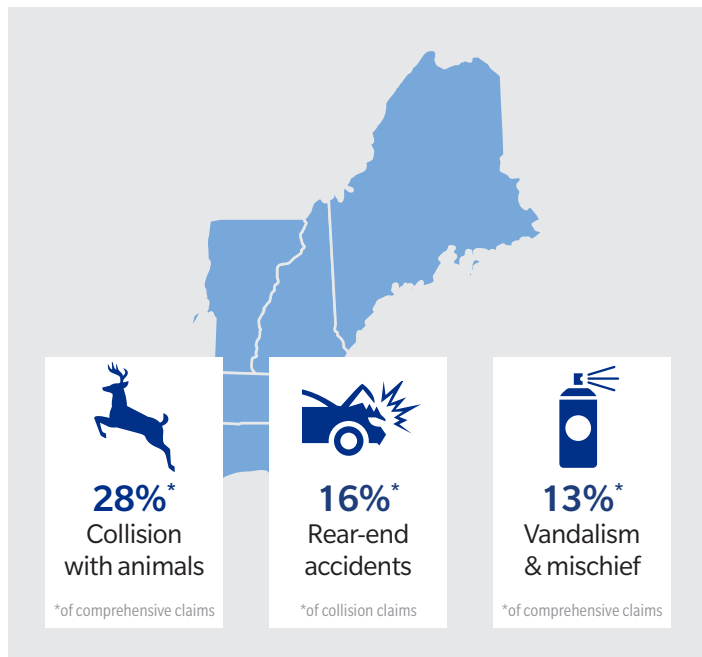
MID-ATLANTIC

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





OH DEER!

The onset of fall means that children across America are heading back to school, boxes of scarves and sweaters are being dusted off, and pumpkin spice flavoring is appearing in beverages of all sorts ranging from coffee to beers. While the changing of the leaves brings warm connotations of the coming cold, fall also brings a potentially deadly road hazard — the seasonal migration of animals, particularly deer, throughout large parts of the country. Furthermore, the changing temperatures and fluctuating weather patterns means drivers may need to contend with the first frost and slick driving conditions toward the end of the season. Farmers has compiled the following tips so you can help keep you and your family safe on the road this fall:

Things to consider when behind the wheel this fall

- If possible, try to schedule drives during the daylight hours to reduce the potential for an animal encounter. Wildlife is often most active at dusk and dawn, and the limited light during these times may make it more difficult for drivers to spot animals in the road.⁴
- Buckle up. Collisions with animals — regardless of speed — can pack a wallop. The average adult male deer weighs around 200 pounds, while a male bull moose can stand up to six feet tall and weigh in around 1,400 pounds.^{5 6}
- Use the middle lane if you're on a multi-lane road. This will give you more time to spot an animal that may be crossing ahead of you.
- Heed any warning signs. States and cities often place wildlife crossing signs near areas with heavy animal traffic — for good reason.
- Use your high beams, when appropriate, while driving at night (when there is no fog) to increase visibility and spot animals more easily.
- While it may seem counterintuitive, it may be better in certain situations for a driver to hit an animal directly in his or her path than swerve at high speeds to avoid a collision. Swerving may increase the likelihood of losing control of the car and hitting barriers, causing a rollover or worse.
- Watch for deer. It may sound basic, but common sense may help you avoid a collision. Deer commonly travel together so if you see one deer crossing or close to the road, be aware there may be more deer in the area.

What to do if you hit a deer?

- If you hit an animal, pull over and call local law enforcement. They can direct you on what actions to take. In some states, there are special requirements regarding animal collisions.
- Stay away from the animal, the animal may only be stunned. It may panic causing additional harm to you or your vehicle if you're too close.
- Once home, check with your department of motor vehicles to make sure you've covered all your bases.

⁴Colorado Parks Department: <http://cpw.state.co.us/learn/Pages/AvoidWildlifeCollisions.aspx>

⁵State University of New York College of Environmental Science and Forestry: <http://www.esf.edu/aec/adks/mammals/wtd.htm>

⁶New York State Conservationist: http://www.dec.ny.gov/docs/wildlife_pdf/moose1.pdf

Prepare for the first frost

- Slow down. Tires can lose their grip more easily on wet and icy roads, increasing 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.
- If you start skidding during a turn, consider gently letting off on the accelerator and turn the steering wheel in the direction of the slide to help straighten out the car.
- Keep an eye on the weather and check your tire treads. The last thing you want is to be caught in the season's first snow or ice storm with bald tires.
- 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 per hour. To calculate 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.
- The fall is prime holiday shopping season. 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, shopping carts and other vehicles.
- Help avoid vandals or thieves while shopping by keeping your purchases out of sight and parking in well-lit areas.

PREPARE FOR THE FIRST FROST



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.