



SEASONAL SMARTS DIGEST

At home edition: Fall 2017

This digest uses the previous four years' worth of actual Farmers Insurance® claims data from homes around the country to highlight some of each season's common dangers and provide suggestions to help homeowners and renters 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 important goals of the Seasonal Smarts Digest:

- 1. 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 potential hazards around the home.
- 2. Helping to prevent dangers:** We've gathered content from several resources for straightforward and practical application around the house to help homeowners so they can prepare for this season's hazards.

Did you know?

- Many parts of the western U.S. have the first snow of the year in October or even September, according to a Weather Channel analysis of National Weather Service data.¹
- Forty percent of all hurricanes recorded between 1851 and 2015 occurred in September.²
- An estimated 27.3 million passengers traveled by plane during the Thanksgiving holiday in 2016, which was a 2.5 percent increase in passengers traveling throughout 2015.³

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 The Weather Channel: <https://weather.com/storms/winter/news/first-snow-average-date>

² National Oceanic & Atmospheric Administration: <http://www.aoml.noaa.gov/hrd/tcfaq/E17.html>

³ Airlines for America: <http://airlines.org/news/a4a-projects-thanksgiving-air-travel-to-rise-2-5-percent-to-27-3-million-passengers-in-2016/>



FALL 2017: THE SEASONS, THEY ARE A CHANGIN’

Farmers Insurance identified three important seasonal hazards for homeowners to be aware of between September and November based on claims data over the last four years.²

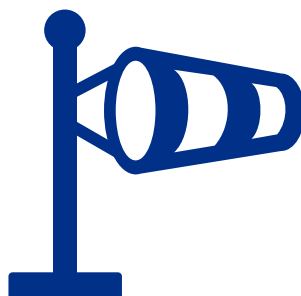
What’s a liability claim?

The cooling weather and changing leaves aren’t the only things fall brings—the start of the holiday season means more opportunities for guests to visit your home and the surrounding property. The increased traffic inside and outside your house may increase the chances of a liability claim occurring following an accident where guests injure themselves or damage their property.



Water – 28%*

◆ Fall water damage has remained consistent from 2013 to 2016



Wind – 21%¹

▲ Wind damage related claims were up 2% in 2016 from 2013



Theft and vandalism – 13%²

▼ Theft and vandalism claims have declined from 2013 to 2016 by nearly 4%

^{*}Water damage may include damage from ice damming, weather related water or pipe bursts.

²Based 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.

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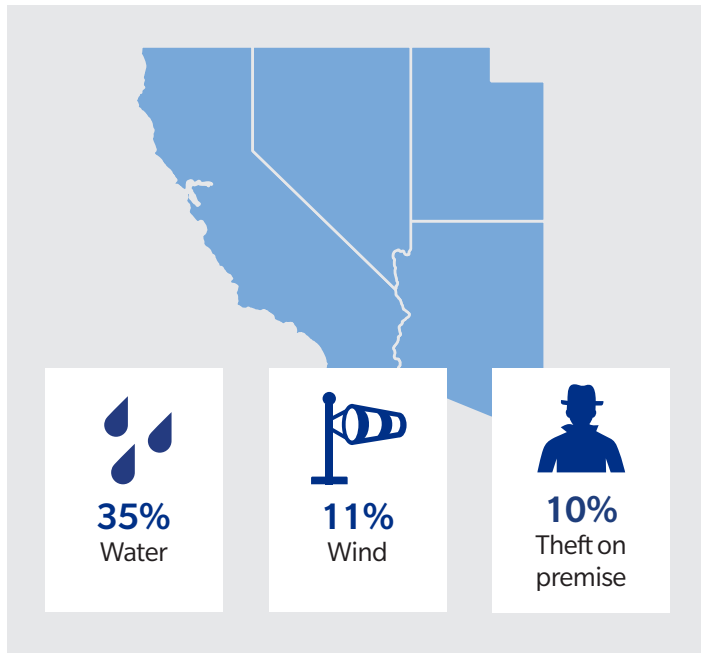
FALL'S SEASONAL HAZARDS

While we hope that our tips help keep your home and family safe this fall, we understand that homeowners in Los Angeles will see a different set of potential hazards than residents of Denver or Minneapolis. That's why we dug into our historical claims data to highlight the three most common dangers homeowners have faced in eight regions across the country.

The graphics below indicate the type of claims most likely to occur in a specific part of the country each fall. For example, 35 percent of all claims in the Southwest between September 1 and November 30 were related to water.

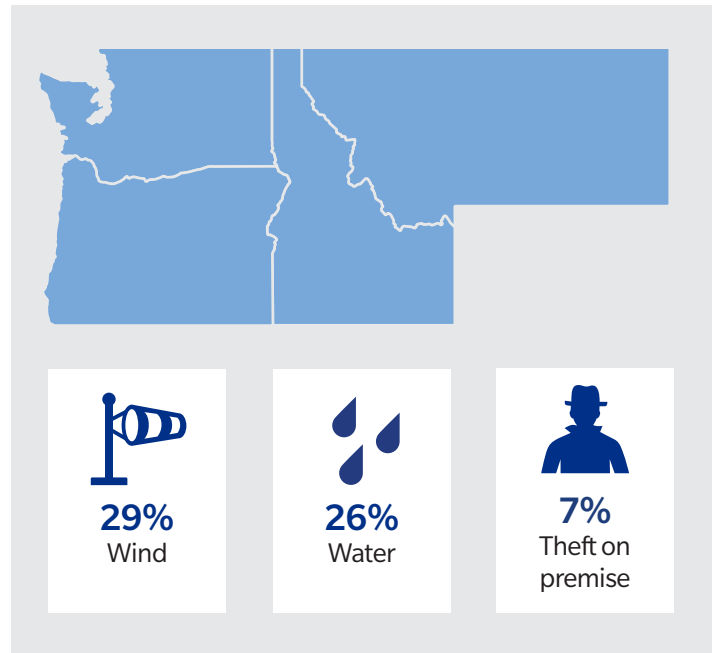
SOUTHWEST

California, Arizona, Nevada and Utah



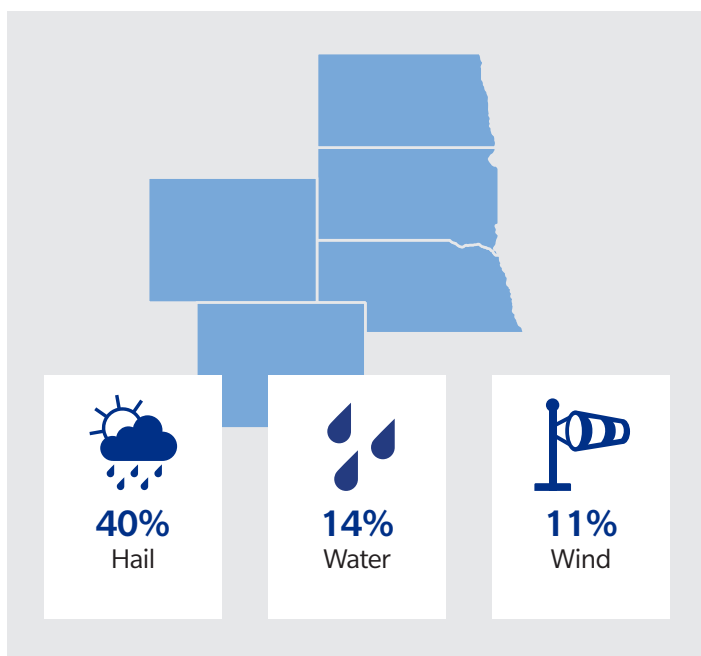
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



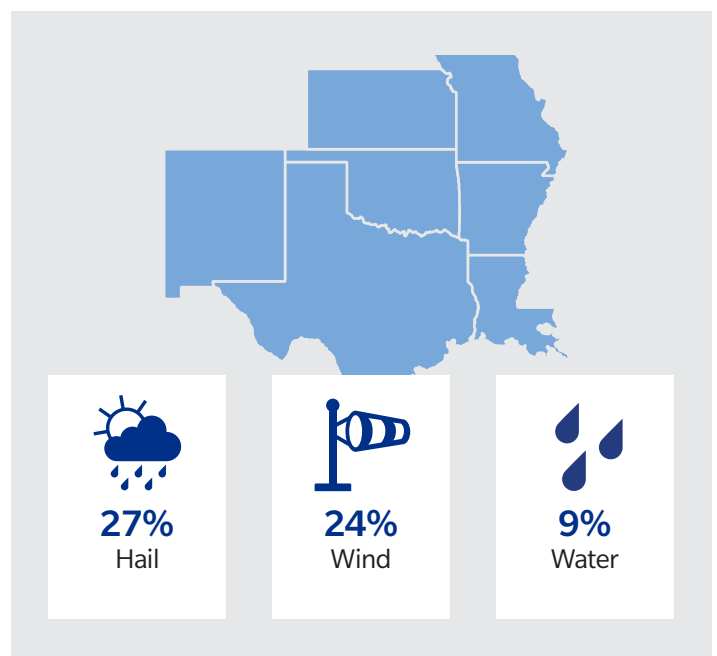
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

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

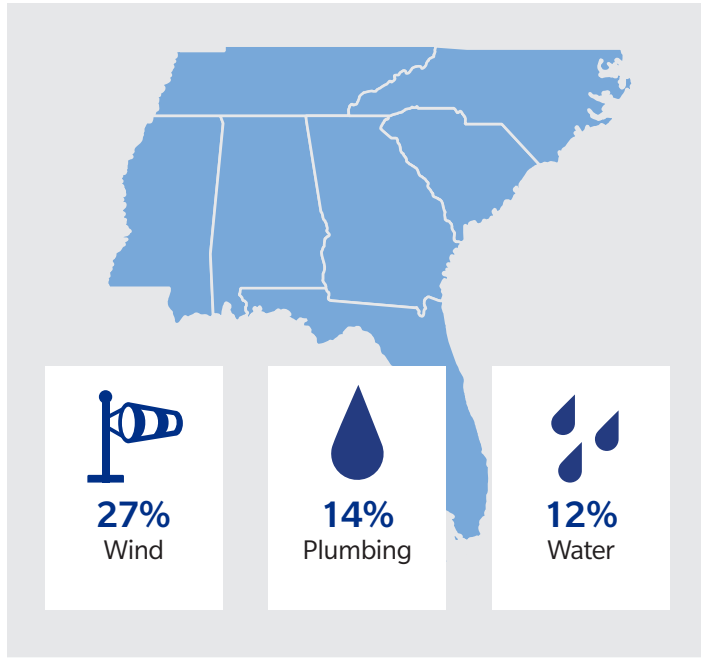


FALL'S SEASONAL HAZARDS

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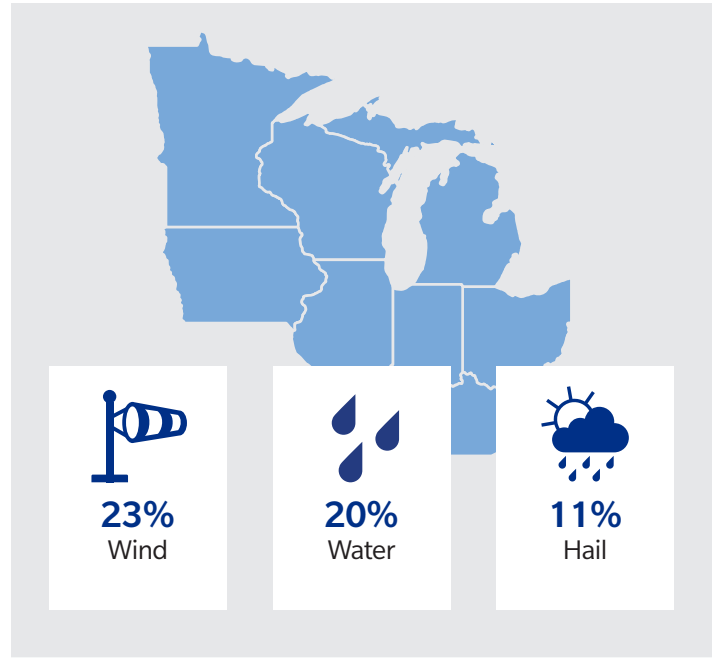
SOUTHEAST

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



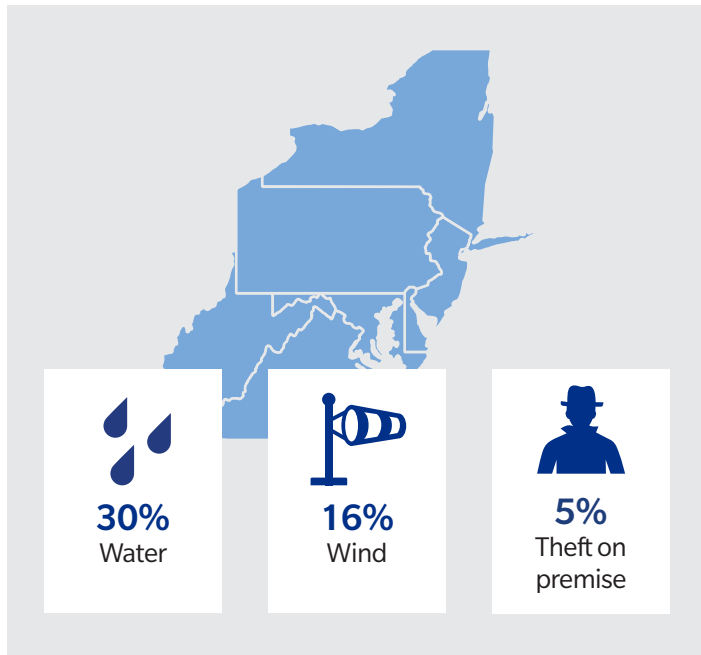
GREATER GREAT LAKES

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



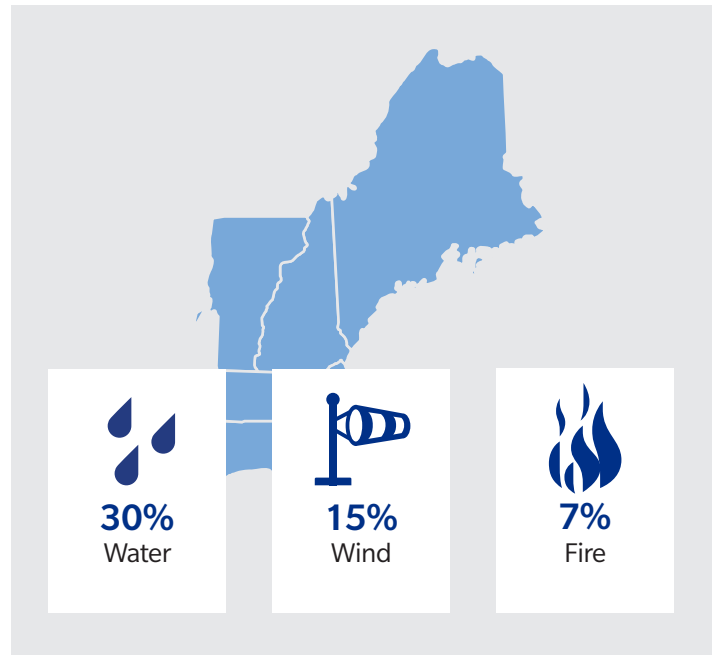
MID-ATLANTIC

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



DON'T FALL VICTIM THIS FALL

Fall's changing leaves remind homeowners that although winter is coming, it hasn't hit yet. That doesn't mean, however, that the autumn months are free of potential pitfalls around the house. Farmers has gathered the following tips so you can help keep your home safe from the seasonal hazards that peak during the fall months, and give you a headstart on winter fixes before the first snows roll in.

Avoid a "Ghoulish" Fall

- With more people going in and out of neighborhoods, the busy autumn holidays, from Labor Day and Halloween to Thanksgiving, offer burglars and vandals plenty of opportunities to strike. One possible fall-friendly deterrent? Outdoor talking décor, like animated, inflatable pumpkins and noisy ghosts, may help deter a potential intruder when placed near doors and windows.
- Black Friday sales can result in five-fingered discounts if boxes from televisions, computers and other expensive items are left out as tip-offs to burglars. Break boxes down and discard them in opaque trash bags or put them at the bottom of your recycling bin.
- Setting electronics and lights on a timer can give the appearance of an active house when no one's home.
- Don't advertise your absence on social media through photos or geotags. This reduces the possibility of a burglar intercepting the message and breaking into your home while you're away.
- The post office can hold your mail for up to 30 days. If you plan to be away for more than a week, ask them to hold your mail until you return.
- Consider changing your mailing address for packages to your office address if you can or have mail shipped to a designated pick up location to avoid sticky-fingered criminals.
- As it gets cooler out there unwanted furry friends are going to be looking for a warm place to live. Be sure to check the eaves and vents around your house to secure everything and deter access.

WE KNOW FROM EXPERIENCE



Turning your house into a haunted mansion for all the trick-or-treaters? Be very wary of things that could cause injury as your frightened neighbors make their way through your home. Don't forget about having a clearly marked entrance and exit visible from all points and make sure there are no cords or other tripping hazards left where they could cause an accident.



WE KNOW FROM EXPERIENCE

Are you doing your holiday shopping early? If so, be sure to take photos of high-ticket items as soon as you get them home and keep all receipts to maintain a record of ownership in case your items are stolen.



WE KNOW FROM EXPERIENCE

Love to online shop? Package theft is known to increase each year during November and December. You can protect your packages by:

- Installing a doorbell camera
- Using an Amazon Locker
- Having your packages shipped to your office
- Requiring a signature for spendy items

Get Ahead of Old Man Winter

- Unhook your garden hoses and blow out all of the water from your sprinkler system to prevent damage before the first freeze.
- Consider placing heating tape, insulation or heating cables around exposed outdoor pipes to help avoid costly damage.
- Installing weather stripping on your exterior doors, as well as sealing gaps and cracks around window frames, can keep your house warmer in the cold months.
- Have your roof checked before it gets icy. This pre-winter check should include cleaning out gutters, sealing any cracks in your chimney and checking the flashing around your skylights.
- If your house is prone to ice dams — a ridge of ice at the edge of your roof that prevents melting snow and water from properly draining — consider having heating cables installed before ice begins to build up.
- Seal any cracks or gaps in your foundation before the snow hits to help prevent flooding and damage.
- Prune overhanging trees to prevent damage to your roof from branches snapping under the weight of ice and snow.
- Have your fireplace and chimney inspected and cleaned by a professional before lighting up your first fire of the season.
- Don't forget about your yard equipment, and no we aren't repeating information about your sprinklers — be sure to winterize your lawnmower and weed eater by safely emptying them of gas and additive.