



SEASONAL SMARTS DIGEST

ON THE ROAD

July – September 2015



WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

Welcome to the Farmers InsuranceSM Seasonal Smarts Digest. The publication gathers the last two years' of actual claims from roads around the country to highlight each season's most common dangers and provide suggestions to reduce drivers' risk.

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 Farmers Insurance Seasonal Smarts 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 prevent dangers — Delivering on a commitment to proactively make Farmers customers "smarter" about insurance, we've curated content from several well-known resources for straightforward and practical application on the road.

Summer

This quarter Farmers Insurance presents common claims that rise with the mercury.

Researchers have found that, across the board, crime increases in summer months. The increase is due to a variety of factors: vacationers who leave belongings in their vehicles at tourist destinations or trailheads; better weather that draws more people—including thieves and vandals outdoor. Overall, criminal activity nationwide tends to increase 10 percent between June and August, compared to the rest of the year.

Insurance Terms You Don't Know?

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?

According to the [Department of Justice \(DOJ\)](#), summer motor vehicle theft rates are 6 percent higher than spring rates.

[The National Highway Traffic Safety Administration \(NHTSA\)](#) has found that July and August are the worst months for motor vehicle theft.

A motor vehicle is stolen every 44 seconds in the United States, according to the [NHTSA](#).



ON THE ROAD

Look Out!

In addition to theft and vandalism, drivers should watch out for a variety of summertime dangers. Between July and September, auto claims involving RVs and boats, motorcycles, tire blowouts and lack of sleep all tend to rise with the mercury.

Think About!

Since 1928, Farmers has been committed to helping customers plan for the unexpected. Farmers has highlighted five common summer dangers and curated five important pieces of information for each to help drivers stay safe this season.

Top 5 Claims that Rise with the Mercury



**VANDALISM,
MISCHIEF &
PARTIAL THEFT**



**BOATS
AND RVs**



**TIRE
BLOWOUTS**



**MOTORCYCLE
AND ATVs**



SLEEP RELATED

*Based on Farmers Insurance claims data from July to September 2013 and 2014. Percentages based on all second quarter comprehensive auto claims nationwide excluding glass-related claims.



On the Road – Vandalism & Partial Theft

According to Farmers data, summertime claims related to vandalism and partial theft increase by 22 percent over the winter months and 11 percent over the fall. According to the NHTSA, more than 40 percent of motor vehicle theft incidents involve mistakes by drivers. Use the following information to help prevent your vehicle from becoming an easy target:

- Park as close as you can to your destination, in a well-lit area, and make note of where you parked.
- Thieves are most likely to target engines, air bags, radios, GPS units and portable handheld devices, according to the NHTSA.
- 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.
- Installing a car alarm will not only alert you or someone nearby that someone is breaking into your car, but also to someone attempting to vandalize it. A car alarm can deter vandals and thieves.
- Comprehensive auto coverage usually doesn't cover items not normally in your car like jewelry, clothing and accessories. Schedule a meeting with your Farmers agent, who can review what is and what is not covered under comprehensive coverage.



Farmers Smart Tip

If your navigation device is mounted to the window, remove the mount and wipe off the ring left by the suction cup.

Top 5 States for Vandalism & Partial Theft Claims



California



Texas



Washington



Oregon



Arizona

On the Road – Boats and RVs

Claims involving boats and RVs rise with the mercury—increasing an average of 26 percent from the second to third quarters in 2013 and 2014—as more people take to the water and the road with their friends and families. Along with property damage, boating injuries and fatalities increase as well, according to the U.S. Coast Guard (USCG). To stay safe this summer while operating recreational equipment, like RVs and boats, consider the following tips:

- Be the safety police. Boating accidents account for nearly 650 deaths and 3,000 injuries each year, according to the USCG. Be sure to enforce the use of life jackets and review boater safety with your crew before leaving the dock or shore.
- Assign a designated boat operator. Alcohol use was the leading contributing factor in fatal boating accidents last year, playing a role in 21 percent of deaths, according to the U.S. Never operate a boat under the influence.
- Don't allow people to walk around while the boat is in motion. If you hit a wave or anything in the water, the boat could lurch or jerk, causing standing passengers to fall and injure themselves
- If you are renting an RV for a summer trip, be sure to take a safety class before heading out. Even if you have driven an RV before, a safety class/training is a great refresher and can lead to a much happier vacation for you and your family.
- Conduct a safety check on the RV and on your campground. Be sure your tires are inflated and that you have all of the necessary safety equipment, including a good first aid kit. When picking a camping spot, look for an area around other campers. When witnesses are nearby, thieves are more likely to leave your RV alone.



Farmers Smart Tips

Have small children on the boat resisting their life jacket or not following the rules? Make them your mates and deckhands—or make up job titles for them. Get them engaged to make them feel like they have a part in keeping everyone safe.

Pulling water skiers or an inner tube? If you make a sharp turn, be careful that you don't catch the cords in the motor. Not only can you seriously injure those out on the water, you can also damage your motor.

Be sure to let your Farmers agent know you are renting an RV for the summer and discuss any potential coverage you may need to purchase for your trip.

Top 5 States for Boats and RV Claims



California



Texas



Arizona



Washington



Colorado



On the Road – Motorcycles and ATVs

The sunny summer months can provide ideal weather for motorcycle and ATV enthusiasts, but with more riders comes the potential for more accidents. Farmers saw claims related to motorcycle and ATV accidents increase by approximately 20 percent from the second to third quarters in both 2013 and 2014. The following information can help keep motorcyclists and ATV users safe this summer:

- All drivers need to watch for motorcycles, especially in states, where motorcycle operators can drive between other vehicles to bypass traffic. Keep an eye out when changing lanes to avoid an accident.
- Helmets, jackets, long pants, boots and gloves are armor. Although more than half of states do not require even a helmet to be worn by riders, you should never be tempted to ride without appropriate safety gear. Helmets saved the lives of more than 1,630 motorcyclists in 2013 and could have saved even more, according to the NHTSA. Proper attire can prevent a serious case of road rash as well. This applies to the passenger as well as the driver.
- Taking out the ATV this weekend? Be aware of your surroundings and the terrain, especially if you are in an area where deer are present. Watch for any animals that might run in front of you. Be prepared to stop: ATV accidents are often caused by quick stops, especially on loose gravel or dirt.
- Watch out for potholes, as they can cause serious damage to your motorcycle they may also cause you to lay the bike down, and if you have a passenger on the back, they could be thrown off the bike and seriously injured.
- Complete the proper training and obtain a valid license in your state. It helps make you a safer rider and also may be a requirement for your insurance. In many states, anyone under the age of 18 is required to complete an ATV safety course before riding.



Farmers Smart Tips

Helmets aren't just for motorcycles. Anyone operating an ATV should be wearing a helmet as well.

In Connecticut, Delaware and Tennessee, motorcycle riders who complete an approved safety course receive mandated insurance discounts.

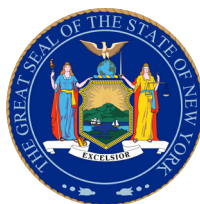
Top 5 States for Motorcycles and ATV Claims



California



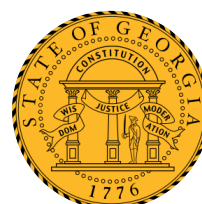
Texas



New York



Illinois



Georgia

*Based on Farmers Insurance claims data from July to September 2013 and 2014. Percentages represent the portion of a state's second quarter comprehensive auto claims resulting from a specific cause of loss.

On the Road – Tire Blowouts

Nearly 30 percent of Farmers accident claims were the result of a tire blowout in July and August of 2013 and 2014. As you hit the road this summer, these tips can help keep tires in top shape and prevent blowout-related delays or wrecks:

- Underinflated tires are three times more likely to burst and cause an accident according to the NHTSA. Drivers should check tire pressure regularly and inflate tires to the recommended level.
- Inspect tires regularly for uneven wear patterns on the tread, cracks, foreign objects or other signs of wear or trauma. Use the built-in treadwear indicators to judge if the tires are ready to be replaced. A penny inserted into the tread, with Lincoln's head upside down, can also be used to check for wear. If the top of Lincoln's head is visible, the tires need to be replaced
- When driving, slow down if you have to go over a pothole or other object in the road. Do not run over curbs or strike them while parking, and avoid foreign objects in the roadway.
- Do not 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.
- Rotate your tires based on recommendations in the vehicle's owner's manual.



Farmers Smart Tips

Not only can an underinflated tire cause a blowout, it can also negatively impact gas mileage, the vehicle's handling, and tire wear.

If you are towing a trailer, remember that some of the weight of the loaded trailer will be transferred to the towing vehicle

Did you know your tires have a maximum speed recommendation? Consistently exceeding this recommendation can cause excessive wear to your tires and other damage. Consult with your tire dealer to make sure the ratings and specifications for the tires you choose match the vehicle they are being placed on.

Top 5 States for Tire Blowout Claims



California



Texas



Florida



Arizona



Oklahoma

*Based on Farmers Insurance claims data from July to September 2013 and 2014. Percentages represent the portion of a state's second quarter comprehensive auto claims resulting from a specific cause of loss.

On the Road – Sleep Related

When traveling, it can be tempting to stay on the road for an extra few hours instead of stopping overnight for much needed sleep. However, 30 percent of Farmers accident claims where drivers fell asleep at the wheel occurred during the third quarter in 2013 and 2014. As a matter of fact, the National Sleep Foundation (NSF), notes that 1 out of 10 drivers has fallen asleep at the wheel within the last year. For drivers who might be cutting back on sleep to enjoy long summer days and outdoor activities, it's important to keep the following in mind:

- Sleep deprivation increases the risk of a sleep-related crash: the less people sleep, the greater the risk. The Centers for Disease Control and Prevention (CDC) says adults need seven to eight hours of sleep a day, while adolescents—including teen drivers—need nine to 10 hours. However, 70 percent of adults polled by the NSF say they get seven hours or less per night.
- Take urban roads instead of long, straight rural highways. According to the NSF, you are 7 percent less likely to fall asleep at the wheel.
- When planning your trip, schedule stops throughout the day. The kids might love to stop in Kentucky to see the Stegogagenvolkssaurus. (It's a dinosaur, not a car.) There's The National WWII Museum in New Orleans as well as the world's largest ball of twine in Kansas. Breaking up your day with frequent stops and scheduling hotel rooms throughout the trip will prevent fatigue and drowsy driving.
- Thinking about an evening cup of coffee to give you a late-day pick-me-up? Think again. Coffee will only provide a temporary boost of energy. Try water, tea or a high-protein snack, instead.
- When you have more than one licensed driver in the vehicle, share the drive time with other licensed drivers.



Farmers Smart Tips

Travelers should build sleep time into their schedules to ensure drivers get the proper amount of sleep each night.

Most crashes or near misses occur between 4:00 a.m. and 6:00 a.m. Midnight to 2:00 a.m. and 2:00 p.m. to 4:00 p.m. are also peak times for drowsy driving crashes to occur, according to the NSF.

While it's great training to have your teens drive you around, be sure they are licensed if you plan to leave the state. A learner's permit will not transfer between states.

Top 5 States for Sleep Related Claims



California



Texas



Colorado



Oklahoma



Washington

*Based on Farmers Insurance claims data from July to September 2013 and 2014. Percentages represent the portion of a state's second quarter comprehensive auto claims resulting from a specific cause of loss.

