



# SEASONAL SMARTS DIGEST

## AT HOME

April – June 2015



# WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

Welcome to the first-ever Farmers Insurance Seasonal Smarts Digest. The digest uses the last two years' worth of actual claims from homes around the country to highlight each season's most common dangers and provide suggestions to reduce homeowners' 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 preventing dangers — Delivering on a commitment to proactively making Farmers customers "smarter" about insurance, we've curated content from several well-known resources for straightforward and practical application at home.

## Spring/Early Summer: Storm Season's Start

Historically, claims related to severe weather significantly increase during spring and early summer. Most of the homeowners claims filed from April through June in 2013 and 2014 were related to damage caused by water, wind, hail and tornadoes. The increase in storm-related claims is typical for this time of the year, especially given the high volume of storm activity throughout the Midwest. Thunderstorms form easily as warm air rises, and the volatile conditions created by these storms can lead to an eruption of tornadoes, wind, hail and flooding rains. On average, 674 tornadoes occur between April and June each year, according to the National Oceanic and Atmospheric Administration's (NOAA) [National Climate Data Center](#). This three-month period accounts for nearly 54 percent of the nation's annual tornadoes.

## 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 NOAA's [National Severe Storms Laboratory](#) (NSSL), the media created the nickname "Tornado Alley," which refers to the central area of the United States where tornadoes are most common.

NSSL reports the most common hours for tornadic activity are between 4 p.m. and 9 p.m.

Tornado season differs depending on location and refers only to the time frame in which most tornadoes are seen, according to NSSL. It's important to remember that tornadoes can occur at any time of the year, not just within a region's traditional tornado season.



## AT HOME

### Look Out!

Between April and June, water is the leading cause of homeowners insurance claims, predominately due to wear and tear of pipes and hoses. Hail is the second most common spring hazard, especially in the Midwest. Wind, theft and vandalism and other weather-related damage finish out the top five hazards.

### Think About!

Since 1928, Farmers has been committed to helping customers plan wisely for the unexpected. Based on historical trends, Farmers has developed tips to help customers mitigate the danger associated with the five most common homeowners insurance claims during the spring and early summer.

### Top 5 Homeowners Claims



**24%**

**WATER**



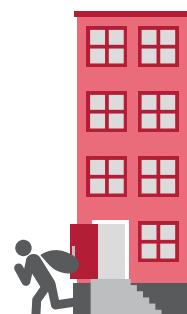
**21%**

**HAIL**



**21%**

**WIND**



**13%**

**THEFT &  
VANDALISM**



**9%**

**OTHER  
WEATHER**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages based on all second quarter homeowners claims nationwide.

## At Home – Water

Water poses a threat to homes throughout the year, including wear and tear and sewer and drain back-ups. When water poses a threat, homeowners should use the tips below to mitigate potential water damage as much as possible:

- Remove valuables from the floor. Move all lower-level furniture and electronics off the ground if flooding is expected.
- Know where shutoffs are located for your property. Proactively locate and learn how to use water and electricity shutoffs.
- Remember to check your washer hoses every five years. Washing machine hoses simply will not outlast your washer, especially in areas with hard water. Be sure to replace the hoses every five years to prevent unwanted leaks and damage.
- Shut your water off when you leave for extended periods. Heading out of town for an extended period of time? Consider shutting off the water for things like your washing machine or dishwasher before you go. This can help prevent unpleasant surprises when you get home.
- Check for flood zones. Typical homeowners policies are designed to cover things like burst pipes, but rising water and flooding from a storm usually aren't covered. A Farmers agent can help determine if your home is in a flood plain, and if so, how to help you obtain the proper insurance coverage.



### Farmers Smart Tips

In some areas, especially those with older city drain and sewage systems, flooding can cause sewage to back up through drain pipes. To prevent this, the [IBHS recommends installing a backflow valve](#), which blocks drainpipes temporarily to halt return flow into the house. Unfortunately, a backflow valve won't help if your home or basement floods, but it could help when flooding affects your city's sewage system.

Even if a home isn't located in a flood zone, it's important to direct water away from the structure. Proper yard grading or French drain systems can divert rainwater and melting snow away from the foundation, but be sure you don't direct water into your neighbors' homes!

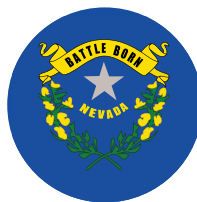
## Top 5 States for Water Claims



Utah  
**47%**



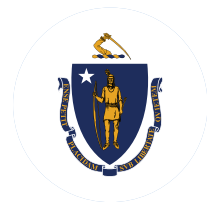
California  
**43%**



Nevada  
**38%**



Idaho  
**38%**



Massachusetts  
**33%**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages represent the portion of a state's second quarter homeowners claims resulting from a specific cause of loss.



## At Home – Hail

Homeowners in hail-prone parts of the country should consider a number of proactive measures designed to limit potential hail damage, including:

- Protect yourself. Stay inside during a hailstorm, if at all possible, and stay away from skylights and doors. Close drapes, blinds or window shades to prevent the wind from blowing shattered window glass inside. Be sure your family is safe and don't forget to bring pets inside, too.
- Protect your belongings. Move outdoor furniture, especially glass furniture, lawn ornaments and other valuables inside when you know severe weather is expected
- Arrange a roof inspection. A roof inspection, even if there are no obvious signs of decay, by a trusted professional can help determine if a replacement is needed.
- Repair damage quickly. Keep materials on hand to cover any broken windows or other openings that resulted from the storm. It's important to keep wind and water out of these areas to prevent further storm damage.
- Ask for help. After a storm, visit [Farmers.com](https://www.farmers.com) or call 1-800-435-7764 to file a claim. Or contact your Farmers agent to assist you in filing a claim.

## Top 5 States for Hail Claims



Nebraska  
**65%**



South Dakota  
**60%**



Montana  
**53%**



Oklahoma  
**53%**



Kansas  
**52%**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages represent the portion of a state's second quarter homeowners claims resulting from a specific cause of loss.

## At Home – Wind

In 2014, three of the top five most active days for severe weather, including high winds and tornadoes, occurred in June, according to data from NOAA's [Storm Prediction Center](#). The following tips can help homeowners stay safe before and during severe spring storms:

- Reinforce the roof. Take the time to reinforce roofs before spring storm season hits. Hurricane straps or clips can be installed to secure the roof-to-wall connections. Also, re-seal any loose shingles to prevent water damage to roof decking.
- Secure windows with storm shutters. No shutters? Keep soft protective coverings, like blankets, in or near your home's safe spaces. Use them to shield yourself from any flying debris while riding out the storm.
- Make emergency repairs. If it's safe to do so, it's okay to make small, emergency repairs to prevent further damage, even if an insurance agent or adjuster hasn't seen the damage yet. This could include boarding up windows, putting a tarp on the roof, and salvaging undamaged items. If possible, take pictures following the storm to document the damage.
- Check landscaping. Heavy winds can damage trees and bushes. After the storm has passed, check for and safely remove any broken branches before they can cause additional damage.
- Be careful with contracts. Beware of signing contracts or paying a contractor the full amount up front. Talk to a Farmers agent or adjuster about Farmers direct repair program if you have damage. The repairs are conducted by Farmers-approved contractors and carry a limited warranty.



### Farmers Smart Tip

In areas especially prone to high winds, it's also a good idea to reinforce garage doors. Metal reinforcement kits attach to the concrete slab below the door and the framing around it to provide two additional points of support.

## Top 5 States for Wind Claims



Louisiana  
**41%**



New Jersey  
**38%**



Mississippi  
**33%**



Connecticut  
**32%**



Ohio  
**31%**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages represent the portion of a state's second quarter homeowners claims resulting from a specific cause of loss.

## At Home – Theft & Vandalism

According to the [Federal Bureau of Investigation](#), one in every 36 homes is burglarized in the United States each year. However, homeowners can take simple steps to help minimize the potential for theft and vandalism and to make the post-theft claims process easier.

- Install a security system. An alarm system, motion detection lights and cameras can help deter theft and help catch perpetrators if a break-in occurs.
- Landscape with a purpose. Thorny bushes or plants and well-placed trees can make it harder for burglars to break into a home. Keeping the front yard tidy also makes a difference. A mowed lawn signals to potential robbers that the home is well cared for — and likely protected.
- Don't advertise your travel on social media. As tempting as it may be to describe your Caribbean cruise on Facebook, Twitter or Instagram, think twice and post the pictures after you get home.
- Have a neighbor watch your home for packages. A buildup of uncollected mail can be tempting for a burglar.
- [Document your possessions](#). A time-stamped video shows proof of the home's contents and helps substantiate a burglary-related insurance claim, while receipts only show that items were purchased at one point. If possible, back up the video digitally to a cloud-based storage service, make a copy and put it in a safety deposit box or give it to a relative who lives at a different residence.



### Farmers Smart Tips

**Timer switches on lights, TVs and stereos can give the appearance of an active house when no one's home. Connected home apps can be used to turn electronics on and off — and deter potential burglars — at the touch of a button.**

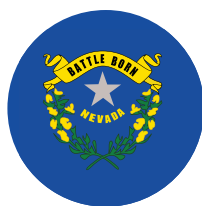
**Going away for a week or more? Ask the post office to hold your mail until you return. It's a simple, easy and free process.**

**Own a gun? Secure it in a gun safe to protect your family and prevent theft.**

## Top 5 States for Theft & Vandalism Claims



Washington  
**26%**



Nevada  
**23%**



California  
**23%**



Oregon  
**21%**



Utah  
**17%**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages represent the portion of a state's second quarter homeowners claims resulting from a specific cause of loss.

## At Home – Other Weather

Other weather can describe a number of different situations depending on the season. Powerful storms during spring and early summer often contribute to an increase in power outages or surges. Proactively preparing for a power surge helps during spring storm season, when lightening or other issues can cause a surge or outage, but also during the summer, when strained power grids may cause brownouts. Power surges can happen for a number of reasons, some predictable and some not, and homeowners can use the tips below to minimize the chance of damage from a surge:

- **Unplug to limit damage.** Unplug electronic items when you will be away from home for a long period of time, as weather systems may change dramatically while you're on vacation. Also, unplug high-dollar items during a storm, especially if there is lightning involved.
- **Go beyond the power strip.** Homeowners should confirm they have a surge protector in place, not just a power strip, which does not properly protect against power surges.
- **Prep your cell phone.** Homeowners should keep portable cell phone chargers in their emergency kit and store the kit somewhere you can easily find it. Make sure the chargers are fully charged, too.
- **Check outlets.** After a storm, check outlets with a lamp or something less likely to be damaged by a surge before plugging in high-dollar electronics.
- **Coverage matters.** Homeowners should discuss coverage options for their electronics with their agents, especially given the high costs associated with replacing many of today's electronics.



### Farmers Smart Tips

**Don't forget about your phone and cable lines. They're just as susceptible to spikes in power as your flat screen television or computer.**

**Check the number of joules — which is a unit of energy — the surge protector can handle and make sure you're not overloading the protector. It can only handle as many hits as its joule rating.**

## Top 5 States for Other Weather Claims



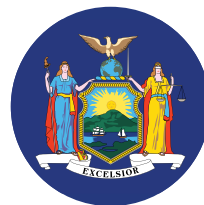
Florida  
**25%**



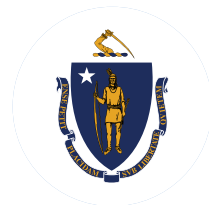
South Carolina  
**25%**



Maine  
**23%**



New York  
**21%**



Massachusetts  
**21%**

\*Based on Farmers Insurance claims data from April to June 2013 and 2014. Percentages represent the portion of a state's second quarter homeowners claims resulting from a specific cause of loss.

