



SEASONAL SMARTS DIGEST

ON THE ROAD

Winter 2015/2016



WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

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 risk¹.

The Farmers Insurance Seasonal Smarts Digest has two missions:

- What to **Look Out** for this season — The insurance industry relies heavily on history to predict the future. The digest highlights seasonal hazards and the states in which those hazards are most likely to occur.
- What to **Think About** in addressing and helping to prevent dangers. To help drivers prepare for the season, we've gathered content from several resources for straightforward and practical application on the road.

Insurance Terms You Are Unsure Of?

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?

Winter driving conditions, like snow, ice and slush, contributed to an estimated 541,000 car crashes between 2002 and 2012, according to the [Federal Highway Administration \(FHA\)](#).

The [FHA](#) found that heavy snow can reduce average freeway traffic speeds anywhere from 5 percent all the way up to 40 percent.

Think your state can't possibly have enough snow to impact your driving? Think again. [The Weather Channel](#) reports that Mississippi once received 18 inches of snow. Only two states—Florida and Hawaii—have smaller record amounts of snow fall, four inches and five inches, respectively.



ON THE ROAD

Look Out!

According to Farmers claims data², skidding, car theft, collisions with objects and pedestrians and water-related dangers all tend to rise between January and March.

Think About!

Farmers is committed to helping customers plan for the unexpected. We've highlighted five common dangers and included five important pieces of information related to each to help drivers stay safe this season.

Top Winter Auto Claims



**SKIDDING ON
ICE OR SNOW**



**HIT OBJECT OR
PEDESTRIAN**



PUFFER SEASON



WATER



**LOSING CONTROL
ON SLICK ROADS
(OTHER THAN
ICE/SNOW)**

Based on Farmers Insurance claims data from January to March 2013 and 2015. Percentages based on all first quarter auto claims nationwide excluding glass-related claims.

El Niño 2016

This winter, according to the [Climate Prediction Center](#), we'll likely see the peak of the latest El Niño cycle. Most areas of the country will experience unusual weather, which can lead to unusual home and auto hazards. Here's what you can expect from El Niño as well as tips on how to help yourself prepare for the coming months.

What's El Niño?

El Niño is a weather phenomenon characterized by unusually warm ocean temperatures in the equatorial Pacific Ocean, according to the [National Oceanic and Atmospheric Administration \(NOAA\)](#). The warm temperatures affect weather patterns around the globe, causing some areas to be wetter or drier than usual.

Did You Know?

El Niño means "the little boy" in Spanish and was first recognized by an angler off the South American coast. It tends to arrive during the winter months.

What to Expect This Winter

El Niño will likely lead to wetter-than-average conditions in the South, in central and Southern California, across Texas, throughout Florida and up the East Coast to southern portions of New England. States in the Pacific Northwest and northern Rockies, however, will experience drier-than-average conditions.

Additionally, most of the West and the Northern half of the United States will likely see above-average temperatures while below-average temperatures are more likely in the southern Plains and the Southeast.

How to Prepare for El Niño

Whether El Niño brings you a drier, warmer winter or a wetter, cooler one, there are steps you can take to help keep your family and your vehicles safe this season. Read on for tips on the most common issues drivers may face on the roads in the months ahead.



Skidding on Ice and Snow

Winter weather can create difficult driving conditions, so it's no surprise that claims related to skidding on snow and ice tend to rise. Nearly two-thirds (65 percent) of auto claims related to skidding on snow and ice occur between January and March each year, which represents an 88 percent jump in these types of claims over the October through December time period.² Drivers can take the following steps to help decrease their chances of a dangerous skid and stay safe in case one occurs.

- If you must go out, slow down. Everyone will understand if the snow or ice made you run late. Speed and ice just don't mix.
- Keep up on your vehicle maintenance, including tire rotation and replacement. In some areas, you may need special snow tires and chains.
- Snow plows aren't cars, so drivers should take special care when following and passing them. The [Colorado Department of Transportation](#) recommends staying at least three to four car lengths back from the plow. In other states, [like Wisconsin](#), it's the law that drivers follow from a distance of at least 200 feet.
- Too snowy to see anything? Pull off the road and turn on your hazard lights. It may be best not to leave the vehicle to set out on foot unless there is a building in sight where you can take shelter. It's very easy to get disoriented in a snow storm.
- Keep your gas tank full during the winter. A full tank can help prevent you from getting stranded during a storm and will also keep the fuel line from freezing.



We Know From Experience

Did you know you can use a penny to measure tire tread? Insert the coin into the tire's tread groove with Lincoln's head upside down and facing you. If you can see all of Lincoln's head, you may need to talk to a tire professional for recommendations on what to do.

While you should always avoid cutting in front of trucks, in winter driving conditions, you should be extra cautious and never cut in front of them, as trucks are heavier than cars and may require more time to slow down or come to a complete stop.

Top 5 States for Skidding on Ice and Snow Claims



Colorado



Montana



Wyoming



Minnesota



North Dakota

Puffer Cars and Trucks

A “puffer” is a car that has been left running unattended — usually to warm it up and defrost the windshield. (Puffer refers to the vapors coming out of the car’s tailpipe.) Nearly one-third of drivers admit they’ve left their car while it’s running, according to the [National Insurance Crime Bureau \(NICB\)](#). However, letting your car run unattended leaves it vulnerable to theft. Keep the following in mind.

- Depending on where you live, starting your car and leaving it running may be [illegal](#). Colorado’s “puffer law” allows law enforcement officers in the state to immediately ticket individuals who have left a vehicle running unattended for any period of time.
- Just don’t leave your car running unattended. If you do and your car is stolen, it’s important to immediately report it to the police. Be ready to provide the vehicle’s license plate number, make and model, year and color, VIN number and your insurance information.
- Most modern engines don’t need to be warmed up. In fact, engines that are kept idling too long can cause build-up on your spark plugs, which can make them less efficient, which wastes gas.
- Cold weather days accounted for seven of the top 10 highest days for auto theft in 2013, according to the [NICB](#).



We Know From Experience

Store important documents away from your car. Never leave your driver’s license and vehicle title in the car. Be sure to keep an electronic file of all files relating to your car.

A woman was visiting her daughter’s home when thieves broke into the garage and stole her car. You’d think the car might have never been seen again, but it was...in a high-speed car chase with police. Luckily, when it all came to an end, the car only had minor damage and Farmers covered the claim.

Top 5 States for Puffer Car and Truck Claims



Hawaii



California



Nevada



New Mexico



Washington

Based on Farmers Insurance claims data from January to March 2013 and 2015. Percentages based on all first quarter auto claims nationwide excluding glass-related claims.



Hit Object or Pedestrian

During the winter months, roads are often slick, storms can create reduced visibility and fewer hours of sunlight mean that more drivers are traveling in the dark. It's no wonder, then, that the three months starting in January represent the most likely time for drivers to collide with people or objects. Nearly one-third (28 percent) of these claims occur between January and March, a nine percent increase over the fall and a 23 percent increase over the spring months². Drivers can use the following information to help avoid or better guard against winter collisions.

- Double check cross-walks, especially when turning, to make sure no one is getting ready to step off the curb. You should never turn in a cross-walk while pedestrians are crossing the street.
- Use proper lanes while driving through a parking lot. Winter snow can pile up around objects like dividers, making them hard to see and easy to hit.
- Be prepared. Keep the following items in your car at all times: your insurance information, a camera, a phone, pen and paper (to take down information) and a basic first-aid kit for minor injuries. Except for the first-aid kit, your smartphone can likely be used for all of these purposes, but it's always a good idea to have backups in case the phone isn't working.
- Set your navigation before you leave and avoid using your phone until after you arrive at your destination. Talking on the phone and texting are unnecessary distractions while driving -- and are illegal in many jurisdictions.
- Incorrect or improperly installed floor mats in your vehicle may increase the risk of a crash by interfering with the operation of the accelerator or brake pedal. Make sure your mats are the correct size and fit for your vehicle and do not interfere with the full operation of the foot controls.

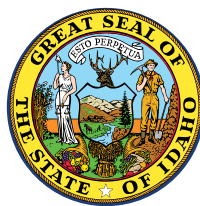
Top 5 States for Hit Object or Pedestrian Claims



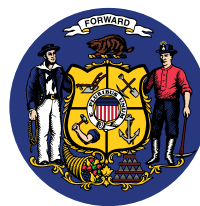
West Virginia



Wyoming



Idaho



Wisconsin



Ohio



Water Damage

Water damage to vehicles tends to be lower during the winter months, with only 11 percent of water-related auto claims occurring between January and March². However, thanks to El Niño this winter, drivers in certain parts of the U.S., including central and southern California, Texas and the South, among others, will likely see wetter-than-average conditions. Drivers can use the following information to help prepare for an unusually wet winter:

- Avoid parking your car along streams, rivers or creeks when there is potential for inclement weather.
- In the event of flooding or heavy rainfall, move your car to higher ground to avoid water damage, if possible. If your car is stuck or otherwise undrivable, hire a tow truck to move it for you rather than leaving it in harm's way.
- Never drive into or across flooded areas. If floodwaters rise around your car, leave your vehicle and move to higher ground.
- Keep an eye on [your paint job](#) to help prevent water damage. When paint starts to crack, etch or chip off, it exposes the car's body to moisture, which can start to rust and corrode the metal. Left untreated, rust can weaken the car's body, eat holes in it, and expose vital parts.
- Does your car have [paint cracks](#)? Waxing it will help create a protective barrier between the paint and outside elements, including moisture. Properly waxing and cleaning your car will help protect your car's paint job, may extend its life and possibly increase its resale value at some point down the road.



We Know From Experience

Avoid situations where you need to walk through moving water. Just six inches of moving water is enough to make you fall.

Top 5 States for Water Damage Claims



Florida



Virginia



Indiana



New Jersey



Tennessee

Wet Roads

Accidents caused by wet roads aren't particularly common in the winter months — only 24 percent of annual collisions caused by losing control on slick roads occur between January and March². However, the arrival of this year's El Niño means that drivers across the South and many other areas of the country may be dealing with wetter-than-average conditions. Here's what drivers should know if wet weather hits.

- Do your windshield wipers need replacing? Replace them at least once a year to help ensure you don't get caught blind in a rainstorm.
- Plan ahead and stay off the roads, if possible. If the weather calls for rain, it may be best to remain where you are, especially if your vehicle is in a covered parking area and safe from any other potential hazards, like flooding or downed trees.
- Braking technique matters. Gradually pushing down on the brake instead of stomping on it may help [reduce skidding](#). In general, drivers should also coast slowly toward a stoplight and brake gently, instead of accelerating towards it and braking at the last minute.
- If you find yourself in a skid on wet or slick roads, you may want to consider easing your foot off the gas while steering in the direction you want the front of the vehicle to go. It can be helpful to stay off the gas and brake pedals until you're able to regain control of the vehicle.
- Water itself isn't the only hazard on the roads. After a rainstorm or snow, potholes can [fill with water](#), making them harder to see. Avoid large potholes, which can cause serious vehicle damage.



We Know From Experience

Flash Flood Warning: A flash flood warning is issued when a flash flood is imminent or occurring. If you are in a flood-prone area, move immediately to high ground. A flash flood is a sudden violent flood that can take anywhere from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.

Flood Warning: A flood warning is issued when a hazardous weather event and related flooding are imminent or already happening.

Flood Watch: A flood watch is issued when conditions are favorable for a hazardous weather event with potential for flooding. It does not mean flooding will occur, but it is possible.

Flood Advisory: A flood advisory is issued when a specific weather event may cause some flooding. While the danger is more limited, the event may cause significant inconvenience, and if caution is not exercised, could lead to situations that may threaten life and/or property.

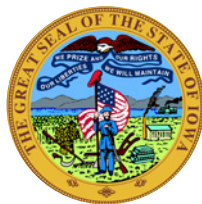
Top 5 States for Wet Road Claims



Georgia



West Virginia



Iowa



Wyoming



Arkansas

Based on Farmers Insurance claims data from January to March 2013 and 2015. Percentages based on all first quarter auto claims nationwide excluding glass-related claims.



¹ This digest is for information purposes only and provides general tips. Always consult with a licensed insurance professional for insurance coverage information and selection.

² Based on Farmers Insurance claims data from January to March 2013 and 2015. Percentages based on all first quarter auto claims nationwide excluding glass-related claims.