



SEASONAL SMARTS DIGEST

On the road edition: Winter 2016/17

This 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 risk.

You may see some common insurance terms used throughout this report. If you're unfamiliar with these terms, Farmers® has an easy-to-use glossary of terms at farmers.com/glossary.html.

The Seasonal Smarts Digest aims to educate you about:

- 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 across the country can affect the hazards drivers might face this winter.
- 2. What to think about to help prevent dangers:** To help drivers prepare for winter, we've gathered content from several resources for straightforward and practical application on the road.

Did you know?

- On average, there are about 5.7 million car crashes in the United States each year, and 22 percent are caused by adverse weather conditions or sliding on slick pavement. ¹
- The average long-distance trip length for Christmas/New Year's, is 275 miles, compared to 214 miles for Thanksgiving. ²
- A [La Niña](#) weather pattern could bring colder-than-usual winter weather to the northern half of the United States this year. ³



WE KNOW FROM EXPERIENCE

Don't use hot water to get a frozen lock open, this can actually make the problem worse. A de-icer product is always a good option to consider.

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 Federal Highway Administration: ops.fhwa.dot.gov/weather/q1_roadimpact.htm

² United States Department of Transportation: rita.dot.gov/bts/sites/rita.dot.gov/bts/files/publications/america_on_the_go/us_holiday_travel/html/entire.html

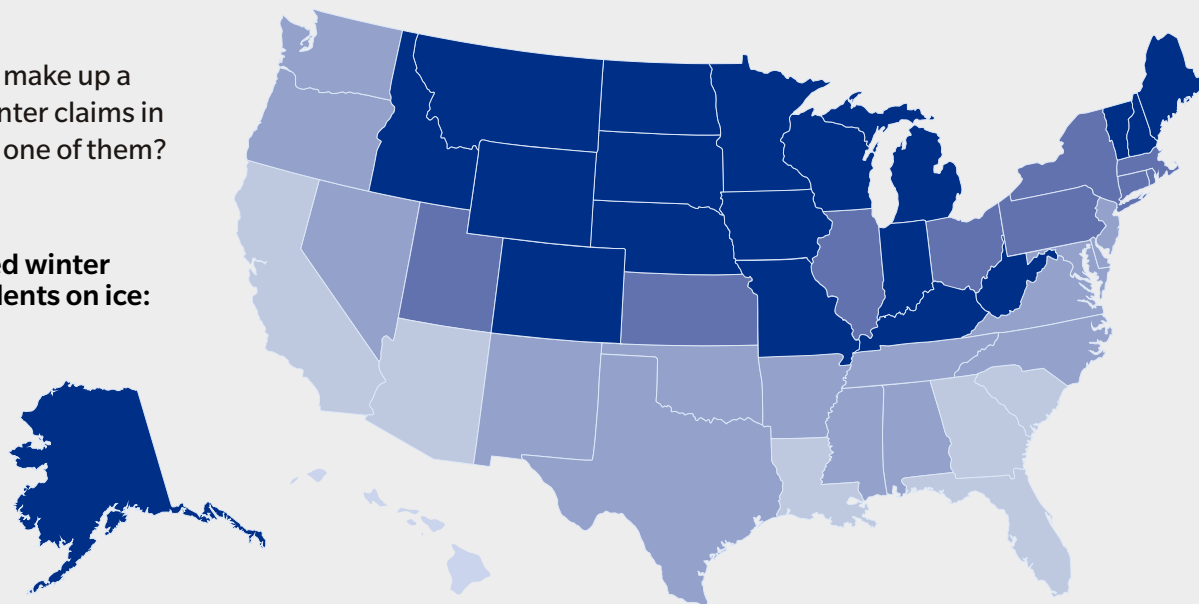
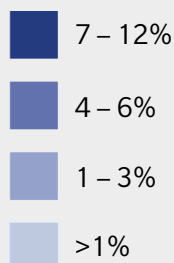
³ National Oceanic and Atmospheric Administration: cpc.ncep.noaa.gov/products/analysis_monitoring/lanina/enso_evolution-status-fcsts-web.pdf



Accidents on ice

Accidents on icy roads make up a large percentage of winter claims in some areas. Are you in one of them?

Percentage of reported winter claims involving accidents on ice:



WINTER 2016/17

For most of the country, the winter months mean sweaters, boots, and hot cocoa. Unfortunately, for many places, they can also mean slick roads, frozen windshields, and a high potential for accidents. Whether you're out shopping holiday sales or just braving an icy commute, watch out for these common winter dangers.

Farmers claims data identified three major trouble spots for drivers nationally over the last three years between December and February:



Skidding on ice or snow – 76%*

▼ 50% decrease between winter 2013/14 and 2015/16



Other vehicle has right of way – 26%*

▲ 14% increase in 2015/16 as compared to 2013/14
▲ 8% increase in winter, as compared to spring



Theft – 25%*

▲ 9% increase in 2015/16 as compared to 2013/14
▲ 3% increase in winter, as compared to spring

*Percentage of these claims reported in winter vs other seasons of the year.

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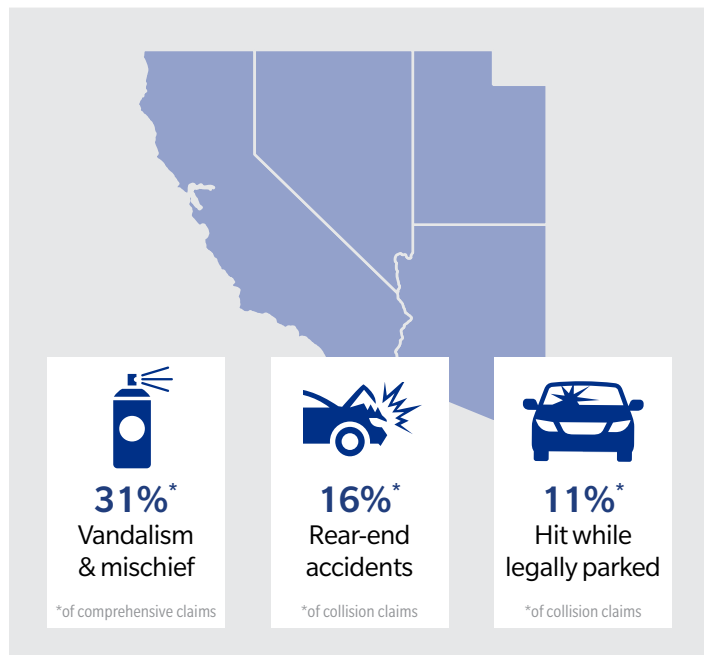
WINTER'S SEASONAL HAZARDS

While we hope that our tips help keep you and your family safe on the road this winter, we understand that drivers in Los Angeles have a much different experience on the roads than those in Denver or Minneapolis. That's why we've dug deep into historical claims data to highlight the three biggest hazards drivers face in seven regions across the country. The graphics below indicate the type of claims most likely to occur in a specific part of the country each winter.

For example, 31 percent of all comprehensive claims in California, Arizona, Nevada and Utah (the Southwestern region), between December 1 and February 28, resulted from vandalism and mischief.

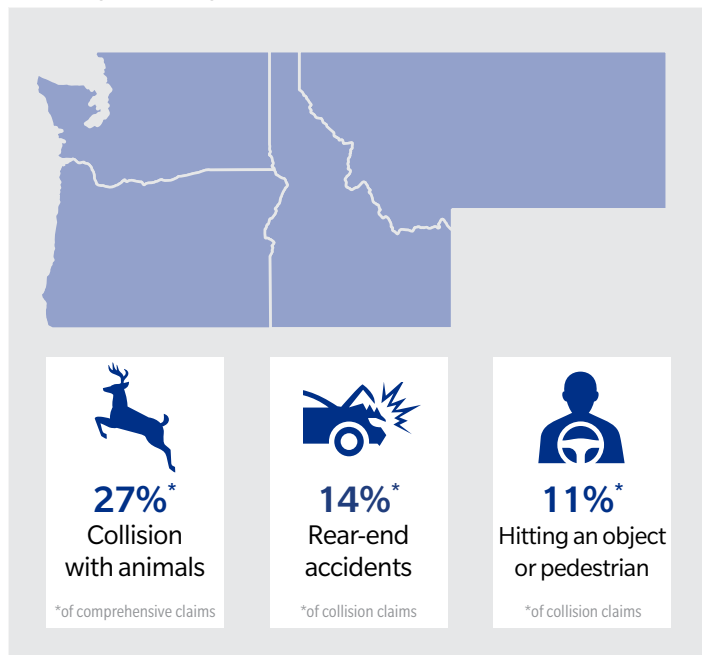
SOUTHWEST

California, Arizona, Nevada and Utah



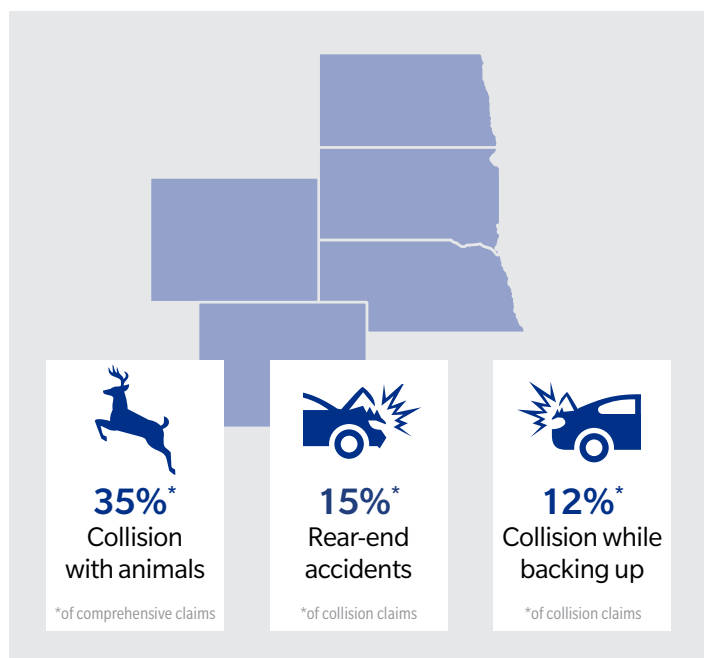
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



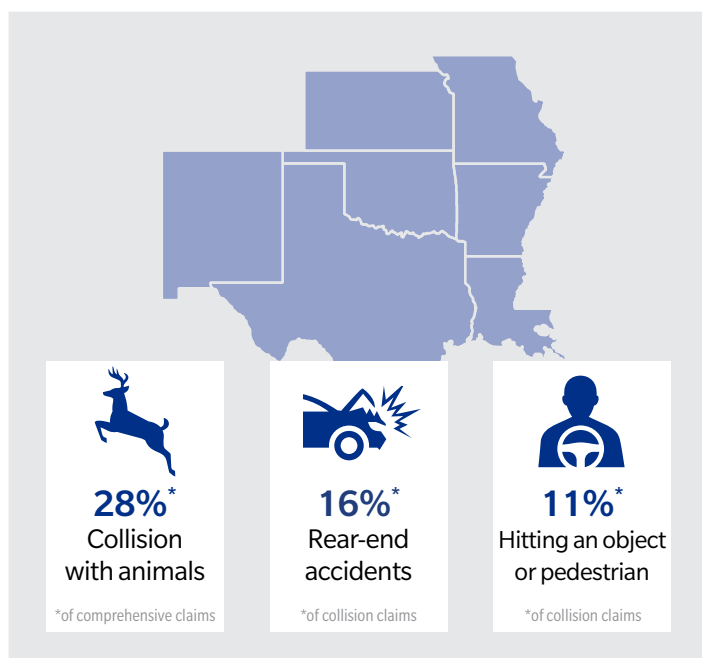
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

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

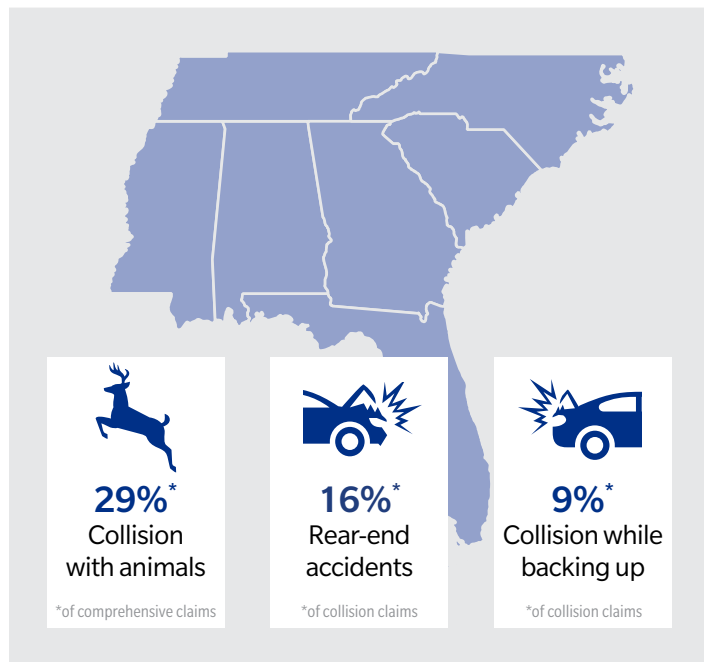


WINTER'S SEASONAL HAZARDS

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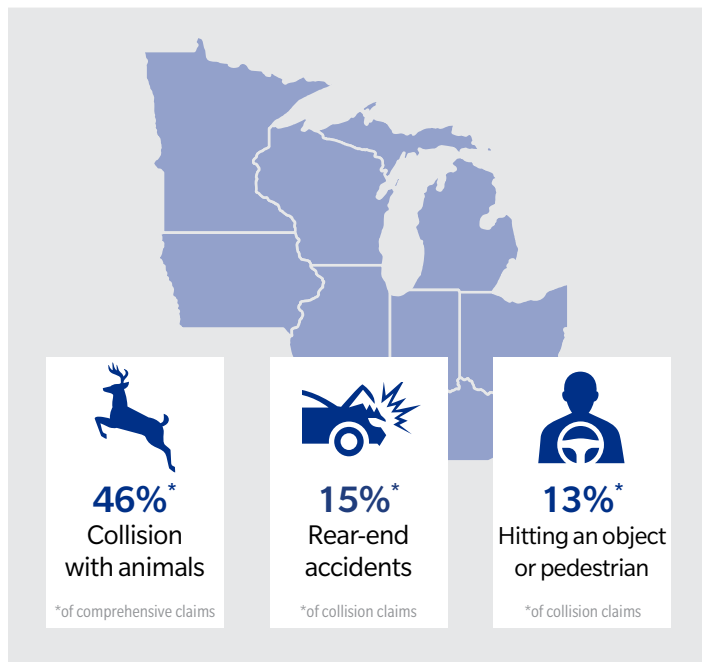
SOUTHEAST

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



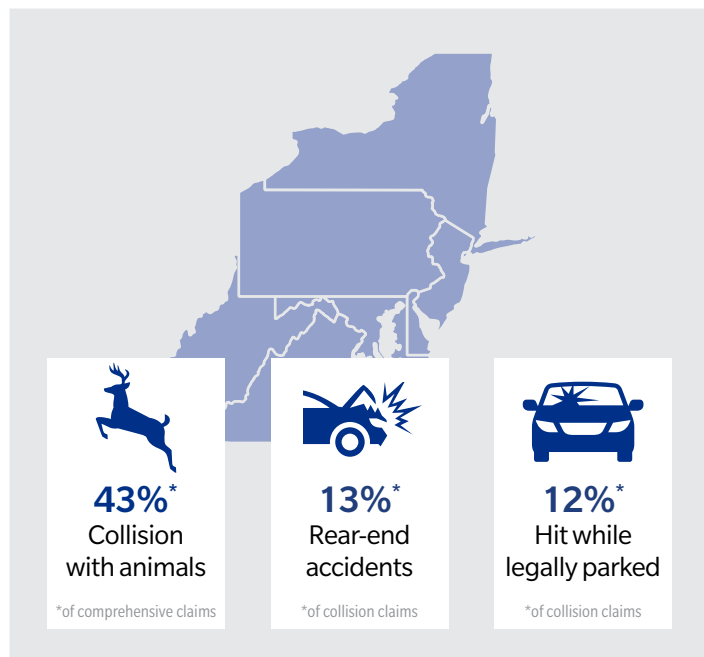
GREATER GREAT LAKES

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



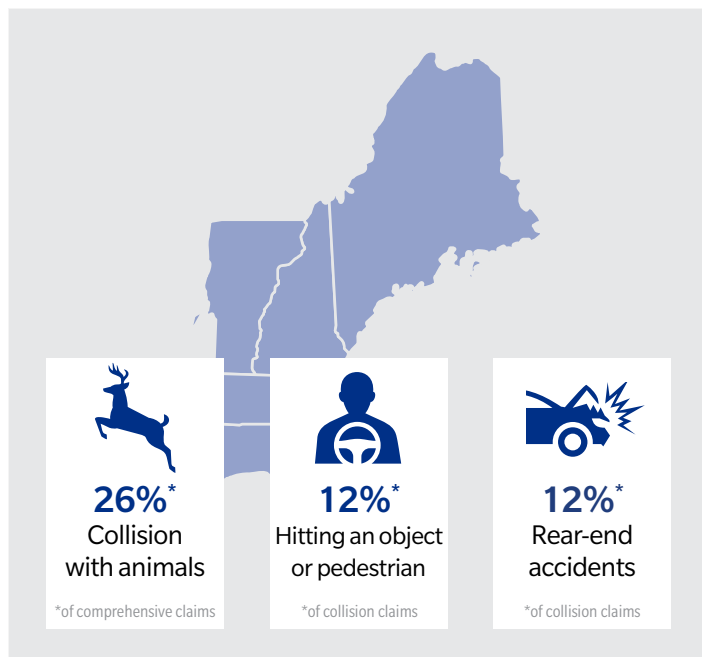
MID-ATLANTIC

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





WINTER ROAD TIPS

To help avoid accidents like these, Farmers has compiled tips for you to consider to help keep you and your family safe on the road:

Before you go

- Prepare your car for winter. Check your tires and windshield wipers to make sure they're in good condition, and fill your wiper fluid reservoir with a no-freeze product. Keep extra wiper fluid in your car, along with an ice scraper, a blanket, jumper cables, and other emergency essentials. Do your front and rear defrosters work? You'll probably need them!
- Everybody likes a warm car, but leaving your parked car running, unattended, could lead to vehicle theft—or a ticket. “Puffer” cars are illegal in some cities and states.
- Don't leave until you've cleared all snow and ice off your vehicle, including your windshield, windows and roof. “Peephole driving” through a small cleared spot on your windshield reduces visibility and makes driving more dangerous, especially on icy or snow-packed roads. Snow and ice sliding off the roof can cause a hazard for other drivers on the road.
- Remember to stay cautious. Even if you're driving carefully in icy conditions, there's no guarantee that other drivers are doing the same. Stay aware and avoid distractions, especially your phone.
- Don't drink and drive. The winter holidays bring plenty of opportunities for celebrating, but driving while impaired makes dicey roads even more dangerous. According to Mothers Against Drunk Driving⁴, there were 846 drunk driving fatalities between Thanksgiving and New Year's Eve in 2013. Designate a sober driver, consider using a rideshare option or call a taxi if you've had too much to drink.

While you're driving

- Slow down. Tires lose their grip more easily on wet and icy roads, which increases 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.
- Recognize the limits of front-wheel, rear-wheel, four-wheel and all-wheel drive. All cars, no matter what type of drive they're equipped with, will still skid on ice, potentially resulting in an accident. Slowing down is important for all drivers.
- Know how to correct a slide. If you start skidding during a turn, gently let off on the accelerator and turn the steering wheel in the direction of the slide to help straighten out the car.
- Watch out for unique winter hazards. During cold weather, bridges and overpasses are often the first areas to become icy, so use extra caution or plan a route that avoids them. Passing snow plows and sand trucks can also be dangerous: their drivers' visibility is often reduced, so they may not see you.
- Stopped or stalled in winter weather? Safely consider putting bright markers on your car, avoid overexertion, and don't run your car for a long time with the windows up. If you need the engine on to stay warm, make sure the exhaust pipe is clear of snow and turn the car on every few minutes—just long enough to provide a bit of heat.



WE KNOW FROM EXPERIENCE

Be sure your battery is fully charged.
It's harder to jump start a cold car if the battery wears out.

⁴ Mothers Against Drunk Driving: madd.org/media-center/press-releases/2015/madd-and-nationwide-urge-the.html
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