



SEASONAL SMARTS DIGEST

At home edition: Winter 2016/17

This digest uses the previous three years' worth of actual claims from homes around the country to highlight some of each season's common dangers and provide suggestions for homeowners and renters to consider to help 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 change what hazards homes might face this winter.
- 2. What to think about when addressing and helping prevent dangers:** To help homeowners and renters prepare for winter, we've gathered content from several resources for straightforward and practical tips to consider around the house.

Did you know?

- The winter holidays are projected to generate \$655.8 billion on gifts, décor, food, and more, or about \$588 per person. ¹
- A [La Niña](#) weather pattern could make winter a little colder and snowier for the northern states this year. ²
- 'Tis the season for holiday decorations, but take caution while getting into the holiday spirit. An estimated 15,000 emergency room visits occurred in 2012 thanks to decorating mishaps. ³



WE KNOW FROM EXPERIENCE

There are more vandalism claims filed on New Year's Eve and New Year's Day than any other day in December or January, according to Farmers data.

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 National Retail Federation: nrf.com/media/press-releases/national-retail-federation-forecasts-holiday-sales-increase-36

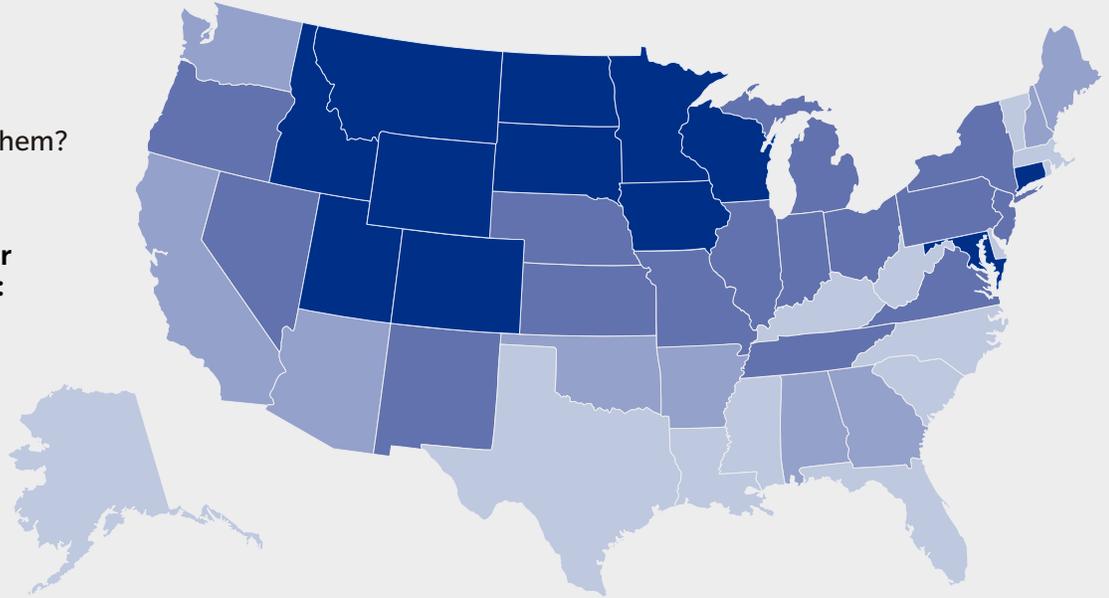
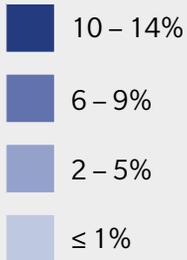
² Accuweather: accuweather.com/en/weather-news/us-la-nina-forecast-fall-winter-2016-2017/58306249

³ National Safety Council: nsc.org/learn/safety-knowledge/Pages/news-and-resources-holiday-safety.aspx

Frozen pipes

Frozen pipes make up a large percentage of winter claims in some areas. Are you in one of them?

Percentage of reported winter claims involving frozen pipes:



WINTER 2016/17

As much as we all love a good excuse to drink cocoa, winter's cold temperatures also bring not-so-nice things, like the potential for ice dams, frozen pipes, and other weather-related home damage. Fortunately, homeowners and renters can take steps now to help protect their home from the damaging effects of winter. Because the only thing you should worry about while drinking cocoa is whether you have enough marshmallows.

Farmers Insurance® identified three important seasonal hazards for homeowners to be aware of between December and February based on claims over the last three years. It is important to note that 2015 was the second warmest and third wettest winter on record according to NOAA.⁴ This accounts for the decrease in claims in recent years for important winter issues, however, a La Nina weather pattern could bring much colder temperatures to parts of the country this year, making these items important ones to consider when preparing for the season.



Freezing/extreme temperatures – 63%*

▼ 82% decrease in 2015/16 as compared to 2013/14



Frozen pipes – 63%*

▼ 53% decrease in 2015/16 as compared to 2013/14



Ice damming – 41%*

▼ 57% decrease in 2015/16 as compared to 2013/14

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

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⁴ National Oceanic and Atmospheric Administration: ncdc.noaa.gov/monitoring-content/sotc/national/2015/ann/Significant_Weather_US2015.gif

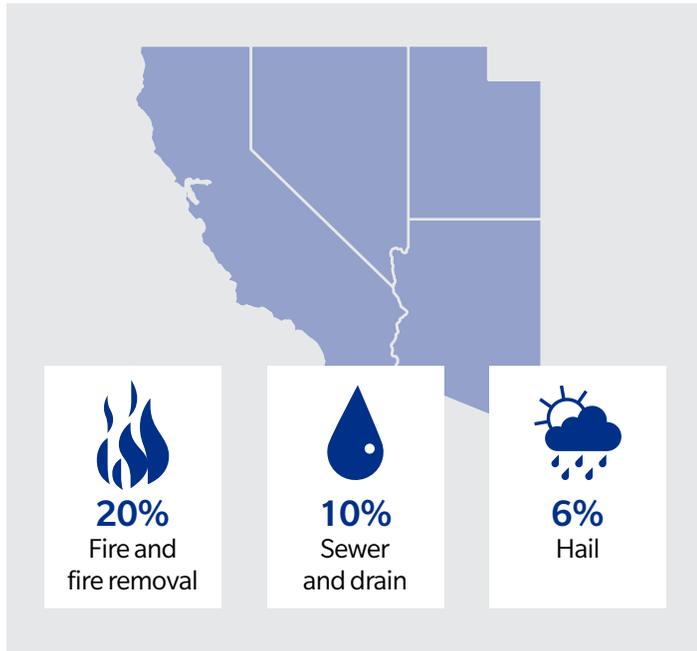
WINTER'S SEASONAL HAZARDS

While we hope these tips will help you keep your home and family safe this winter, 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've dug deep into historical claims data to highlight the three biggest hazards homeowners face in eight regions across the country. The graphics below indicate the type of claims likely to occur in a specific part of the country each winter.

For example, 33 percent of all claims in New England between December 1 and February 28 were related to freezing temperatures.

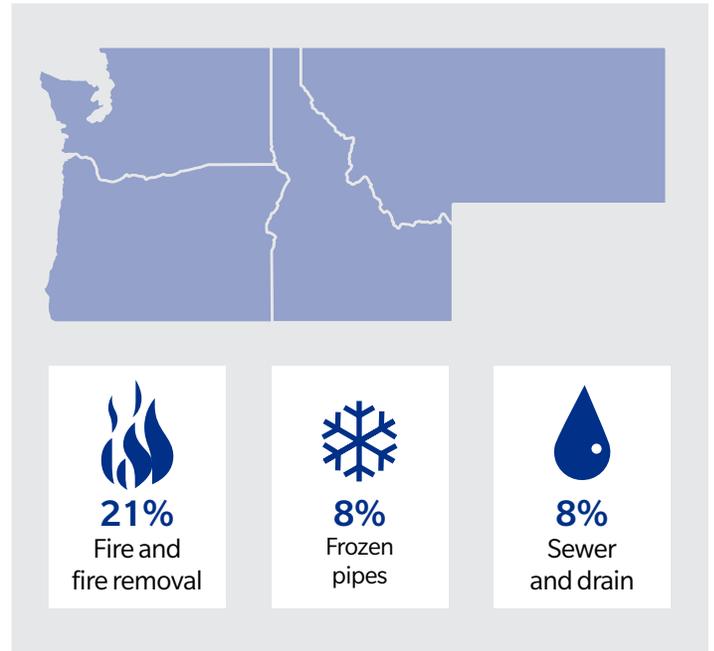
SOUTHWEST

California, Arizona, Nevada and Utah



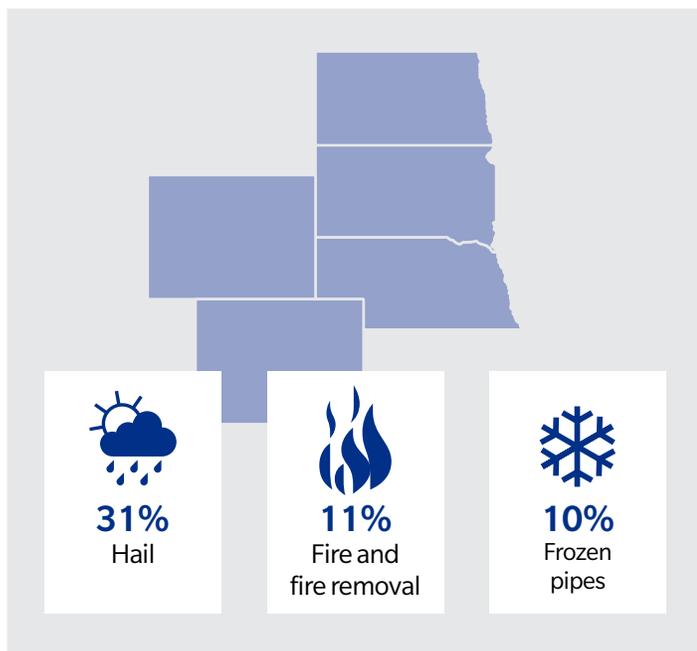
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



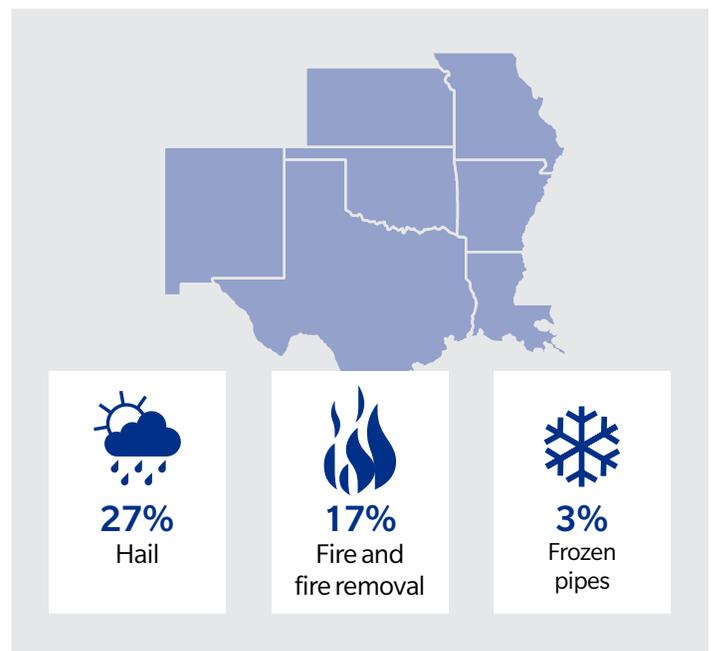
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

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

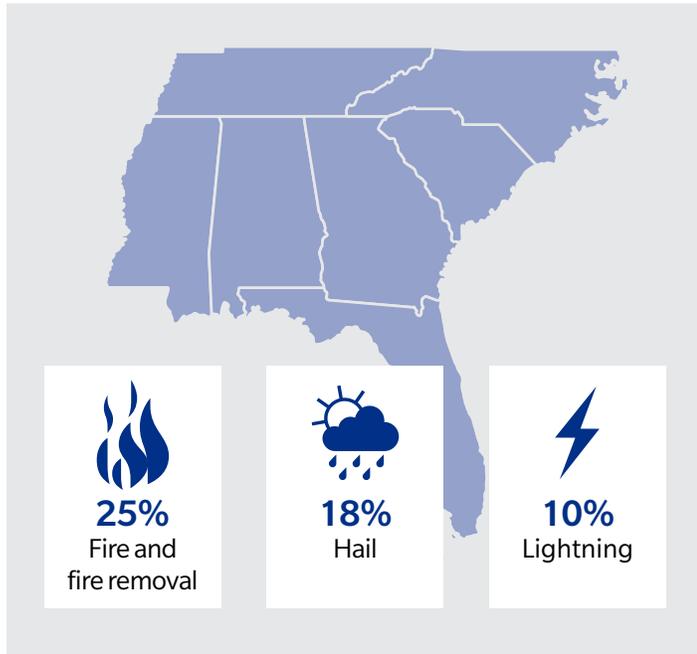


WINTER'S SEASONAL HAZARDS

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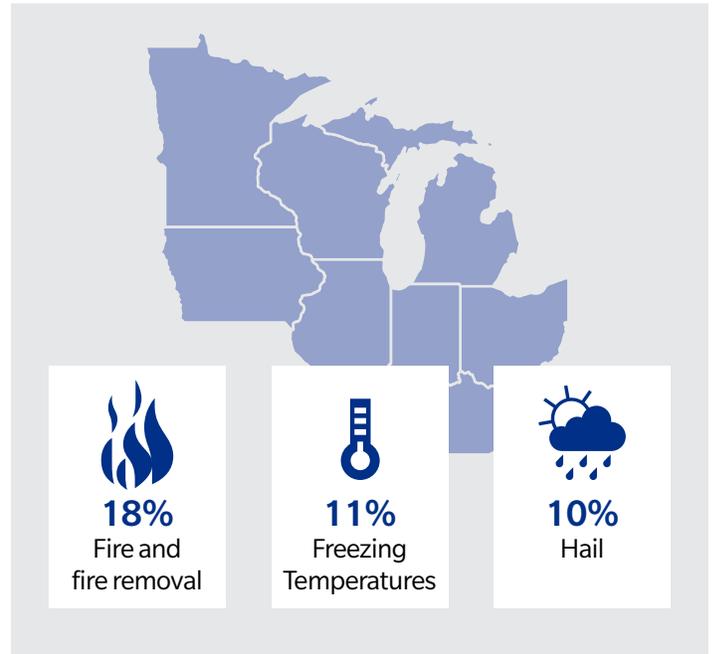
SOUTHEAST

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



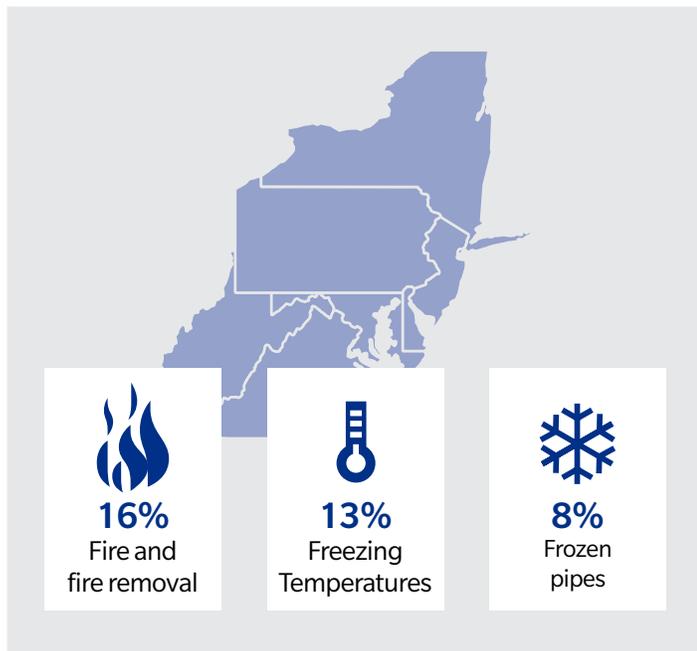
GREATER GREAT LAKES

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



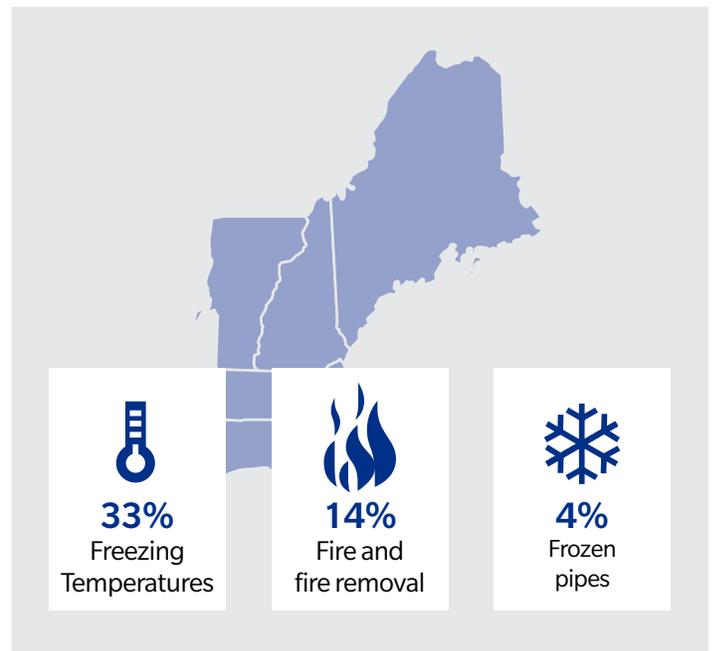
MID-ATLANTIC

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 HOME TIPS

Winter's cold weather and various holidays can present many dangers for homeowners, but proper planning can help you prevent accidents and damage. Farmers has gathered the following tips for you to consider to help keep your home safe through the winter months:

Tackling winter threats

- Consider professional help. Winter weather can be treacherous, so you may want to consider hiring a professional to handle some of the more potentially hazardous tasks, like clearing your roof post-storm or getting frozen pipes back up and running.
- Check your roof. Before the stormy season sets in, make sure your gutters are clean and securely attached. Trim trees that hang near the roof. And if ice dams are a problem in your area, consider adding heating cables to the base of the roof, along the gutter. These can help prevent build-up of snow and ice.
- Make sure your home is properly ventilated. Proper ventilation allows cold air into the attic, while the insulation seals heat in your living areas. This can help prevent warm air from melting ice on the roof, leading to possible damage.
- Prep your foundation. Ground frost or frozen soil can prevent snowmelt from seeping into the ground—increasing the chance that all that water will run right into your house. Seal any cracks or gaps in your foundation before the snow hits to prevent flooding and damage.
- Don't forget the little places. Sheds, balconies, and other outlying structures are often less sturdy than your house, making them more vulnerable to damage. Make sure they're cleared of heavy snow and ice, too.
- Got a frozen pipe? If the flow of water is slowed or fully stopped from any of the faucets in your house, the answer is probably yes. Blockages generally occur in the areas of pipe with the most exterior exposure. If you can locate the blockage, leave the faucet open and use a blow dryer to heat the supply line. Keep heating the pipe until a steady flow of water appears.
- Unhook your garden hose. Water can often remain in the hose and cause the pipe leading to the faucet to burst, which can cause problems the next time you turn the hose water on.

Avoiding holiday hazards

- Watch out for house fires. Candles, faulty string lights, dry Christmas trees, and unattended kitchen burners can all pose fire risks. Keep candles at least a foot away from flammable materials, and move your tree out of the house before it starts to become brittle and dry.
- Going out of town for the holidays? Make sure your home is warm enough to prevent pipes from freezing. Generally, that means setting the thermostat to at least 55 degrees or above.
- If the house is stocked with presents, remember to lock the doors before leaving. Make sure outside lights are turned on at night, and jam sliding doors by placing a stick or other barrier in the door tracks.
- Help keep holiday guests safe by making sure sidewalks are cleared, steps are in good repair, and nervous animals are locked away. Serving alcohol? Help guests find alternate transportation (or your guest room) if they've had too much to drink.

WE KNOW FROM EXPERIENCE



Worried about a possible ice dam? An old pair of pantyhose may help in a pinch. Before a storm, fill a knee-high stocking with rock salt and secure it in the gutter or along a valley on your roof. The salt can help prevent freezing.

WE KNOW FROM EXPERIENCE



According to Farmers data, nearly 10 percent of home fires in December 2015 occurred on Christmas Eve or Christmas Day. On average, these are the most common days for house fires in December.