



SEASONAL SMARTS DIGEST

At home edition: Fall 2016

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 to help homeowners and renters reduce their risk.

Insurance terms you are unsure of? You may 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 farmers.com/glossary.html.

The two important goals of the Seasonal Smarts Digest:

- 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 as well as demonstrates how regional differences across the country can change what hazards homes might face this fall.
- 2. Helping to prevent dangers:** To help homeowners and renters prepare for fall, we've gathered content from several resources for straightforward and practical application around the house.

Did you know?

- The average first snowfall in Great Falls, Montana, occurs on Oct. 2, which is the earliest average first snowfall of the lower 48 states. ¹
- Three times as many home fires due to cooking occur on Thanksgiving versus a typical day. ²
- Forty percent of highway deaths related to alcohol occur during the Thanksgiving holiday. ³

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 The Weather Channel: weather.com/storms/winter/news/first-snow-average-date

² National Fire Protection Association: nfpa.org/news-and-research/news-and-media/press-room/news-releases/2015/thanksgiving-day-presents-hidden-hazards

³ Alcohol Monitoring Systems: prnewswire.com/news-releases/thanksgiving-eve-kicks-off-deadliest-season-for-drunk-driving-300182484.html



FALL 2016: WINTER IS COMING

Fall can be a busy time for families—summer vacations end, the kids head back to school, and the holiday season kicks off with Halloween and Thanksgiving. But don't let the hubbub distract you from protecting your home from potential fall disasters as well as upcoming winter threats. While fall tends to see less claims than other seasons throughout the year, homeowners can use the upcoming months to prepare for a number of winter issues before the first snow hits and it becomes more difficult to maneuver around the outside of the home.

Farmers claims data identified three important seasonal hazards for homeowners across the country to be aware of between September and November based on claims over the last three years.

What's a liability claim?

The cooling weather and changing leaves aren't the only things fall brings—the start of the holiday season means more opportunities for guests to visit your home and the surrounding property. The increased traffic inside and outside your house may increase the chances of a liability claim occurring following an accident where guests injure themselves or damage their property.



Theft and vandalism – 21%

▼ 8% decrease in 2015
as compared to 2014



Liability – 20%

▲ 7% increase in 2015
as compared to 2014



Fire – 20%

▲ 6% increase in 2015
as compared to 2014

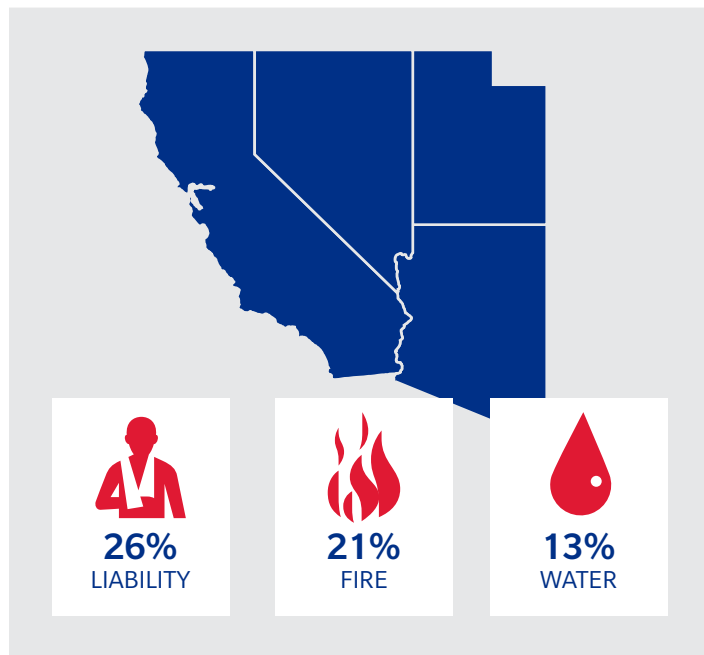
FALL'S SEASONAL HAZARDS

While we hope that our tips help keep your home and family safe this fall, we understand that homeowners in Los Angeles will face a different set of potential fall 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 seven different regions across the country.

The graphics below indicate the type of claims most likely to occur in a specific part of the country from September through November each year. For example, 49 percent of all claims in Colorado, Nebraska, North Dakota, South Dakota and Wyoming were from hail damage.

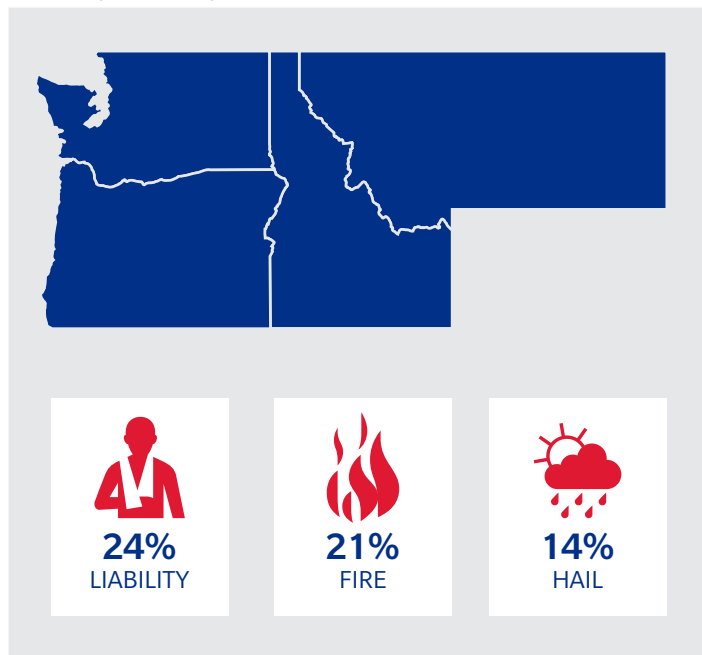
SOUTHWEST

California, Arizona, Nevada and Utah



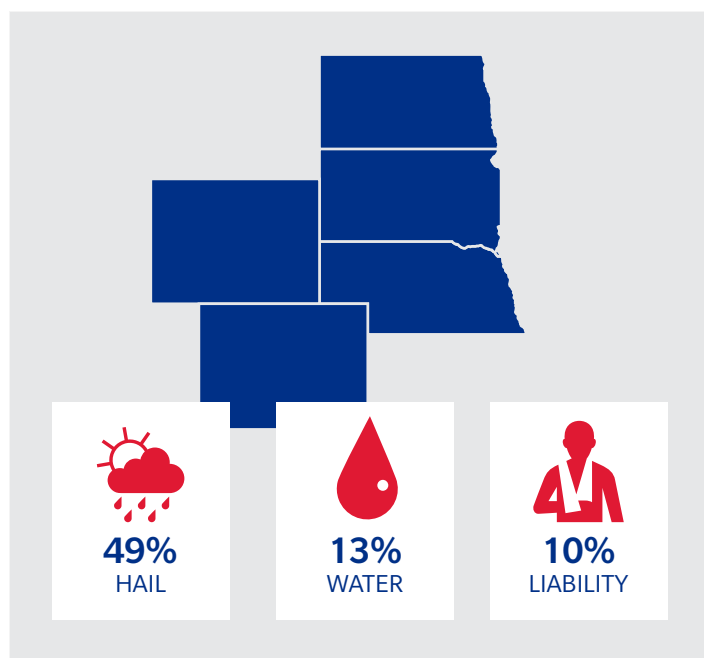
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



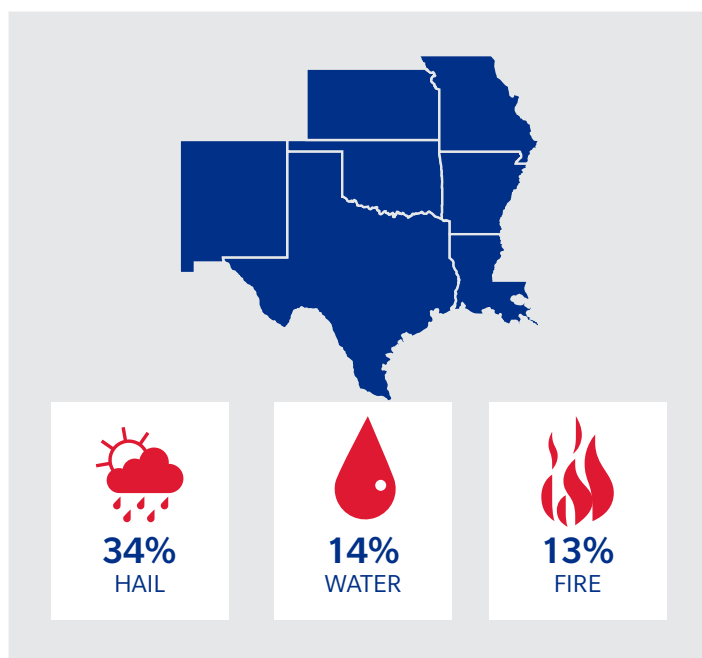
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

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

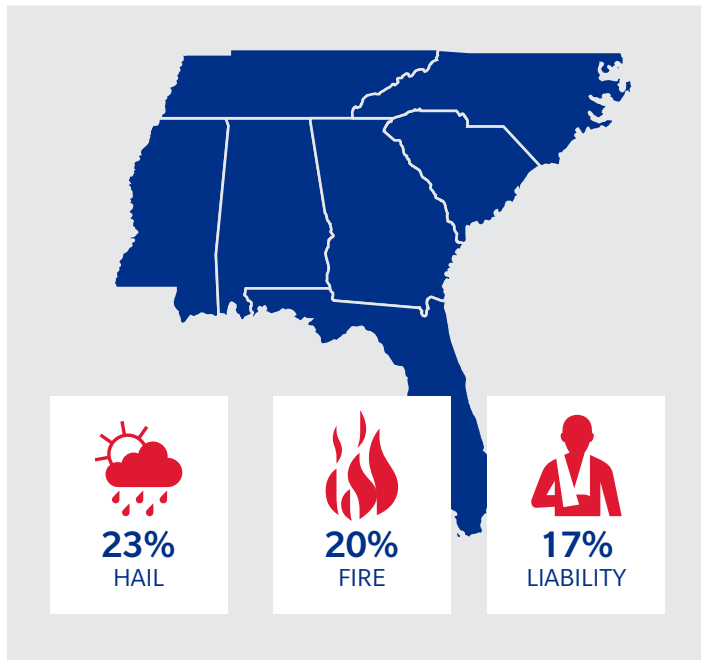


FALL'S SEASONAL HAZARDS

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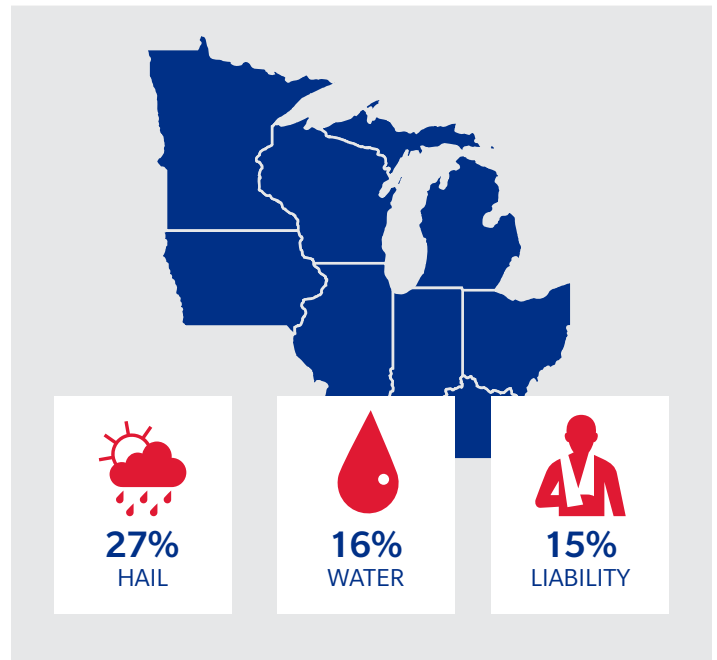
SOUTHEAST

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



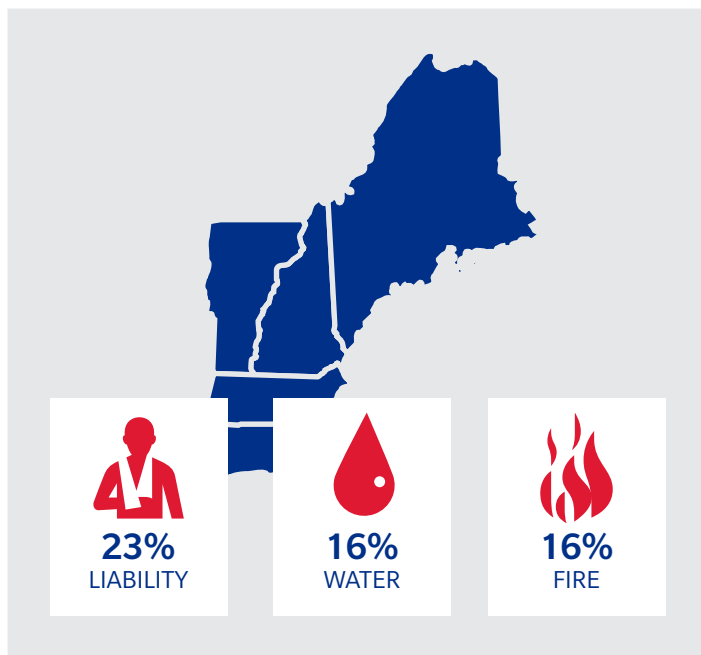
GREATER GREAT LAKES

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



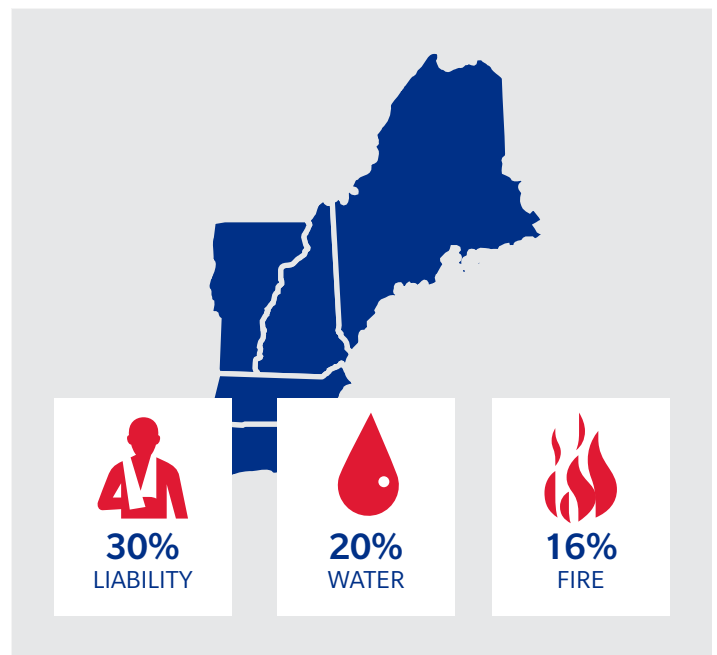
MID-ATLANTIC

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



FALL HOME TIPS

Fall is a great time to prepare for winter's snow, ice, and freezing temperatures, all of which can pose threats to your home. Farmers has gathered the following tips for you to consider so you can help keep your home safe this season as well as next:

Preventing fall hazards

- Whether you're lighting a jack-o-lantern or decorating the table for Thanksgiving dinner, always use caution when lighting candles and never leave a burning candle unsupervised. Keep candles at least 12 inches from anything that can burn and when possible, consider using battery-powered "candles".
- Fall, especially Halloween, can bring opportunities for thieves and vandals due to increased visitors to neighborhoods. One possible deterrent? Outdoor talking décor, like inflatable pumpkins and noisy ghosts. When these items are placed near your home's entry points, they can be just the thing to help scare off a potential intruder.
- If you're traveling for Thanksgiving, make sure your house is secure. To add extra protection to sliding doors, place a metal security bar or wooden rod in the bottom track. Ample outdoor lighting can also help ward off thieves. Most hardware stores sell solar-powered motion lights that are quick and easy to install.
- Get ready for guests. Make sure porches, steps and sidewalks — especially near pools — are in good repair to prevent falls. And be prepared for guests who might over-imbibe: take car keys at the door, arrange alternate transportation or have them stay at your house for the night.

Preparing for winter

- Unhook your garden hoses and blow out your sprinkler system to prevent damage before the first freeze hits. You can also place heating tape, insulation or heating cables around exposed outdoor pipes to avoid bursts.
- You can keep your house warmer in the colder months by installing weather stripping on your exterior doors, and sealing gaps and cracks around window frames. This can help lower your heating bills, prevent leaks from a snow melt and even help prevent freezing pipes.
- Have your roof checked out before it gets icy. Make sure your gutters are clean, seal any cracks in your chimney and check the flashing around your skylights. If your house is prone to ice dams — a ridge of ice at the edge of your roof that prevents melting snow and water from properly draining — consider having heating cables installed.

