



SEASONAL SMARTS DIGEST

On the road edition: Spring 2017

The digest uses the previous four years' worth of actual claims data from roads around the country to highlight some of each season's common dangers and provide suggestions to help drivers reduce their risk.

Unsure of some insurance terms? 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 and demonstrates how regional differences across the country can affect the hazards drivers might face this spring.
- 2. Helping prevent dangers:** To help drivers prepare for spring, we've gathered content from several resources for straightforward and practical application on the road.

Did you know?

- Nearly 500,000 insurance claims each year are directly related to damage from potholes.¹
- More than half of flood-related drownings in the U.S. occur when a vehicle is driven into floodwater.²
- National Motorcycle Safety Awareness Month (May) happens in spring and serves as a reminder that even though motorcycles are used for less than 1 percent of all vehicle miles traveled in the United States, motorcyclists account for 15 percent of all traffic fatalities.³



WE KNOW FROM EXPERIENCE

Even though spring is starting, many places in the Midwest may still experience freezing rain and yes...even snow! Be on the lookout for late season winter storms, especially if you plan to travel to the Midwest or Northeast.

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 Farmers Insurance: farmers.com/inner-circle/car-safety/3-tips-to-avoid-pothole-damage

² National Weather Service: nws.noaa.gov/os/water/tadd

³ National Safety Council: nsc.org/learn/safety-knowledge/Pages/Motorcycle-Safety.aspx



WHAT TO DO IN A TORNADO

- If you see a tornado that is far off and it's safe for you to do so, you can try to drive out of its path. NOAA recommends that you move at right angles to the tornado and locate a sturdy shelter, underground if possible.⁴
- Never try to outrun a tornado. You would need to drive more than 70 miles per hour to outrun the fastest tornado.
- While an overpass may seem like a great spot to wait out a hailstorm, it may put you and your car in greater danger, since hailstorms often are part of larger severe weather systems that may include tornadoes. Stopping under an overpass can result in even more damage to your car and occupants, if high winds, as well as the debris picked up by those winds, move through the underpass.
- If you can safely get to a level lower than the roadway, such as a ditch, safely leave your car and do so. Lie flat on the ground covering your head with your hands. Stay away from trees and cars as much as possible once exiting your car.

⁴ National Oceanic and Atmospheric Administration: spc.noaa.gov/faq/tornado/safety.html

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SPRING 2017: WHAT THE HAIL?

April showers bring May flowers, so the saying goes. However, many Americans will also deal with another spring weather phenomenon—hail and lots of it. Drivers across the country from California to Virginia and everywhere in between should be aware of the potential for hail.

The warming weather also brings an increased risk for damage from flash flooding that may be brought about by spring's strong storm season, as well as windshield and body damage caused by gravel pieces from newly-formed potholes on roads across the country.

Farmers claims data identified three major trouble spots for drivers nationally over the last four years between March and May:



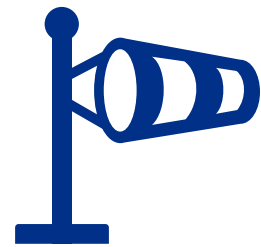
Hail – 60%*

▲ 40% increase in 2016 compared to 2013



Flash floods and rising water – 41%*

▲ 166% increase in 2015/16 compared to 2013 due to wet weather



Wind and tornado damage – 30%*

▼ 23% decrease since 2013

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

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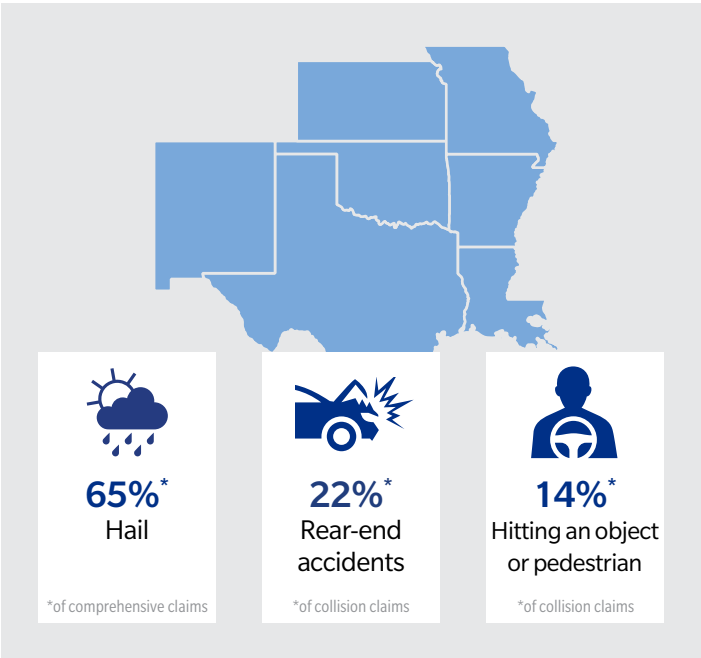
SPRING'S SEASONAL HAZARDS

While we hope our tips help keep you and your family safe on the road this spring, we understand drivers in Los Angeles may 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 most common hazards drivers 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 spring. For example, 30 percent of all comprehensive claims in California, Arizona, Nevada and Utah (the Southwest), between March 1 and May 29, resulted from vandalism and mischief.

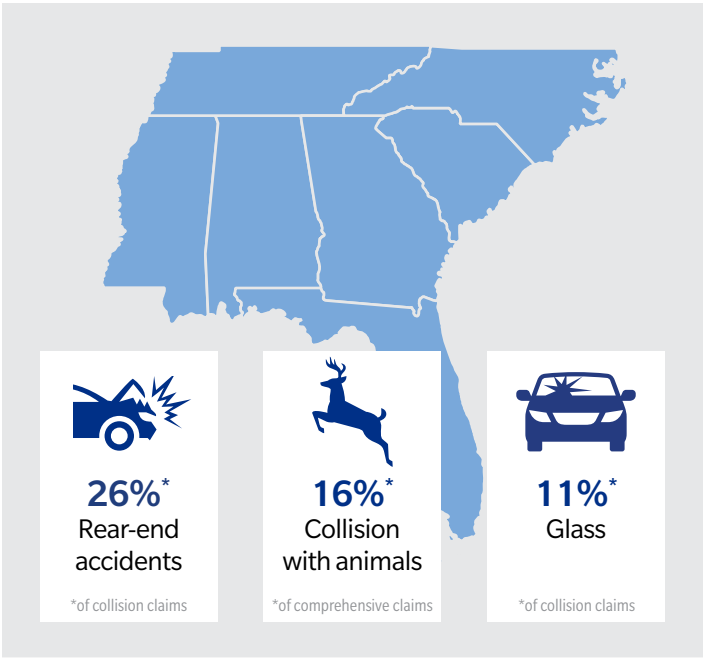
SOUTH CENTRAL

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



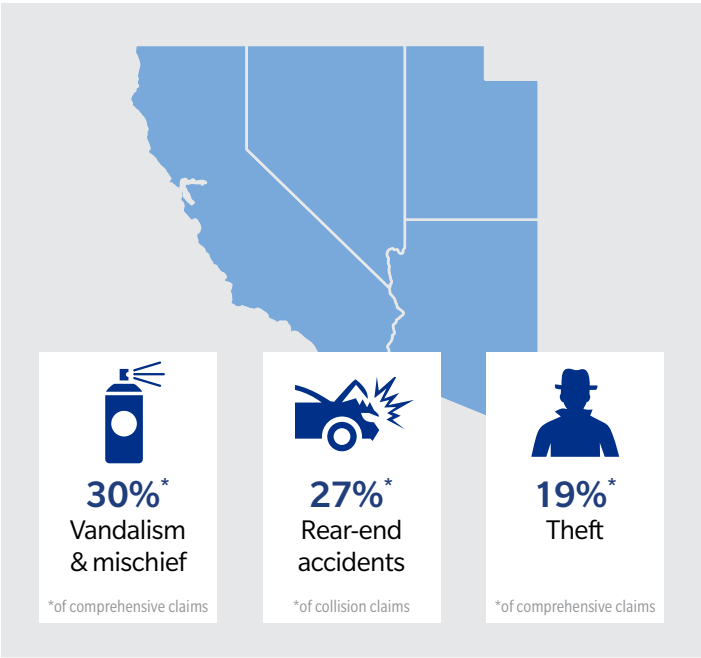
SOUTHEAST

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



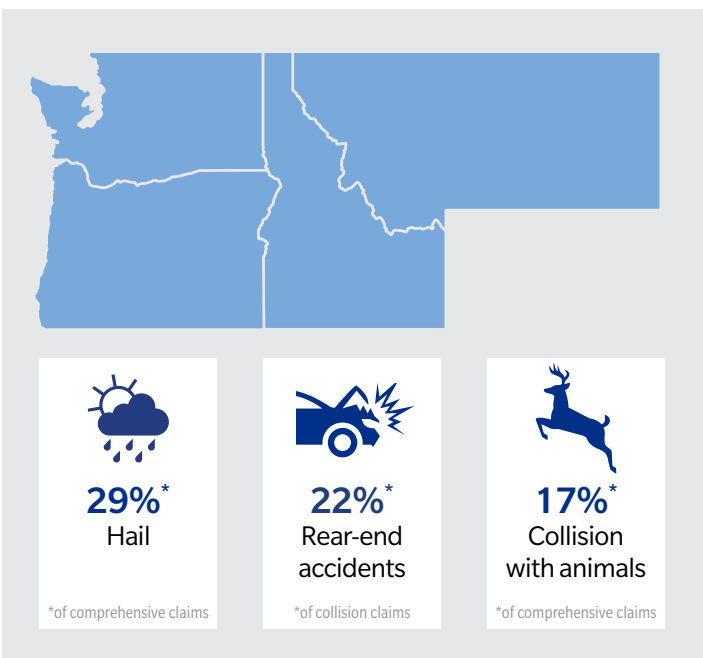
SOUTHWEST

California, Arizona, Nevada and Utah



PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana

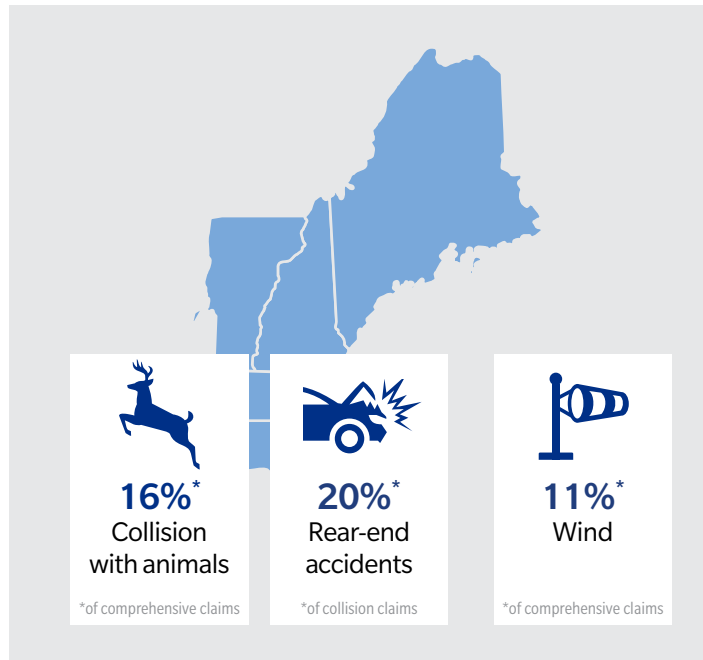


SPRING'S SEASONAL HAZARDS

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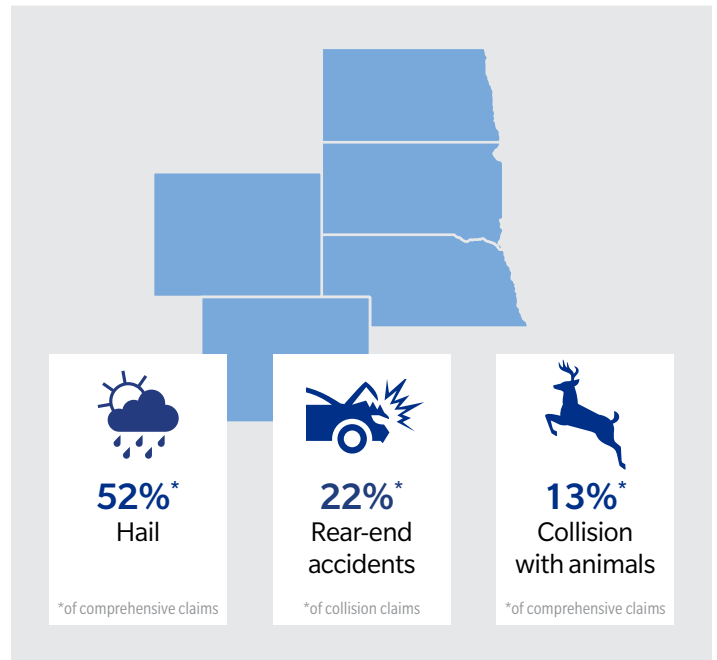
NEW ENGLAND

Connecticut, Maine, Vermont, New Hampshire, Massachusetts and Rhode Island



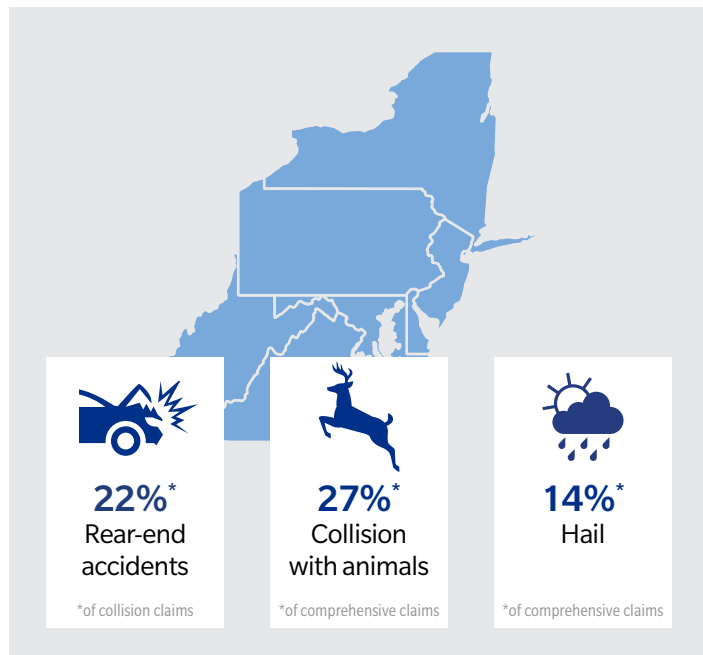
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



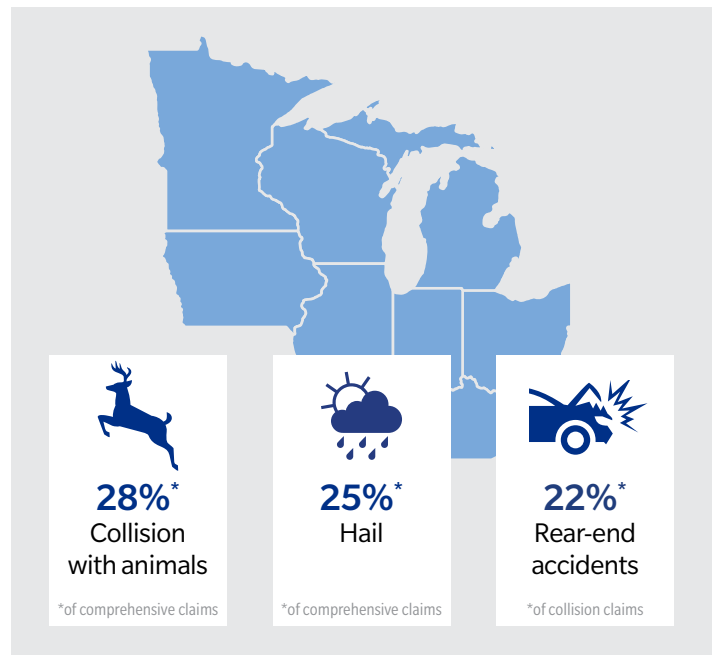
MID-ATLANTIC

New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., Virginia and West Virginia



GREATER GREAT LAKES

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



SPRING ROAD TIPS

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

Before hitting the road

- Keep an eye on the color of the sky. A greenish color in the sky is sometimes visible before and during severe weather, including hail storms, although scientists don't know exactly why the sky appears green.
- Your vehicle will be safest in a garage or under a carport/awning during a hailstorm, so use covered parking, if possible. If covered parking isn't available, you may want to consider a hail blanket or specialized car cover. Make sure all coverings are secure, as the wind associated with hailstorms can blow loose covers away.
- If the weather calls for hail, consider remaining where you are, especially if your vehicle is in a covered parking area. Public transit, taxi services and other forms of transportation may be your best options when you know severe weather is heading your way and you cannot avoid being on the road.
- Always make sure your mobile phone is charged or you have a backup car charger with you before hitting the road. A dead phone isn't helpful when you're stuck on a flooded road and need to call for help.



WE KNOW FROM EXPERIENCE

Paintless dent repair can be an effective repair option if your car is damaged in a hailstorm. The technique allows technicians to remove minor dents from car bodies using specially designed tools that essentially massage small dents out of the sheet metal from the back of the panel.

While you're driving

- Keep an eye out for "covered" potholes. Potholes can fill with water following a storm or as roadside snowbanks melt, which makes them harder to notice and their depth difficult to judge. A good rule of thumb is to safely avoid mysterious puddles.
- Park close to a nearby building if you're caught in a hailstorm. Positioning your car in the direction the storm is moving can provide some protection. For example, if the storm is in the southwest and moving northeast, parking a car close to the northeast side of the building may reduce damage.
- Think about familiar routes. Be on guard for potential changes to a frequently used route, watch for changes or unfamiliarity in the roadway. Always proceed with caution and turn around when in doubt.
- What goes up, must come down. Be cautious when knowingly traveling on streets with steep hills, there may be a newly formed lake waiting at the bottom of the hill. Always remember that water can continue to rise after the rain stops, water on a road way may be deeper than it appears and there may be more on its way.
- Know where your route will take you at all times and understand if you're driving (or even parking) near drainage channels, underpasses or similar areas. These are areas where flash flooding can occur at any time, regardless of whether typical warning signs like rain clouds or heavy rain are present.
- Don't panic if you're caught in a flood. If you're inside your vehicle, you should consider staying where you are and waiting for rescue if safety permits.
- Just because water stops rising or the rain ceases doesn't mean it's okay to proceed. Water on the road ahead might be deeper than it appears, and it can also obscure from view a variety of potential hazards, like downed trees and even live electrical wires.
- Night driving requires extra awareness. Low light levels make it harder to see potential flood dangers and make drivers more susceptible to accidentally driving into a flooded area.