



SEASONAL SMARTS DIGEST

At home edition: Spring 2017

This digest uses the previous four 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 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 change what hazards homes might face this spring.

2. Helping to prevent dangers: To help homeowners and renters prepare for spring, we've gathered content from several resources for straightforward and practical application around the house.

WE KNOW FROM EXPERIENCE



No matter the weather event you may be facing, have a basic emergency supply kit ready to grab and go if you must exit your home. The kit should include:

- At least one gallon of drinking water per person per day to last three days.
- Three-day supply of non-perishable food. Don't forget a hand-powered can opener, too.
- Wrench or pair of pliers to turn off your utilities.
- Emergency weather radio and extra batteries.
- First aid kit.
- Keep an external charger plugged in so you can charge your phone if needed.
- Visit [Farmers.com](https://farmers.com) for more information about what should go into an emergency supply kit.



SPRING 2017: HERE COMES THE HAIL

Farmers Insurance identified three important seasonal hazards for homeowners to be aware of between March and May based on claims data over the last four years.



Hail – 39%*

▲ 12% higher on average in 2016 than 2013-2015



Wind and tornado damage – 19%*

▼ 4% decrease in wind claims since 2013



Water – 17%***

▼ 4% decrease since 2013

Did you know?

- More than 400 tornadoes occurred, on average, between 2014 and 2016. May had the highest average, with nearly 250 tornadoes occurring in just 31 days. ¹
- There were nearly 5,500 major hailstorms in 2015, with April and May producing more than 2,000 storms in just two months. ²
- The number of backed up sewers is increasing at a rate of approximately 3 percent annually. ³

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

**This percentage includes various types of water losses, including sewer and drain back up.

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 Oceanic and Atmospheric Administration: spc.noaa.gov/climo/online/monthly/newwm.html

² Insurance Information Institute: iii.org/fact-statistic/hail

³ Insurance Information Institute: iii.org/article/sewer-backup

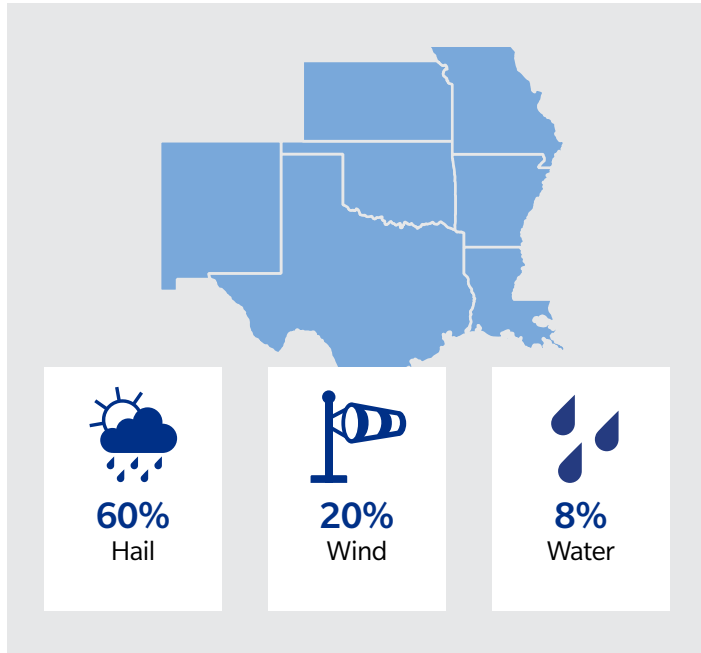
SPRING'S SEASONAL HAZARDS

While we hope that our tips help keep your home and family safe this spring, 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 most likely to occur in a specific part of the country each spring. For example, 60 percent of all claims in the South Central part of the country between March 1 and May 31 were related to hail.

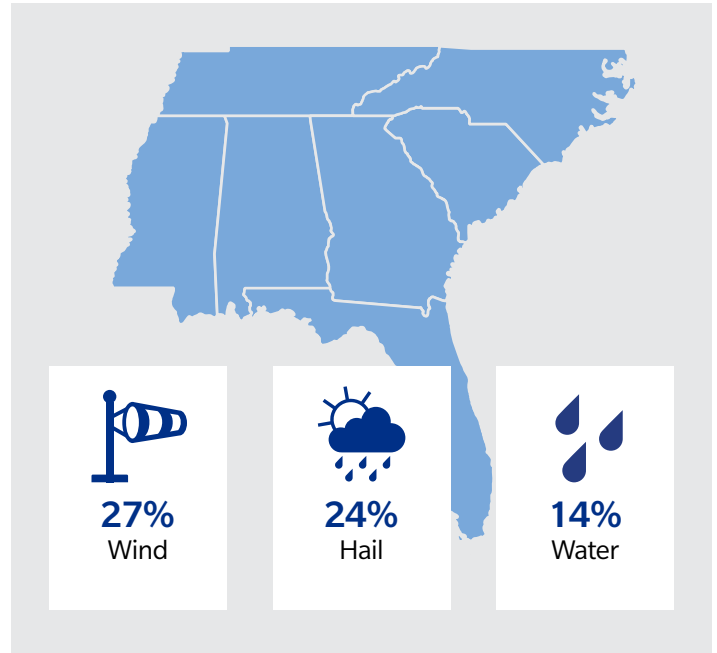
SOUTH CENTRAL

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



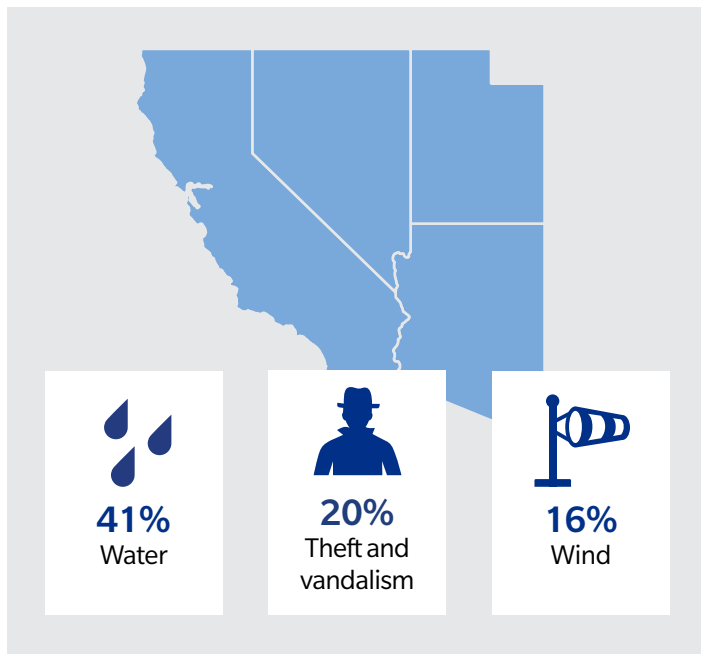
SOUTHEAST

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



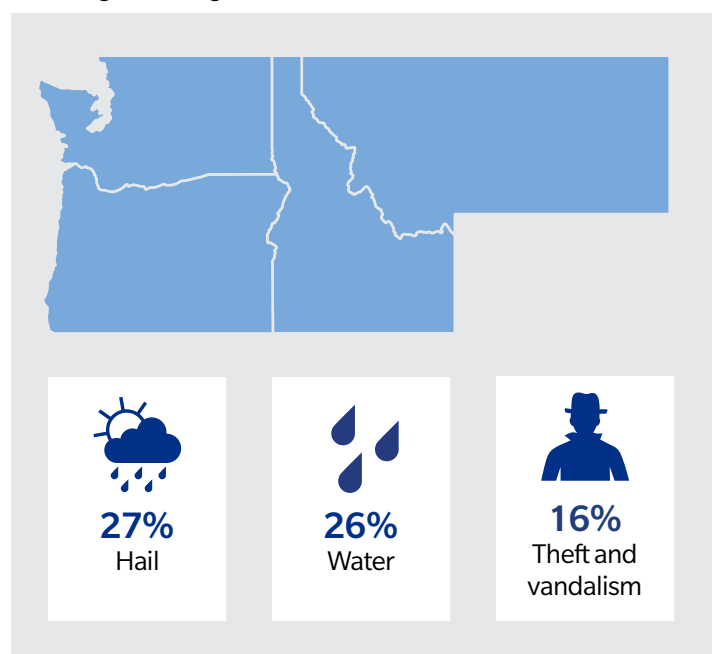
SOUTHWEST

California, Arizona, Nevada and Utah



PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana

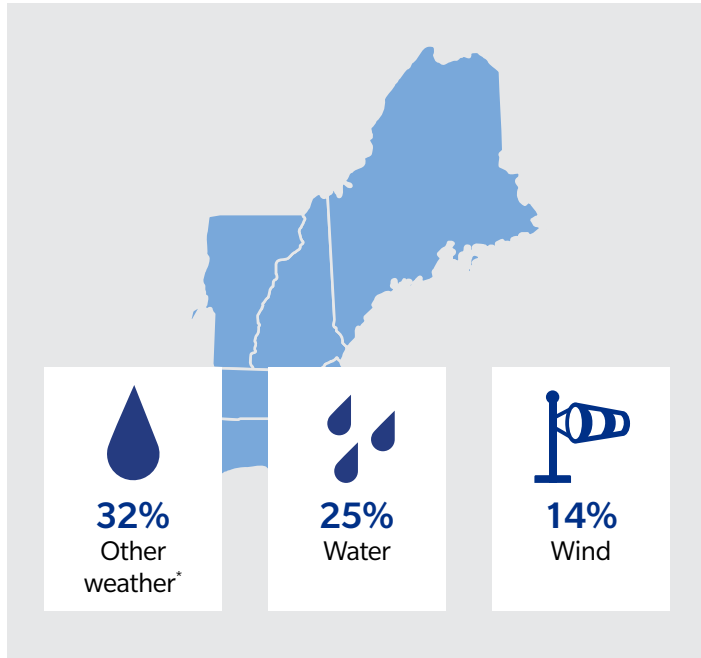


SPRING'S SEASONAL HAZARDS

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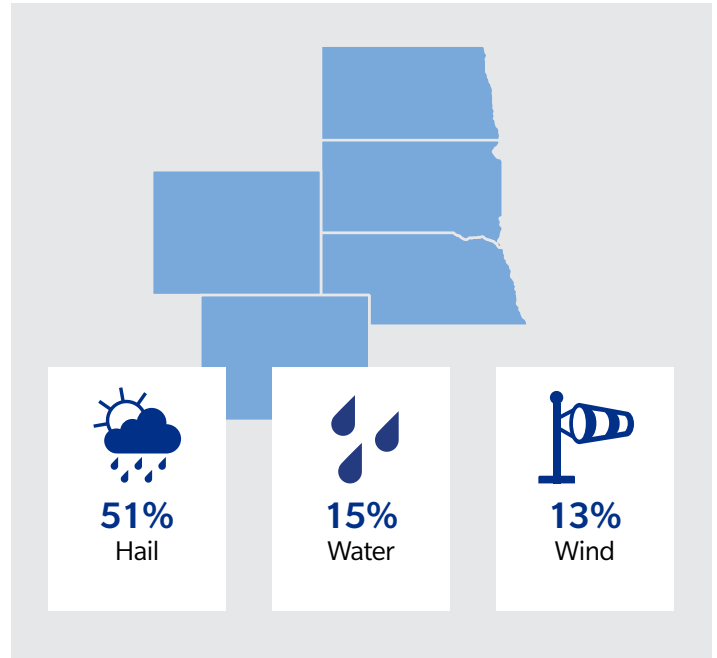
NEW ENGLAND

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



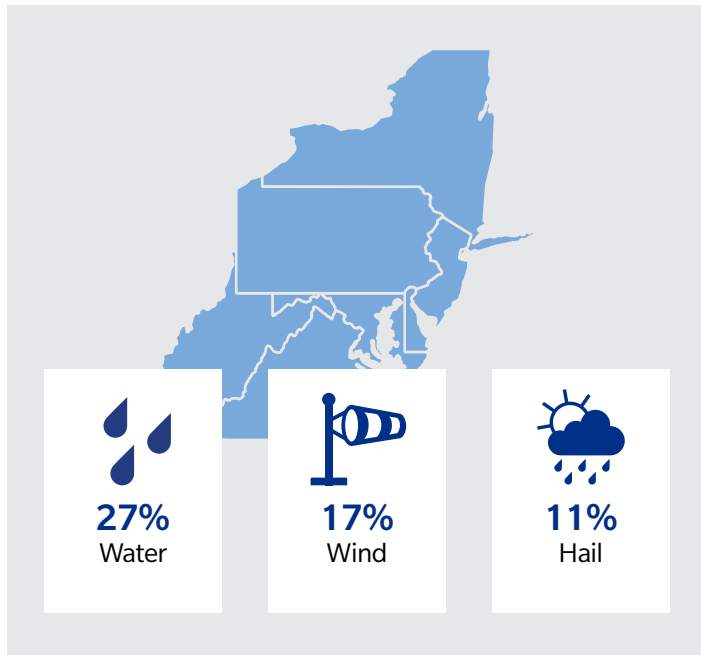
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



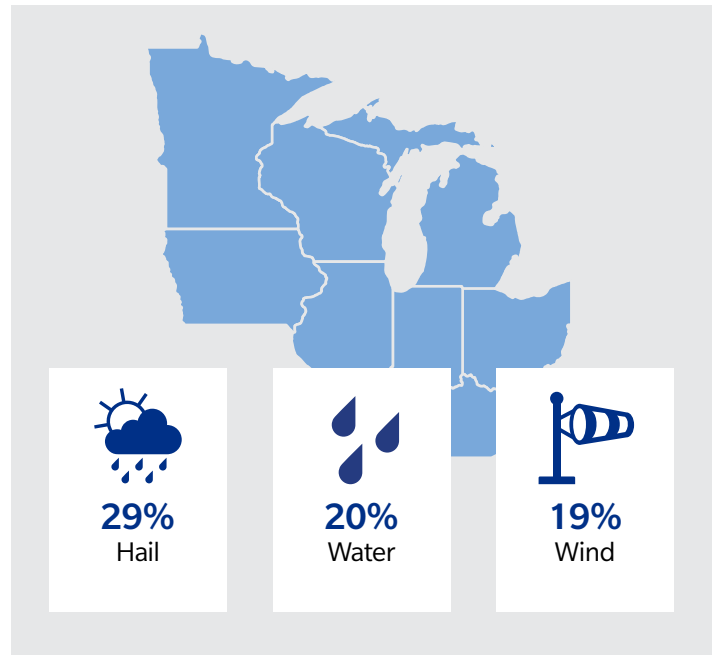
MID-ATLANTIC

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



*Other weather in New England includes ice dam and weight of ice and snow claims.
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SPRING HOME TIPS

Spring's warming weather brings a potentially dangerous mix of hail and winds as tornado season inches closer. Homeowners also need to be on the lookout for an increase in water claims, specifically sewer and drain-related claims, as spring brings a potentially damaging combination of melting snow and ice along with increased levels of rainfall. Proper planning can help mitigate accidents and damage. Farmers has gathered the following tips to help keep your home safe through the spring months:

Prepping your home's exterior

- Take the time to reinforce roofs before spring storm season hits. Hurricane straps or clips can be installed to help secure the roof-to-wall connections.
- Don't neglect your roof gutters, especially if you live in an area that might still be dealing with some winter weather and extreme temperature changes. You can minimize the potential for future water damage or even ice dams by keeping your gutters free of clogs and debris, and repairing sections of gutters or downspouts that have come loose.
- Consider hiring a professional to re-seal any loose shingles to prevent water damage to roof decking.
- French drains are a great way to keep outside water from coming into your house. However, if you have installed French drains to help divert water away from your house, you need to make sure that your French drains aren't connected to your sanitary sewer as the water from the drains can create sewer backups.
- Landscape with a purpose. Moisture-seeking trees, bushes and shrubs can infiltrate very small cracks in sewer pipes and, as their roots grow, can widen cracks and cause blockages. A plumber can intervene to get to the "root" cause.
- Severe weather in the forecast? Consider bringing outdoor items inside to protect them. If you can't get them all inside remember to protect glass tables and secure lawn furniture/umbrellas and trash receptacles.
- Keep materials on hand to cover any broken windows or other openings to your home that resulted from the storm. It's important to keep wind and water out of these areas to prevent further storm damage.

How to stay safe inside the house

- Stay inside during a hailstorm, if at all possible, and stay away from skylights and doors. Close drapes, blinds or window shades to prevent the wind from blowing shattered window glass inside. Be sure your family is safe and don't forget to bring pets inside, too.
- Secure your windows with storm shutters. Don't have shutters? You can make do with soft protective coverings, like blankets, in or near your home's safe spaces. You can also use them to help shield yourself from any flying debris if you find yourself caught in the storm.
- During periods of significant rainfall, the capacity of some sewers may be exceeded, causing them to release a combination of storm water and wastewater into basements. If you haven't already, consider installing a sewer backflow valve, which is designed to temporarily prevent return flow into a home from sewer lines.
- Knowing what isn't covered by your insurer is just as important as knowing what is covered. Call your Farmers agent about a [Farmers Friendly Review](#) to see what you are – and aren't – covered for.

WE KNOW FROM EXPERIENCE



Getting a tax return this year?
Consider setting some of it aside for:

- Potential claims deductible
- Repair or replace an aging appliance
- Purchase a home warranty to cover items your homeowners policy does not
- Purchase a [pet insurance policy](#) to avoid costly vet bills for your beloved Fluffy
- Start or add to a retirement account like an IRA or Roth IRA