

THE NATIONAL LAW REVIEW

Deer Collisions Drop Slightly, But Accident Costs Still Rise

Wednesday, October 10, 2018

With fall in full swing and holidays on the horizon, new information about animal collisions on the road have been made available for employers and employees.

State Farm's 16th annual deer-vehicle collision study indicates that overall in the U.S., drivers had a 1-in-167 chance of having a crash with a deer, elk, moose or caribou. This is a five-point drop from last year when the national odds were 1-in-162.

What's more, [State Farm reports](#) that the national per claim average rose for the second year in a row to \$4,341 from \$4,179 during 2016-17.

The chance of hitting a deer, or another large animal, doubles in the fall. The months with the most claims are November, October and December, in that order.

Some tips for avoiding animal crashes include:

- Slow down, particularly at dusk and dawn.
- If you see one deer, be prepared for more deer to cross the road.
- Brake if you can, but avoid swerving. This can result in a more severe crash.
- Avoid distractions. Devices or eating might cause you to miss seeing an animal.
- Do not rely on products such as deer whistles. They are not proven effective.

Additional Autumn Road Hazards

The modest drop in deer collisions doesn't mean the risk isn't still prevalent. In its Fall 2018 [Seasonal Smarts Digest](#), Farmers Insurance identified collisions with animals as the top seasonal hazard for drivers between September and November over a five-year period. Collisions with cyclists and multiple vehicle chain collisions followed closely behind as the top types during fall months.

"If you do find yourself in a situation involving a potential collision with deer or other animals this fall, try to stay the course," said Jim Taylor, head of claims customer experience for Farmers Insurance. "Believe it or not, it may be safer for you and other vehicles on the road to remain calm and stay the course rather than swerving at high speeds in an attempt to avoid the animal."



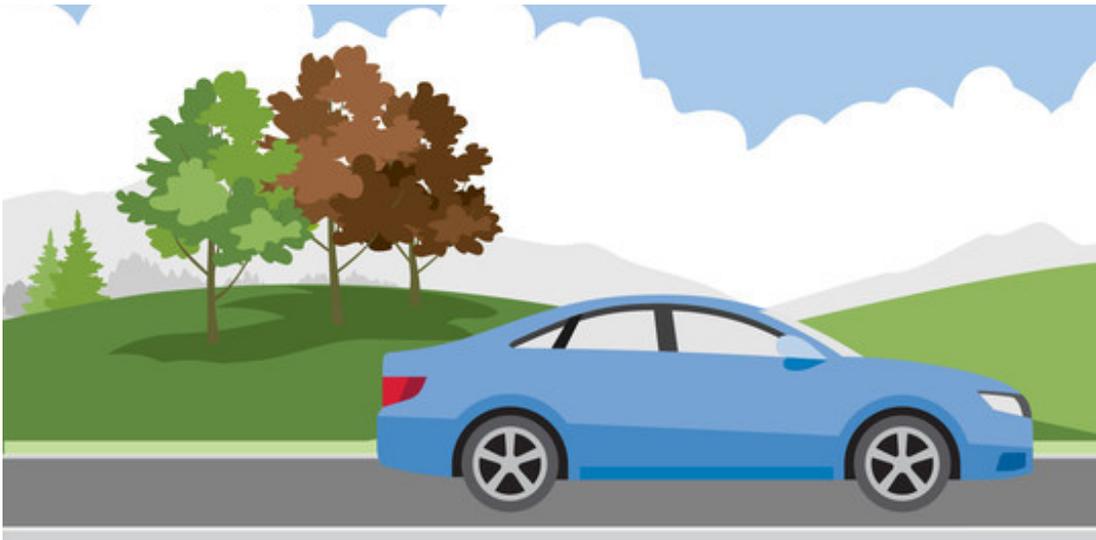
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SEASONAL SMARTS DIGEST
On the road edition: Fall 2018



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TOP HAZARDS

Farmers Insurance® identified three important seasonal hazards for drivers to be aware of between September and November based on national Farmers® claims data over the past five years.¹



Collisions with Animals

36%

of comprehensive claims occur in fall months



Collisions with Cyclists

29%

of collision claims occur in fall months



Multiple Vehicle Chain Collisions

32%

occur during fall months

DOE(N'T) STOP ME NOW



Two-thirds (66%)

of Americans believe that attempting to avoid a deer by swerving or suddenly stopping short is usually the best option to minimize damages². However, that may not be the best option. Unlikely, though it may seem, in most situations, experts share that it is safer for drivers to stay the course and maintain control of their vehicle rather than swerving to avoid animals directly in their path.



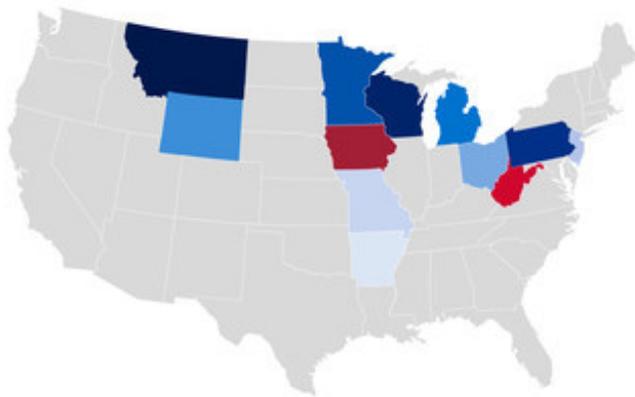
We Know From Experience

At higher speeds, swerving can drastically increase the likelihood of losing control of the car, colliding



the likelihood of losing control of the car, colliding with another vehicle, causing a rollover, or worse³. Simple though it may be, the best defense available to you is awareness. When the weather starts to turn crisp, be extra mindful of animals crossing roadways.

ANIMAL COLLISIONS



Top states for Fall Animal Collisions⁴

● West Virginia	70%
● Iowa	65%
● Montana	61%
● Wisconsin	60%
● Pennsylvania	57%
● Minnesota	55%
● Michigan	53%
● Wyoming	52%
● Ohio	52%
● New Jersey	50%
● Missouri	50%
● Arkansas	50%

THE BUCK DOESN'T STOP HERE

You can't stop deer from wandering onto the road, but you should exercise a bit of extra caution to avoid an unwanted animal encounter.



Get stuck in the middle

If you're on a multi-lane road, safely position yourself in the most center lane possible. You'll help improve your chances of spotting any animal crossing the road ahead of you.



Beam it up

If you're driving at night, and there's no fog or oncoming traffic present, consider using your high beams as appropriate to increase visibility. The sooner you see an animal in the road, the more time you have to safely react.



Strap in

You should always buckle up for safety, but it is especially important to wear a seatbelt any time you're in an area with high animal traffic. Animal collisions, at any speed, can deal serious damage. Remember, the bigger the animal, the bigger the impact.

the impact.



Take heed

Be on the lookout for warning signs that denote where animals frequently cross the road — those warnings aren't placed there by mistake.



Avoid swerving

Swerving may increase the likelihood of losing control of the car and causing more harm to you, your car and other drivers on the road.



Be cool

Collisions may not always be avoidable but there are steps that may mitigate the situation. Stay calm and call your local law enforcement for further instructions if you have an animal collision. Resist the urge to approach the animal. If the animal was only stunned by the collision, it may be startled by your approach and cause further harm to itself, you or your vehicle.

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 Based on historical auto claims filed with Farmers nationally between 2013 and 2017.

² ORC International's CARAVAN[®]: This digest presents the findings of a survey conducted among a sample of 1,002 adults comprising 500 men and 502 women 18 years of age and older. ORC International's CARAVAN[®] conducts an online omnibus study twice a week among a demographically representative U.S. sample of 1,000 adults 18 years of age and older. This survey was live on August 2-5, 2018.

³ Insurance Information Institute: <https://www.iii.org/article/avoid-a-deer-car-collision>.

⁴ Percentages are based on data obtained from comprehensive auto claims filed with Farmers in each state in the third quarter of the year from 2013 to 2017.

<https://www.natlawreview.com/article/deer-collisions-drop-slightly-accident-costs-still-rise>