Drivers Beware! Deer Season Creating Hazardous Road Conditions -- I.I.I. Offers Tips to Avoid Animal Related Crashes

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New York, October 21, 2003 - Cars and deer can be a lethal combination. During deer season, which runs from October through December, there can be dramatic movements in the deer population with a significant number of deer darting onto highways and into suburban neighborhoods. Over this time period, more deer-vehicle collisions occur than any other time of year, so drivers need to be especially cautious, warns the Insurance Information Institute (I.I.I.).

According to the National Safety Council, collisions with animals have risen dramatically from 520,000 animal-related accidents in 2001 to 820,000 accidents in 2002. These collisions resulted in more than 100 deaths and 13,000 injuries.

Based on research conducted by the I.I.I., there were an estimated 480,000 deer strikes in 2002 compared to 500,000 in 2001.* The insurance industry paid out roughly $1 billion in deer-related claims in 2002. The average cost per claim was $2,000, with costs varying depending on the type of vehicle and severity of damage.

"As our wildlife habitat continues to shrink, accidents with deer and other animals are likely to increase unless we take effective precautions," says Elizabeth Mosely, a spokesperson for the I.I.I.

In fact, the slight drop in collisions over the past two years may be the result of greater public awareness of the danger deer pose when crossing our highways.

Erie Insurance, which has been studying deer-strikes for the past five years, has seen a decline in these accidents among its policyholders. Erie attributes this success to its policyholder educational efforts.

"We have seen an 8% drop in claim frequency," says Eugene Connell, senior vice president and division officer for Erie Insurance Group in Erie, Pennsylvania. "It's difficult to pinpoint a specific cause for that, but we make a concerted effort to inform our policyholders about deer-auto collisions and how best to avoid them."

The I.I.I. suggests the following defensive driving tips to avoid hitting a deer:

- Be attentive from sunset to midnight and hours shortly before and after sunrise. These are the highest risk periods for deer-vehicle collisions to occur.
- Drive with caution when moving through deer-crossing zones, in areas known to have a large deer population and in areas where roads divide agricultural fields from forestland. Deer seldom run alone. If you see one deer, others may be nearby.
- When driving at night use high beam headlights when there is no oncoming traffic. The high-beams will better illuminate the eyes of deer on or near the roadway.
- Brake firmly when you notice a deer in or near your path, but stay in your lane. Many serious...
crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.

- Do not rely on devices such as deer whistles, deer fences and reflectors to deter deer. These devices have not been proven to reduce deer-vehicle collisions.
- Always wear your seat belt. Deer-vehicle collisions can result in serious injuries. People tend to underestimate how much damage collisions with animals can cause.

If your vehicle strikes a deer, it's best not to touch the animal. The frightened and wounded animal could hurt you or itself, warns the I.I.I. If the deer is blocking the roadway and poses a danger to other motorists, you should call the police.

Contact your insurance agent or company representative to report any damage to your car. Collision with a deer or animals is covered under the comprehensive portion of your automobile policy.

For more information on insurance, consumers can call the National Insurance Consumer Helpline at 1-800-942-4242 or access the website at www.iii.org [1].

The Insurance Information Institute is a non-profit, communications organization supported by the property/casualty insurance industry.

* Based on a survey of 23 state agencies.