Fall into defensive driving habits to reduce the risk of deer-car collisions

Madison, Wis. (September 29, 2011) – Fall has arrived, and so has the time when motorists in many states are more likely to encounter deer on streets and highways. Unfortunately, these meetings often result in a serious traffic accident.

Hundreds of thousands of animal-vehicle crashes occur each year, the majority with deer. This results in millions of dollars of damages, injuries and in some cases, even death.
Sometimes these accidents are unavoidable, particularly during the fall months into early winter when deer are active and breeding. However, attentive drivers can take several simple precautions to reduce the likelihood of these encounters resulting in a traffic accident.

For 2010, American Family customers in the company's 19 operating states submitted claims for animal-vehicle crashes totaling nearly $84.5 million, with Wisconsin ($23.4 million), Missouri ($15.7 million) and Minnesota ($10.9 million) reporting the highest numbers, accounting for more than 58 percent of claims, with an average cost per claim of $2,573 (see chart below for statistics on the top 12 states among the 19 states in which American Family operates).

Here are some defensive driving tips to help avoid deer-vehicle accidents:

- Fasten your seatbelt. It's simple common sense and the best defense in the event a crash is unavoidable.
- Pay attention to deer-crossing signs.
- Be especially alert at dawn and dusk. These are the times deer are most active.
- If you see one deer, expect more to follow. Deer typically travel in single file.
- If you see a deer on the road, brake firmly and blow your horn.
- If a crash is unavoidable, don't swerve! Studies show the most serious crashes occur when motorists swerve to avoid a deer and hit another vehicle or object, or roll over.

One preventative measure you might hear about is the use of deer whistles. Deer whistles produce ultrasonic noise when the vehicle they are attached to exceeds 30 mph. The idea is the deer will be warned upon hearing the noise. It's unclear whether deer hear the noise, but regardless, studies show the whistles have no effect on deer behavior, according to the Insurance Institute for Highway Safety (IIHS).

If you do strike a deer, contact the authorities. You may be legally required to report an accident with significant vehicle damage, depending on state laws. Also contact your insurance company to report your claim. Collision with an animal is covered under the comprehensive section of your auto insurance policy. Since comprehensive coverage is optional, be sure to check your auto insurance policy for specific coverages.

2010 American Family claims for animal hits*
Ranked by number of claims

| State | Number of Claims | Cost of Claims |
|---|---|---|
| Wisconsin | 9,051 | $23,449,682 |
| Missouri | 6,060 | $15,748,155 |
| Minnesota | 4,366 | $10,910,038 |

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|---|---|---|
| Kansas | 2,366 | $6,677,384 |
| Illinois | 1,807 | $4,805,393 |
| Iowa | 1,770 | $4,675,789 |
| Ohio | 1,206 | $3,001,267 |
| Indiana | 1,193 | $3,024,176 |
| South Dakota | 1,154 | $2,777,437 |
| Nebraska | 904 | $2,553,822 |
| Colorado | 832 | $2,797,008 |
| North Dakota | 698 | $1,637,216 |

Average cost per claim $2613
*Top 12 states

Based in Madison, Wis., American Family Insurance offers auto insurance, homeowners insurance, life insurance, health insurance, business and farm/ranch insurance in 19 states. American Family insurance ranks 358th on the Fortune 500 list and is the nation's third-largest mutual property/casualty insurance company