



For release: September 29, 2009

News release and charts online at http://ohioinsurance.org/newsroom/newsroom_full.asp?id=568

2008 Ohio deer-vehicle collisions continue decline – Driver awareness emphasized

Ohio deer-vehicle crashes decreased 6.5 percent in 2008 which is good news for Ohio drivers. But drivers should be aware of the risk of colliding with deer during the upcoming deer-breeding season, according to officials at the Ohio Insurance Institute (OII), Ohio Department of Natural Resources (ODNR) Division of Wildlife, Ohio Department of Public Safety (ODPS) and the Ohio State Highway Patrol (OSHP).

ODPS reports 24,590 deer-vehicle collisions in 2008, down 6.5 percent from the 26,304 crashes reported in 2007. There were 6 fatalities and 979 injuries caused by these crashes in Ohio last year. This compares to 10 fatalities and 1,022 injuries reported in 2007 and 12 fatalities and 1,024 injuries reported in 2006.

The five counties with the highest number of reported deer-vehicle collisions in 2008 were Summit (601), Hamilton (592), Richland (592), Stark (536) and Williams (523). Compared to 2007 figures, Hamilton county showed a double-digit decrease while the others reported increases in such collisions in 2008 (Ohio county figures online at <http://ohioinsurance.org/newsroom/pdf/DeerChart06-08.pdf>).

Counties reporting the fewest collisions in 2008 included Monroe (29), Meigs (45), Harrison (64), Carroll (65) and Vinton (67) counties. Of these, Carroll and Monroe counties reported increases in 2008.

Nationally, Ohio ranks among the top states for the number of registered motor vehicles, licensed drivers and miles driven, reports OII. Each of these contributes to the number of deer-vehicle collisions. Last year, the number of registered vehicles in Ohio exceeded 11.9 million.

Most deer-vehicle collisions occur October through January during deer-breeding season. Last November there were 5,179 collisions – the highest number for any month (<http://ohioinsurance.org/newsroom/pdf/DeerCntyMonth08.pdf>). According to data from the ODPS and ODNR, peak hours for these crashes were 5 p.m. to 1 a.m. followed by 5 a.m. to 8 a.m. In 2008, nearly 55 percent of these crashes occurred between 5 p.m. and 1 a.m. while 22 percent occurred early morning between 5 a.m. and 8 a.m. (online at <http://ohioinsurance.org/newsroom/pdf/DeerTimeofDay08.pdf>).

ODNR deer herd estimates

State wildlife officials estimate Ohio's current deer population at 650,000, down from its 2008 herd estimate of 700,000 (2006 estimate was 675,000). Ohio deer densities tend to be heavier in the east-central and southeast parts of the state.

Vehicle damage and insurance coverage

Vehicle damage varies dramatically depending on the type of vehicle, its speed upon impact and area of the vehicle that sustains the hit. According to the Insurance Information Institute (III), vehicle damage from deer collisions averages about \$3,000 per claim nationally. Crashes that include bodily injury could increase costs significantly. OII estimates Ohio auto damages approached \$73.7 million in 2008 based on average costs per claim.

Most insurers cover these losses under the "other than collision" (comprehensive) portion of an auto insurance policy, less the deductible. OII officials note that insurers normally don't single out deer-vehicle collision losses in determining future premium adjustments. Such a collision alone should not affect your premium.

New State Farm® data released

State Farm®, the largest insurer of autos in the U.S. estimates there were 2.4 million deer-vehicle collisions across the country from July 2007 through June 2009 – an average of 100,000 per month – an 18.3% increase from five years ago (July 2002 through June 2004) (www.statefarm.com/about/media/media_releases/20090928.asp). Ohio saw a 27% increase during the same period (www.statefarm.com/pdf/deer_map_increase.pdf). Using its claims data, State Farm® predicts the likelihood of a deer-vehicle collision over the next year at 1 in 161 in Ohio. This compares to the U.S. likelihood of 1 in 208 (www.statefarm.com/pdf/collision_likelihood_09.pdf).

IIHS November 2008 study

The Insurance Institute for Highway Safety (IIHS) examined animal strike insurance comprehensive claims from January 2005 through April 2008 and found that claims are nearly three times higher during November than any other month. During November 2007, for every 1,000 insured vehicles 14 claims were filed compared to 5 claims per 1,000 vehicles during January through September. IIHS reports that from 2000-2007, Ohio ranked 4th based on state deaths in crashes with animals (69), behind Texas (140), Wisconsin (79) and Pennsylvania (73). Although insurance claims normally don't specify the animal involved, other data reflects deer are the main ones

(<http://ohioinsurance.org/newsroom/pdf/IIHSFatDrCrsh112508.pdf>).

Driving tips for motorists

- Drive with extreme caution, at or below the posted speed limit, in areas with deer-crossing signs.
- Most crashes occur in the months of October through January, followed by May. Highest-risk periods are from sunset to midnight, followed by the hours shortly before and after sunrise.
- If you see one deer on or near a roadway, expect others to follow. Slow down and be alert.
- After dark, use high beams when there is no opposing traffic. High beams will illuminate the eyes of deer on or near a roadway and provide greater motorist reaction time. Don't rely solely on high beams to deter collisions.
- Always wear a seat belt as required by state law and drive at a safe, sensible speed for conditions.
- If a collision with a deer seems probable then hit it while maintaining full control of your vehicle. Don't swerve your vehicle to avoid striking a deer. Brake firmly and stay in your lane. The alternative could be even worse.
- Stay alert. Deer are always unpredictable. They often dart out into traffic on busy highways in metro areas.
- Report any deer-vehicle collisions to a local law enforcement agency (such as the Ohio State Highway Patrol) or a state wildlife officer within 24 hours. Note: Under Ohio law, the driver of a vehicle that strikes and kills a deer may take possession of it by first obtaining a deer possession receipt (available from law enforcement or state wildlife officers, and from local Division of Wildlife district offices).

OII is an association representing insurance companies and agent groups for Ohio's property/casualty industry. The ODNR Division of Wildlife regulates Ohio's fish and wildlife resources and ODPS protects the safety and security of Ohioans through eight divisions including the Ohio Highway Patrol.

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RESOURCES

- 2006-2008 Ohio deer-vehicle collisions by county (<http://ohioinsurance.org/newsroom/pdf/DeerChart06-08.pdf>)
- 2008 Ohio deer-vehicle collisions by time and day (<http://ohioinsurance.org/newsroom/pdf/DeerTimeofDay08.pdf>)
- OH Traffic Crash Facts 2008 – Deer crashes by county & month (<http://ohioinsurance.org/newsroom/pdf/DeerCntyMonth08.pdf>)
- 2008 IIHS Status Report (www.iihs.org/externaldata/srdata/docs/sr4310.pdf)
- 2008 State Farm news release (www.statefarm.com/about/media/media_releases/20090928.asp)
- 2008 State Farm U.S. likelihood map (www.statefarm.com/pdf/collision_likelihood_09.pdf)
- 2008 State Farm U.S. increase map (www.statefarm.com/pdf/deer_map_increase.pdf)
- 2008 Insurance Information Institute news release (www.iii.org/media/updates/press.799572/index.html)
- 2008-09 Ohio Deer Season results (www.dnr.state.oh.us/LinkClick.aspx?fileticket=39iFAVRTRhk%3d&tabid=18781)
- 2005-2007 Ohio deer-vehicle collisions by county (www.ohioinsurance.org/newsroom/pdf/DeerChart05-07.pdf)

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