

Rising Deer Collisions Have Auto Insurers in Headlights

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Rising Deer Collisions Have Auto Insurers in Headlights

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It's the time of year that makes automobile insurance companies see red and auto repair shops see black: It's deer mating season.

During the month of November, auto insurance claims involving an animal - usually a deer - are three times more common than other months during the year, according to a recent report from the Highway Loss Data Institute.

"It's an expensive season for most insurers and it may be more so this year because of repair costs," said Vanessa Paris, spokesman for Erie Insurance Group of Erie, Pa.

Since 1998, about 13.5 claims per 1000 vehicles in Pennsylvania were deer-related. That rate has significantly risen in Virginia and New York, and in the dozen states Erie services, the rate is 10.5.

Last year, Erie Insurance paid \$61.3 million in losses for deer claims, up 4% from the prior year. The average cost of each claim was \$2,366.

Deer crashes are simply an aspect of auto insurance that isn't disappearing. Crashes are often unavoidable. The Institute for Highway Traffic Safety estimates there are 1.5 million deer-vehicle crashes annually, causing \$1.1 billion in property damage.

"We can't do much about it except educate our policyholders on what to do," said Paris, who is featured on several public service videos on Erie's Web site. The company conducts an annual campaign to raise awareness in an attempt to reduce accidents with deer.

Pennsylvania remains one of the top states where a driver could hit a deer. The Keystone State is also among the highest in reported deaths in crashes with animals, according to the Highway Loss Data Institute. Though crashes with animals do not normally injure people seriously, there were nine deaths last year in Pennsylvania, 10 in Ohio, 11 in both Iowa and Michigan, 15 in Wisconsin and 17 in Texas.

The average cost to repair a vehicle last year was about \$2,300, according to American Family Insurance of Madison, Wis. In 2007, the company received 36,000 claims, which cost \$84.8 million. The top three states in damages for American Family were Wisconsin, with \$26.1 million spent on claims; Missouri, with \$14.6 million; and Minnesota, with \$11.1 million, according to company numbers.

"A deer can do a great deal of damage to a vehicle," said Donna Lee Williams, director of industry affairs for AAA Mid-Atlantic Insurance Group. "It's up to drivers to be vigilant."

Over the past 10 years, the highest claim AAA Mid-Atlantic paid for was nearly \$23,500. The average claim costs \$2,500, according to data from the company.

State Farm, the leading writer of private passenger auto insurance in the United States, spent about \$2,950 per claim to fix damage from deer-vehicle collisions, according to company records.

The company says West Virginia is the state where a driver is most likely to strike a deer. There, the chances of hitting a deer are 1-in-45. Michigan is second with odds of 1-in-78, followed by Pennsylvania (1-in-97), Iowa (1-in-105) and Arkansas (1-in-108).

State Farm Vice President Laurette Stiles said the company releases the data to inform drivers of "potential hazards like this one. Providing our customers with updated safety information helps prevent adversity."

The frequency of deer-vehicle collisions has increased about 15% over the past five years, State Farm said.

"Urban sprawl means suburbia and deer habitat intersect in many parts of the country," said Kim Hazelbaker, Highway Loss Data Institute senior vice president. "The caution flag is out, especially in November."

(By Chad Hemenway, associate editor, BestWeek: Chad.Hemenway@ambest.com)

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