

HIGHWAY LOSS DATA INSTITUTE

NEWS RELEASE

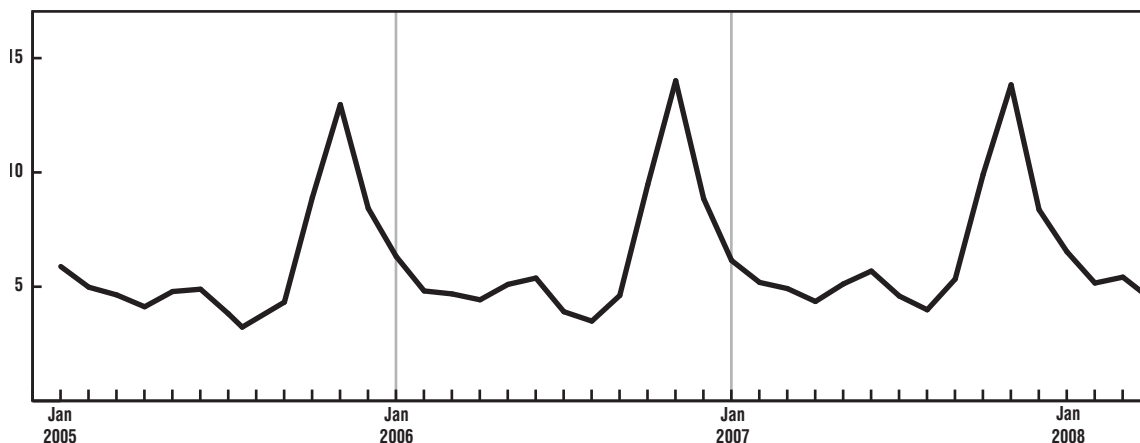
October 30, 2008

COLLISIONS WITH DEER AND OTHER ANIMALS SPIKE IN NOVEMBER; FATAL CRASHES UP 50% SINCE 2000

ARLINGTON, VA — November is the peak month for vehicle-deer collisions, and a new analysis of insurance claims and federal crash data indicate the problem is growing. The Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety (IIHS), recently examined insurance claims for animal strikes under comprehensive coverage month by month from January 2005 through April 2008. The main finding is that insurance claims for animal collisions are nearly 3 times higher during November than the typical month earlier in the year. For example, for every 1,000 insured vehicles 14 claims were filed in November 2007 compared with an average of 5 claims per 1,000 during January-September. Insurance claims usually don't specify the animal involved, but other data show that deer are the main ones.

"Urban sprawl means suburbia and deer habitat intersect in many parts of the country," says Kim Hazelbaker, HLDI senior vice president. "If you're driving in areas where deer are prevalent, the caution flag is out, especially in November."

INSURANCE CLAIMS FOR ANIMAL STRIKES BY MONTH, PER 1,000 INSURED VEHICLE YEARS



— MORE —

State Farm, the nation's largest auto insurer, estimates that there were more than 1.2 million claims for damage in crashes with animals during the last half of 2007 and the first half of 2008. The company says animal strike claims have increased 14.9 percent over the past 5 years.

Most vehicle-animal collisions aren't severe enough to injure people, but data from the federal government show that crash deaths are increasing. In 1993, 101 people died in crashes involving animals. By 2000, the number was 150, and in 2007 it was 223.

The states with the largest number of total deaths are Texas with 227 deaths during 1993-2007, Wisconsin with 123, and Pennsylvania with 112 (see attached table of state-by-state deaths in crashes with animals).

Analyzing monthly data on fatal crashes of passenger vehicles and animals during the past 3 years, IIHS researchers found patterns similar to those reported by HLDI. Depending on the year, the crash deaths occurred most frequently in October or November.

"The months with the most crash deaths coincide with fall breeding season," Anne McCartt, IIHS's senior vice president for research, points out. "Crashes in which people are killed are most likely to occur in rural areas and on roads with speed limits of 55 mph or higher. They're also more likely to occur in darkness, at dusk, or at dawn."

When motorcycles are included, there's another peak in crashes in the summer when motorcycling is more common. Riders typically make up about half of the deaths in vehicle-animal crashes each year, even though registrations of cars, SUVs, and pickup trucks outnumber motorcycles on the road 40 to 1.

Safety belt use is a major factor. IIHS research from 2005 examined 147 police reports on vehicle-animal collisions in which there was a human fatality in

9 states during 2000-02. Deer were struck in 3 out of 4 of these crashes, but collisions with other animals such as cattle, horses, dogs, and a bear also led to deaths.

Most of the crash deaths occurred after a motor vehicle had struck an animal and then run off the road or a motorcyclist had fallen off a bike. Many of these deaths wouldn't have occurred with appropriate protection. The study found that 60 percent of the people killed riding in vehicles weren't using safety belts, and 65 percent of those killed riding on motorcycles weren't wearing helmets.

"A majority of the people killed in these crashes weren't killed by contact with the animal," McCartt says. "As with other kinds of crashes, safety belts and motorcycle helmets could have prevented many of the deaths."

**End 3-page news release on collisions between vehicles and animals
Attachment: occupant deaths in crashes with animals, state by state**

For more information go to www.iihs.org

ATTACHMENT
DEATHS IN CRASHES WITH ANIMALS
STATE BY STATE, 1993-2007

	1993	94	95	96	97	98	99	2000	01	02	03	04	05	06	07	TOTAL
Alabama	–	3	2	5	1	3	3	4	3	4	1	4	2	4	2	41
Alaska	2	1	1	2	1	3	1	1	3	1	3	2	1	2	6	30
Arizona	4	2	2	2	2	7	2	2	1	3	3	4	2	1	5	42
Arkansas	2	–	2	3	3	4	3	2	3	3	2	2	3	2	1	35
California	4	6	9	6	5	3	5	3	8	9	2	5	3	7	4	79
Colorado	3	1	3	4	3	5	6	5	6	7	2	4	6	4	3	62
Connecticut	–	–	–	–	–	–	–	–	1	2	1	–	–	1	–	5
Delaware	–	–	–	1	–	–	–	1	2	1	1	2	1	–	–	9
Florida	2	5	–	2	6	6	6	1	4	3	8	5	–	6	4	58
Georgia	4	8	3	2	4	4	2	4	6	9	9	5	3	4	8	75
Hawaii	–	–	–	–	1	–	–	2	1	1	–	1	–	–	–	6
Idaho	1	2	–	4	3	2	1	3	–	2	2	3	3	6	1	33
Illinois	8	7	2	8	2	6	5	5	6	4	7	7	11	2	5	85
Indiana	3	2	5	5	1	6	4	4	6	4	3	5	3	4	4	59
Iowa	–	1	1	4	4	4	2	1	3	3	11	3	4	10	11	62
Kansas	–	2	2	9	7	4	1	3	3	4	–	4	4	5	8	56
Kentucky	3	2	2	4	2	4	1	2	3	3	3	4	6	4	4	47
Louisiana	2	1	3	2	–	2	2	2	3	–	3	2	3	3	3	31
Maine	2	–	3	3	–	5	3	3	1	3	5	5	2	2	5	42
Maryland	–	3	–	–	1	–	4	3	–	1	4	1	–	3	2	22
Massachusetts	–	–	–	–	–	1	2	–	1	–	1	–	–	–	2	7
Michigan	4	2	7	6	4	4	6	2	9	2	8	2	8	12	11	87
Minnesota	4	3	6	5	3	2	3	2	6	8	7	9	3	6	7	74
Mississippi	2	6	4	3	3	1	4	5	5	2	5	1	5	2	5	53
Missouri	2	2	3	1	6	3	8	6	5	7	7	6	4	4	5	69
Montana	5	1	6	1	8	2	2	2	–	3	3	3	8	7	6	57
Nebraska	1	1	1	3	4	2	2	2	–	–	2	3	4	4	1	30
Nevada	–	–	2	1	–	–	–	3	2	4	–	1	1	1	2	17
New Hampshire	–	1	–	–	1	2	2	2	2	1	2	3	1	1	1	19
New Jersey	1	–	2	–	–	2	1	6	1	3	2	2	3	2	–	25
New Mexico	1	3	–	2	2	2	2	2	2	1	4	7	2	5	1	36
New York	2	4	2	7	5	12	5	5	4	1	7	6	6	4	5	75
North Carolina	2	4	5	3	–	4	5	–	7	3	6	7	4	1	9	60
North Dakota	1	1	–	1	1	–	1	2	–	1	–	3	2	3	2	18
Ohio	3	3	–	4	2	5	7	6	5	7	8	8	11	14	10	93
Oklahoma	2	7	4	3	1	5	5	6	3	7	5	7	8	8	6	77
Oregon	1	3	6	3	1	–	1	1	1	1	2	–	2	2	4	28
Pennsylvania	6	11	6	5	3	5	3	4	6	13	16	3	9	13	9	112
Rhode Island	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1	1
South Carolina	2	1	1	–	4	4	5	3	9	4	5	3	3	7	4	55
South Dakota	2	1	–	1	2	1	2	3	4	6	2	6	1	2	3	36
Tennessee	4	6	1	4	3	1	1	2	4	2	3	3	3	2	6	45
Texas	9	12	5	19	18	18	6	15	14	15	20	18	14	27	17	227
Utah	–	2	–	1	2	2	5	2	4	3	1	7	1	2	4	36
Vermont	–	–	2	–	1	1	3	2	–	–	2	–	1	1	2	15
Virginia	1	2	1	2	1	2	6	3	4	1	1	1	6	6	4	41
Washington	–	1	2	1	–	6	5	1	1	2	4	7	–	1	2	33
West Virginia	2	–	4	1	3	1	1	5	4	–	6	4	2	1	2	36
Wisconsin	3	5	9	6	10	5	6	6	11	5	11	13	10	8	15	123
Wyoming	1	3	4	4	2	4	2	1	–	1	2	3	1	6	1	35
TOTAL	101	131	123	153	136	165	152	150	177	170	212	204	180	222	223	2,499