

FATAL CRASHES WITH DEER JUMP IN NOVEMBER

November is the peak month for collisions with deer, and a new analysis of insurance claims and federal crash data indicates the problem is growing. The Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety, recently examined claims for animal strikes under comprehensive coverage month by month from January 2005 through April 2008. The main finding is that claims for animal collisions are nearly 3 times higher during

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 during the past 5 years.

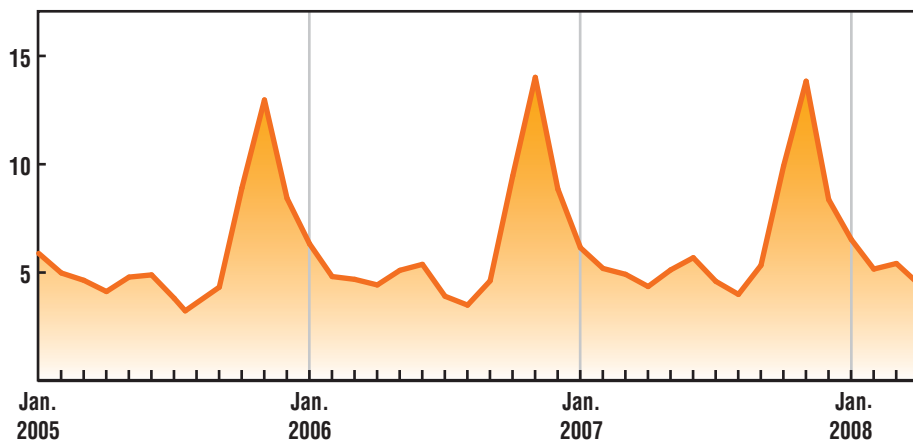
Most vehicle-animal collisions aren't severe enough to injure people, but federal data show that crash deaths are increasing. In 1993, 101 people died in crashes involving animals. By 2000, the number was 150, and in 2007 it was 223. The states with the largest number of total deaths are Texas with 140 during 2000-2007, Wisconsin with 79, and Pennsylvania with 73.

Analyzing monthly data on fatal crashes of passenger vehicles and animals during the past 3 years, Institute researchers

Riders typically make up about half of the deaths in vehicle-animal crashes each year, even though passenger cars, SUVs, and pickup trucks greatly outnumber motorcycles on the road.

Use of helmets and safety belts is a major factor. Institute research from 2005 examined 147 police reports on vehicle-animal crashes in which there was a human fatality in 9 states during 2000-02.

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



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 through 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."

State Farm, the nation's largest auto insurer, estimates that there were more

found patterns that are similar to HLDI's. Depending on the year, the crash deaths occurred most frequently in either October or November.

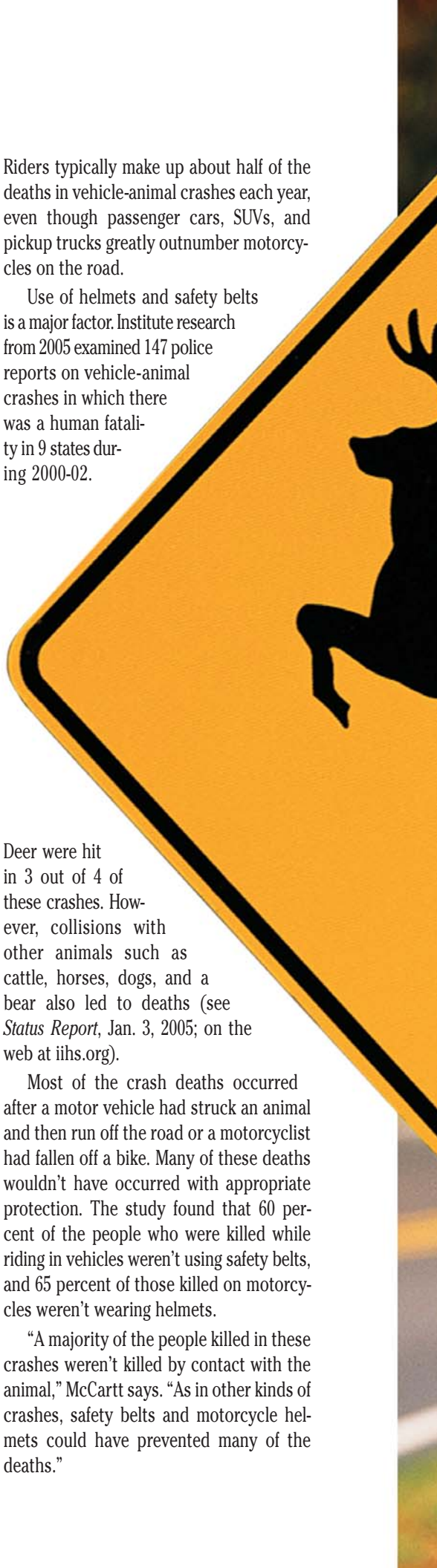
"The months with the most crash deaths coincide with fall breeding season," Anne McCartt, Institute senior vice president for research, points out. "Crashes in which people are killed are most likely to occur in rural areas and on roads with speed limits of 55 mph or higher. They're also more likely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

When motorcycles are included, there is another peak in crashes in the summer when motorcycling is more common.

Deer were hit in 3 out of 4 of these crashes. However, collisions with other animals such as cattle, horses, dogs, and a bear also led to deaths (see Status Report, Jan. 3, 2005; on the web at iih.org).

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 who were killed while riding in vehicles weren't using safety belts, and 65 percent of those killed 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 in other kinds of crashes, safety belts and motorcycle helmets could have prevented many of the deaths."



DEATHS IN CRASHES WITH ANIMALS, STATE BY STATE, 2000-2007

	2000	01	02	03	04	05	06	07	TOTAL
Alabama	4	3	4	1	4	2	4	2	24
Alaska	1	3	1	3	2	1	2	6	19
Arizona	2	1	3	3	4	2	1	5	21
Arkansas	2	3	3	2	2	3	2	1	18
California	3	8	9	2	5	3	7	4	41
Colorado	5	6	7	2	4	6	4	3	37
Connecticut	-	1	2	1	-	-	1	-	5
Delaware	1	2	1	1	2	1	-	-	8
Florida	1	4	3	8	5	-	6	4	31
Georgia	4	6	9	9	5	3	4	8	48
Hawaii	2	1	1	-	1	-	-	-	5
Idaho	3	-	2	2	3	3	6	1	20
Illinois	5	6	4	7	7	11	2	5	47
Indiana	4	6	4	3	5	3	4	4	33
Iowa	1	3	3	11	3	4	10	11	46
Kansas	3	3	4	-	4	4	5	8	31
Kentucky	2	3	3	3	4	6	4	4	29
Louisiana	2	3	-	3	2	3	3	3	19
Maine	3	1	3	5	5	2	2	5	26
Maryland	3	-	1	4	1	-	3	2	14
Massachusetts	-	1	-	1	-	-	-	2	4
Michigan	2	9	2	8	2	8	12	11	54
Minnesota	2	6	8	7	9	3	6	7	48
Mississippi	5	5	2	5	1	5	2	5	30
Missouri	6	5	7	7	6	4	4	5	44
Montana	2	-	3	3	3	8	7	6	32
Nebraska	2	-	-	2	3	4	4	1	16
Nevada	3	2	4	-	1	1	1	2	14
New Hampshire	2	2	1	2	3	1	1	1	13
New Jersey	6	1	3	2	2	3	2	-	19
New Mexico	2	2	1	4	7	2	5	1	24
New York	5	4	1	7	6	6	4	5	38
North Carolina	-	7	3	6	7	4	1	9	37
North Dakota	2	-	1	-	3	2	3	2	13
Ohio	6	5	7	8	8	11	14	10	69
Oklahoma	6	3	7	5	7	8	8	6	50
Oregon	1	1	1	2	-	2	2	4	13
Pennsylvania	4	6	13	16	3	9	13	9	73
Rhode Island	-	-	-	-	-	-	-	1	1
South Carolina	3	9	4	5	3	3	7	4	38
South Dakota	3	4	6	2	6	1	2	3	27
Tennessee	2	4	2	3	3	3	2	6	25
Texas	15	14	15	20	18	14	27	17	140
Utah	2	4	3	1	7	1	2	4	24
Vermont	2	-	-	2	-	1	1	2	8
Virginia	3	4	1	1	1	6	6	4	26
Washington	1	1	2	4	7	-	1	2	18
West Virginia	5	4	-	6	4	2	1	2	24
Wisconsin	6	11	5	11	13	10	8	15	79
Wyoming	1	-	1	2	3	1	6	1	15
TOTAL	150	177	170	212	204	180	222	223	1,538

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