



A monthly publication on issues impacting the insurance industry in Michigan

Residents Need To Prepare For Winter Hazards

Heavy snow, extreme cold, ice and wind are just around the corner and Michigan residents should be prepared for the hazards that accompany winter weather in the Great Lakes state.

According to the Michigan Committee for Severe Weather Awareness, Michigan's temperatures for the 2007-08 winter ended near average. However, snowfall and precipitation were far from average, especially across southern lower Michigan. The winter ended with nearly twice as much precipitation across southern lower Michigan which led to near record snowfalls. Grand Rapids and Flint both had their second snowiest winters on record; Saginaw had its third snowiest winter; and Detroit finished with its fourth snowiest winter.

The Michigan Committee for Severe Weather Awareness, of which the Insurance Institute of Michigan is a member, encourages residents to prepare for nature's wrath during the winter.

On average, a major winter storm hits part of Michigan at least once per month between October and April. Since 1970, more than 50 persons have died as a direct result of severe winter weather. This is in addition to victims of auto accidents due to slippery roads and those who suffer heart attacks while shoveling snow.

To prepare for a winter storm at home, the following is recommended:

- Keep handy a battery-powered flashlight, NOAA weather radio and portable radio, extra food (canned or dried food is best), can opener, and bottled water (at least 3 gallons per person).
- Make sure each member of household has a warm coat, gloves, hat and water-resistant boots.
- Ensure that extra blankets and heavy clothes are available.
- Keep on hand items for infant, elderly or disabled family members.
- Be aware of potential fire and carbon monoxide hazards if you plan to use an emergency heating source such as a fireplace, wood stove or space heater.

If residents have to go outside during severe winter weather, they should wear loose-fitting, lightweight clothing in layers. Outer garments should be tightly woven and water repellent, and they should wear a wool hat and mittens. It is important to avoid overexertion, such as shoveling heavy snow, pushing a car or walking in deep snow. Sweating from these activities could lead to wind chill and hypothermia.

During the winter, motorists should take extra precautions on the roads. First, motorists should clear ice and snow from windows, mirrors, hoods, roofs, headlights and trunks. Drivers should slow down when the visibility and road conditions are bad. Remember that if you have anti-lock brakes, you should apply steady pressure – never pump the brakes.

Last year, lower Michigan had well above average snowfall.