



A monthly publication on issues impacting the insurance industry in Michigan

Car-Deer Crashes Prevalent During October, November

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October and November are two of the most dangerous months in Michigan, especially for the state's 1.75 million whitetail deer and the motorists who crash into them each year. Car-deer crashes in Michigan cause at least \$130 million in damage annually, with an average of \$2,100 per vehicle.

The Michigan Deer Crash Coalition (MDCC) asks motorists to be extra alert when driving this fall. The Michigan Deer Crash Coalition was formed in 1996 to coordinate public information efforts to reduce car-deer crashes. The Coalition includes representatives from AAA Michigan, Federal Highway Administration, Insurance Institute of Michigan, Michigan Department of Natural Resources, Michigan Department of State, Michigan Department of Transportation, Michigan Sheriffs' Association, Michigan Office of Highway Safety Planning, SEMCOG (Southeast Michigan Council of Governments) and State Farm Insurance.

Last year, there were 61,907 reported car-deer crashes in the state, up from 60,875 reported the previous year. However, the coalition notes that as many as half of all car-deer crashes may not be reported, so actual numbers may be much higher. Last year, 11 motorists lost their lives in car crashes, while another 1,614 persons were injured. In 2006, 12 motorists were killed and 1,676 were injured in similar crashes.

Kent County in 2007 once again topped the state's counties in the number of car-deer crashes at 2,071. The remaining top four were Jackson (2,030); Oakland (1,876); Calhoun (1,802); and Ingham (1,689).

All motorists should 'think deer' whenever they are behind the wheel, and drive defensively, as if a deer could appear at any moment, because they can! And all motorists should remember to always fasten their safety belts. Safety belts often make the difference in surviving a serious crash.

The MDCC says motorists can help avoid dangerous encounters with deer by heeding the following tips:

- Watch for deer especially at dawn and dusk. They are most active then, especially during the fall mating season.
- Deer often travel single file, so if you see one cross a road, chances are more are nearby waiting to cross, too.
- Be alert all year long, especially on two-lane roads. Watch for deer warning signs. They are placed at known deer-crossing areas and serve as a first alert that deer may be near.
- Slow down when traveling through deer-population areas.
- If a crash with a deer is unavoidable, don't swerve, brake firmly, hold onto the steering wheel with both hands and come to a controlled stop.

Flooding Not Covered By Regular Home Policy

With recent flooding that occurred in Michigan and throughout the country residents should be aware that regular home insurance policies do not cover flood damages. Coverage is available through a federal program; however, in Michigan only about 15 percent of structures subject to flooding are actually insured against the risk.

Currently there are approximately 765 Michigan communities participating in the National Flood Insurance Program (NFIP) and over 26,000 policies in force. To purchase flood insurance under the program, residents must live in one of the participating communities. Coverage can be obtained through most licensed property/casualty insurance agents. To determine if flood insurance is available in a community, call NFIP at 1-800-638-6620.

In addition to obtaining adequate insurance protection, residents should take the following precautions in anticipation of flooding:

- Learn the best route from your home or place of business to high, safe ground in case you have to evacuate in a hurry.
- Prepare and maintain a list of personal property to substantiate losses covered by insurance. To help, IIM has free Home Inventory software available at www.iiminfo.org.
- Familiarize household members with turn-off procedures for gas and electricity.

Constituent
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services?

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