



Car-Deer Collisions Carry High Price Tag

Erie, Pa. -- October 24, 2000 -- In Pennsylvania, a deer hunting license costs \$20. Hitting a deer with a car costs an average of \$1,670, according to Erie Insurance Group, the state's third largest auto insurer.

Based on a self-study of comprehensive losses, Erie Insurance reports that paid losses from deer claims account for roughly 40% of all comprehensive losses. In Pennsylvania, 14 out of 1,000 vehicles will have a deer claim; however, some counties have a frequency that is four times higher than the state average. For Erie Insurance, the five counties with the highest 1999 frequency of deer claims, based on the number of claims per number of insured vehicles, were: Potter, Susquehanna, Sullivan, Huntingdon, and Fulton.

If you are not a resident of one of these counties, you are not safe from deer losses. In 1999, Erie Insurance had deer claims in every county, and 20% of all the insurer's deer claims occurred in Allegheny, Westmoreland, Erie, Crawford and Butler counties.

Nearly 50 percent of deer claims occur during the time of year that deer are most active -- October, November and December. In 1999, Erie Insurance averaged 1,200 deer claims a month ranging from a low of 610 in August to highs of 2,200 in October, 3,200 in November and 2,100 in December.

Not surprising, the daily number of deer claims increases during mating season in late October to early November and with hunting season in late November to early December. During the 10-day period from November 4-13 of last year, Erie Insurance received over 1,300 deer claims. Erie Insurance received an average of 39 deer claims a day during 1999. That number rose nearly four times on the first day of buck season and doe season to 147 and 123 deer losses, respectively. Now that you know when and where deer are most prevalent in Pennsylvania, consider the following facts about deer-related collisions:

- About 80 percent of all deer-related crashes occur on two-lane roads between dusk and dawn.
- Deer aren't just found on rural roads near wooded areas, many deer crashes occur on busy highways near cities.
- Deer are unpredictable, especially when faced with glaring headlights, blowing horns and fast-moving vehicles. They often dart into traffic.
- Deer often move in groups. If you see one, there are likely more in the vicinity.

Car-deer crashes are inevitable, but Erie Insurance encourages policyholders to use extra caution when driving during the fall when the majority of deer accidents occur, particularly when traveling through counties with a high prevalence of deer. Other safe driving tips include:

- Stay alert, awake and sober.
- Always wear your seat belt.
- Be attentive to deer crossing and speed limit signs. Deliberately look for deer and slow down if you see any.
- Don't rely on deer whistles or high-beam headlights to deter deer.
- Don't attempt to dodge a deer. Many serious crashes occur when drivers swerve to avoid a deer and hit another vehicle or lose control of their cars.
- Use the utmost caution while driving during peak evening car-deer crash periods, especially in the fall.

Known for competitive rates and superior service, Erie Insurance Group is a leading property/casualty insurer in the United States. With more than 2.9 million policies in force, Erie Insurance Group includes seven companies operating in 10 states and the District of Columbia and is rated A++ (superior) by A.M. Best Company. Erie Indemnity Company (NASDAQ – ERIE) is the management company for Erie Insurance Group. Headquartered in Erie, Pa. since 1925, the ERIE provides auto, home, business and life insurance through more than 6,200 independent agents representing nearly 1,500 agencies.