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Planning a summer road trip? Erie Insurance ranks 10 popular vacation destinations by crash risk, traffic congestion and gas prices

ERIE, Pa. (May 23, 2013) - According to a [USA Today poll](#), three out of four of Americans plan to vacation at least 100 miles from home this year, and many of those trips will undoubtedly involve a good old-fashioned road trip. But the last thing anyone wants on vacation is to get into a car crash, get stuck in traffic, or pay sky-high gas prices.

To help drivers know what to expect as they hit the road, [Erie Insurance](#) ranks 10 popular vacation destinations in terms of crash risk, traffic congestion and gas prices. ERIE created this [infographic](#) summarizing its analysis, also detailed below.

"Summer road trips are a great way to spend time with family and friends and make memories that will last a lifetime," said Cody Cook, vice president and product manager for Erie Insurance. "But you want those memories to be of amazing sights you saw, meals you ate, or things you did, not of looking for a body shop to fix your car or missing out on an excursion because you were stuck in traffic."

Cook said that all of the cities on the list are great vacation destinations. ERIE released the data to make road trippers more aware of the driving conditions they might face so that they can be more prepared.

Car Crashes

ERIE analyzed five years of crash data provided by the [Highway Loss Data Institute](#) to determine the average daily collision claim rate per 100,000 people. Of the 10 metro areas ERIE analyzed, Washington, D.C. had the highest rate, while Las Vegas had the lowest.

Below is each city's ranking, average daily collision claim rate, and how that city's risk compares to the other cities in ERIE's analysis.

Rank	Destination	Average Daily Collision Claim Rate	Rate Compared to 10-City Average
1	Washington, D.C.	7.77 per 100,000	+46%
2	Virginia Beach	6.76 per 100,000	+27%
3	Philadelphia	6.17 per 100,000	+16%
4	Chicago	5.33 per 100,000	(Average)
5	San Antonio	5.07 per 100,000	-5%
6	Orlando	4.62 per 100,000	-13%
7	Seattle	4.59 per 100,000	-14%
8	Nashville	4.39 per 100,000	-17%
9	New York	4.37 per 100,000	-18%
10	Las Vegas	4.05 per 100,000	-24%

Congestion

To give summer vacationers an idea of how long it may take them to get from one point to another in a given metro area, Erie Insurance analyzed the Texas A&M Transportation Institute's [Annual Urban Mobility Report](#). The report shows the number of hours the average commuter spends delayed in traffic each year.

Among the 10 metro areas reviewed by Erie Insurance, Washington, D.C. was the most congested with the average commuter spending 67 hours per year stuck in traffic, while San Antonio was the least congested with commuters experiencing an average of 38 hours of delay per year.

Rank	Destination	Annual Hours of Delay Per Auto Commuter	Hours of Delay Compared to 10-City Average
1	Washington, D.C.	67	+37%
2	New York	59	+20%
3	Chicago	51	+5%
4 (tie)	Philadelphia	48	-2%
4 (tie)	Seattle	48	-2%
5	Nashville	47	-5%
6	Orlando	45	-8%
7	Las Vegas	44	-10%
8	Virginia Beach	43	-12%
9	San Antonio	38	-22%

Gas Prices

When it comes to filling up the tank, the good news is that the U.S. Energy Information Administration expects [gas prices](#) to average \$3.63 per gallon of regular-grade gasoline during this summer's driving season, which is slightly below the average during the past two summers.

Erie Insurance reviewed regular-grade gasoline prices listed on [GasBuddy.com](#) for the 10 metropolitan areas and found that Chicago, Seattle, New York, Washington, D.C. and Philadelphia had the highest gas prices, while Las Vegas, Virginia Beach, Orlando, San Antonio and Nashville had the lowest.

Below is each city's ranking, price per gallon of regular-grade gasoline, and how that city's price compares to the other cities in ERIE's analysis.

Rank	Destination	Price per gallon of regular gasoline on 5/20/13	Gas Price Compared to 10-City Average
1	Chicago	4.302	+18.56%
2	Seattle	4.027	+10.98%
3	New York	3.795	+4.59%
4	Washington, D.C.	3.729	+2.77%
5	Philadelphia	3.546	-2.28%
6	Las Vegas	3.462	-4.59%
7	Virginia Beach	3.394	-6.47%
8	Orlando	3.391	-6.55%
9	San Antonio	3.374	-7.02%
10	Nashville	3.266	-9.99%

According to A.M. Best Company, Erie Insurance Group, based in Erie, Pennsylvania, is the 15th largest homeowners insurer and 12th largest automobile insurer in the United States based on direct premiums written and the 20th largest property/casualty insurer in the United States based on total lines net premium written. The Group, rated A+ (Superior) by A.M. Best Company, has more than 4.6 million policies in force and operates in 11 states and the District of Columbia. Erie Insurance Group is a FORTUNE 500 and Barron's 500 company. Erie Insurance is proud to have received the J.D. Power and Associates' award for "[Highest in Customer Satisfaction with the Auto Insurance Purchase Experience](#)" and to be a J.D. Power and Associates' [2012 Customer Service Champion](#). ERIE is one of only 50 U.S. companies so named. Erie Insurance is also recognized on the list of Ward's 50 Group of top performing insurance companies, which analyzes the financial performance of 3,000 property and casualty companies and recognizes the top performers for achieving outstanding results in safety, consistency and financial performance over a five-year period (2007-2011).

News releases and more information about Erie Insurance Group are available at www.erieinsurance.com.

CONTACT:

Leah Knapp

814/449-6792, Leah.Knapp@ErieInsurance.com