Written by Information submitted Monday, October 07, 2013 12:00 AM -

COLUMBUS – Drivers beware – the risk of colliding with deer is greater in the coming months warn officials at the Ohio Insurance Institute (OII), Ohio Department of Natural Resources (ODNR), Ohio Department of Public Safety (ODPS) and the Ohio State Highway Patrol (OSHP). The increase in risk from October through January is primarily due to peak deer mating season.

ODPS reports that although such collisions are down – 20,996 deer-vehicle crashes in 2012, down 7.5 percent from 22,696 reported crashes in 2011 (23,201 in 2010) – there were six related fatalities and 1,013 injuries in Ohio last year. This compares to seven fatalities and 1,031 injuries reported in 2011, and four deaths and 1,063 injuries in 2010. The Insurance Institute for Highway Safety (IIHS) estimates about 200 fatalities are caused by deer-vehicle collisions each year in the US.

According to Ward's 2013 Motor Vehicle Facts & Figures, Ohio ranks among the top states in 2011 for the number of registered motor vehicles (7th), licensed drivers (7th) and miles driven (5th). These factors can affect the number of deer-vehicle crashes. ODPS reports over 11.8 million registered vehicles and 8 million licensed drivers share Ohio roadways.

Most deer-vehicle crashes occur at dusk and dawn, October–January during deer-breeding season. Last November there were 5,050 crashes – the highest number for any month. According to data from the ODPS and ODNR, peak hours for these crashes were 5 p.m. to 1 a.m. followed by 5 a.m. to 8 a.m. In 2012, almost 54 percent of these crashes occurred between 5 p.m. and 1 a.m. while 23 percent occurred early morning between 5 a.m. and 8 a.m.

Vehicle damage and insurance coverage

Vehicle damage varies dramatically depending on the type of vehicle, its speed upon impact and area of the vehicle that sustains the hit. According to the State Farm® data, vehicle damage from deer collisions averages \$3,414 per claim nationally. Crashes that include injuries could increase costs significantly. Some crashes involve multiple vehicles. ODPS reports 21,178 vehicles were involved in the 20,996 deer-vehicle crashes in 2012. OII estimates Ohio auto damages approached \$72.3 million in 2012 based on the average cost per claim and number of vehicles involved in crashes.

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Most insurers cover these losses under the "other than collision" (comprehensive) portion of an auto insurance policy, less the deductible. OII officials note that insurers normally don't single out deer-vehicle collision losses in determining future premium adjustments. Such a collision alone should not affect your premium.

Driving tips for motorists

- Drive with extreme caution, at or below the posted speed limit, in areas with deer-crossing signs.
- Most crashes occur in the months of October through January, followed by May. Highest-risk periods are from sunset to midnight, followed by the hours shortly before and after sunrise.
- If you see one deer on or near a roadway, expect others to follow. Slow down and be alert.
- After dark, use high beams when there is no opposing traffic. High beams will illuminate the eyes of deer on or near a roadway and provide greater motorist reaction time. Don't rely solely on high beams to deter collisions.
- Always wear a seat belt as required by state law and drive at a safe, sensible speed for conditions.
- If a collision with a deer seems probable then hit it while maintaining full control of your vehicle. Don't swerve your vehicle to avoid striking a deer. Brake firmly and stay in your lane. The alternative could be even worse.
- Stay alert. Deer are always unpredictable. They often dart out into traffic on busy highways in metro areas.

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• Report any deer-vehicle collisions to a local law enforcement agency (such as the Ohio State Highway Patrol) or a state wildlife officer within 24 hours. Note: Under Ohio law, the driver of a vehicle that strikes and kills a deer may take possession of it by first obtaining a deer possession receipt (available from law enforcement or state wildlife officers, and from local Division of Wildlife district offices).

OII is an industry trade association representing insurance companies and agent groups for Ohio's property/casualty industry. The ODNR Division of Wildlife regulates Ohio's fish and wildlife resources and ODPS protects the safety and security of Ohioans through eight divisions including the Ohio State Highway Patrol.