

Car Repairs From Deer Collisions Will Cost More

The New York Times

The latest insurance data show that the risk of hitting a deer with your car has not changed much from a year ago. But the cost of repairing your car if you're unlucky enough to strike one is on the rise. State Farm reports that the chance of a driver hitting a deer is one in 169 nationally, about the same as in 2014.

There is, however, significant regional variation. Motorists should take special care when driving through West Virginia, for instance, where the chance of hitting a deer is one in 44 drivers. Odds are also high in Montana, Iowa, Pennsylvania and South Dakota. New York ranks 28th in the country for the most deer collisions — a decline from last year.) Claims for deer strikes rose more than 21 percent in Indiana and more than 13 percent in Iowa.

To compile its report, State Farm makes projections for the industry as a whole based on its own claims records and uses data on state licensed-driver counts from the Federal Highway Administration. The analysis is based on claims filed from July 1, 2014, to June 30, 2015, in all states and the District of Columbia. Nearly 1.3 million claims were filed industrywide, State Farm estimates. The numbers include claims from hitting elk and moose, as well as deer.

If you hit a deer, the damage to your car typically is covered under the "comprehensive" portion of your auto insurance policy, said J. Robert Hunter, director of insurance for the Consumer Federation of America. That is the part of your policy that covers fire, vandalism, and storms — generally, damage caused by anything other than a collision with another car or an object like a utility pole). You will usually have a deductible that you pay before the insurance policy pays out.

Comprehensive coverage, however, is often optional. If you have not bought such coverage for your car, you will probably pay for repairs out of pocket.

The national cost per claim from hitting a deer rose 6 percent to more than \$4,100 from about \$3,900 in 2014, State Farm says. One factor in the increase, said a State Farm spokeswoman, Rachael Risinger, is the rising costs for auto body repairs.

Here are some questions and answers about insurance and hitting deer:

■ Will filing a claim after hitting a deer raise my insurance premium?

Since deer accident claims are generally filed under your policy's comprehensive coverage, where there is usually no fault assigned, they are less likely to result in a rate increase, said Loretta Worters, a spokeswoman for the Insurance Information Institute, an industry group.

But, she noted, for a deer accident to be considered a comprehensive claim, the car must have physical contact with the animal. If you, say, swerve to avoid the deer and hit a tree or another car, that would probably be filed under your policy's collision coverage, if you carry it. That could affect your rates, depending on your insurer and the number and severity of your previous claims, she said.

Some states, however, may allow the option of filing a deer accident as a collision claim. Drivers may want to do that, depending on the details of their coverage, said Amy Bach, executive director of United Policyholders, a consumer group — if, for example, they carry collision coverage but not comprehensive. Some insurers won't sell collision coverage unless you also buy comprehensive coverage, she said, but others will.

■ Am I more likely to hit a deer at certain times of the year?

Deer are more likely to be on the move late in the year because of breeding season, according to wildlife officials, so the risk of hitting one increases in the fall. Deer accidents typically begin rising in October, peak in November and begin dropping off after December, according to the Insurance Institute for Highway Safety. Deer are also most likely to be mobile during the hours around dawn and dusk, so drivers should be alert at those times, especially in areas marked with "deer crossing" signs.

■ Are there any aids to help drivers avoid hitting deer?

Most deer strikes cause damage to the front of the car, according to recent research from the highway safety institute, and some auto manufacturers are said to be refining collision-warning systems to help alert drivers to deer. For now, though, "No current front crash prevention system that we know of is calibrated to recognize deer or other animals," Russ Rader, a spokesman for the safety institute, said in an email.