



Division of Risk Management

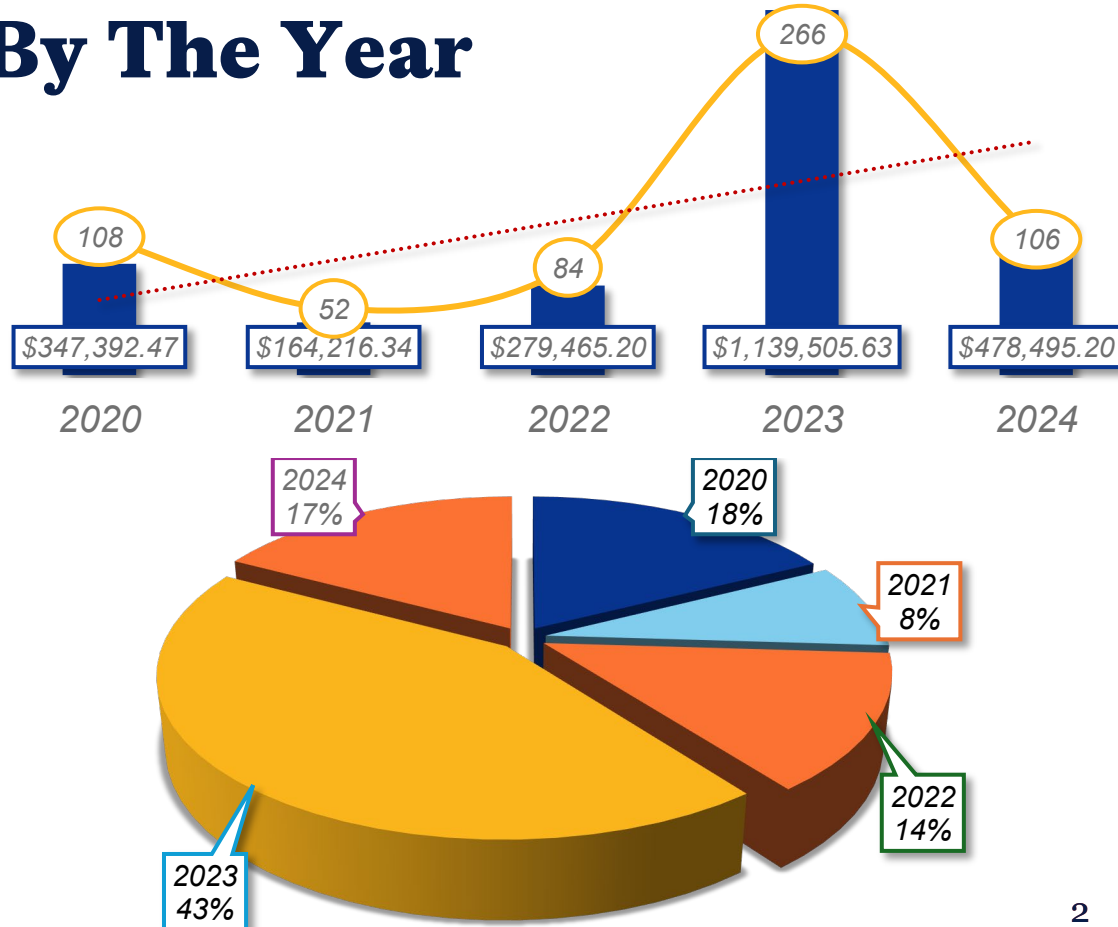
Snowy Roads Ahead – Best Practices & Common Causes of Loss

**Department of
Government Operations**

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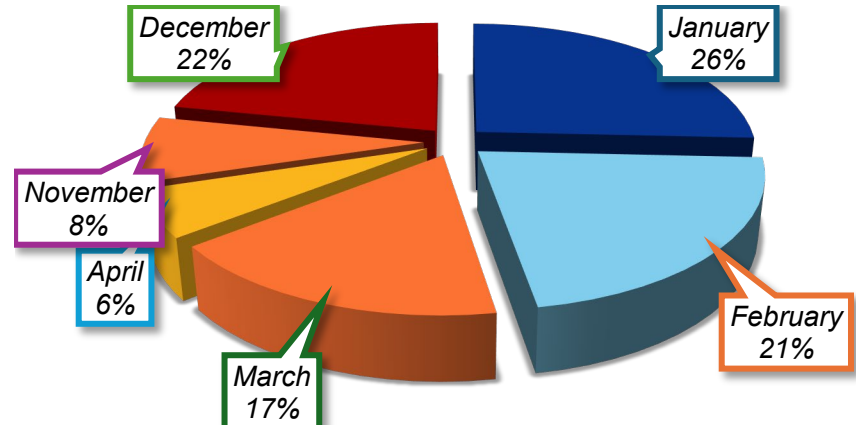
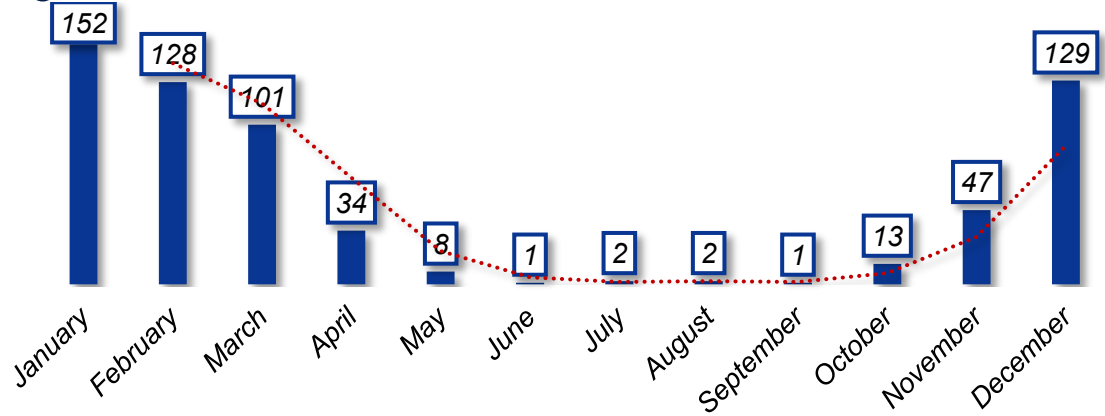
Claims By The Year

- Since the Fiscal Year 2020, Risk Management has paid out \$2,412,794.85 in claims related to Snow, Ice, and Snowplows.
- The median claims cost per year is \$347,392.47 for Auto and Auto Liability.
- Trendlines project that both claim quantity and claim cost will increase in 2025.



Claims By The Month

- ▷ 96% of inclement weather claims occur between November and April, with the worst months being December thru March.
- ▷ Claims arising in summer months are primarily for property damage either caused by or to snowplows that was not reported timely.
- ▷ Average paid per claim is highest in March at \$4,818.86 versus other similar months all averaging under \$4,000.00.



Common Issues: Snowplows & Blades

We have the largest quantity of issues with snowplows and blades, accounting for over 50% of all claims paid related to winter weather.

These snowplow claims often involve:

1. Striking parked vehicles on the roadside with wing blades,
2. Striking stationary objects like signs and mailboxes,
3. Throwing snow, ice, rocks, and debris at fences, windshields, and other property.



Common Issues: Stationary Objects

The second most common issue in the wintertime are claims related to striking stationary objects. It is critical you always maintain awareness of your surroundings.

Common stationary objects we hit include:

1. Poles, usually while backing,
2. Snowbanks,
3. Vehicles (ours and others) while parked in controlled lots.



Common Issues: Too Fast for Conditions

The third most common factor resulting in losses we see is operating a vehicle too fast for conditions. Slowing in low traction situations can be extremely difficult, and negligence in operation on this frontier can cause serious damage and injury.

Indications of driving too fast for conditions include:

1. An inability to stop or maneuver,
2. The loss of control of your vehicle,
3. Failure to see road hazards in time to safely avoid.



Factors that Matter:

Speed

To prevent the desire to rush, you should check the weather report before travel and be sure to allow yourself enough time to commute safely given any road conditions or unexpected accidents.

Losing control, being unable to stop in time, etc. are all avoidable. A claim of this nature would be classified as at-fault in many instances and could result in corrective action being taken, such as the need for additional driving courses or even a revocation of your driving privileges.

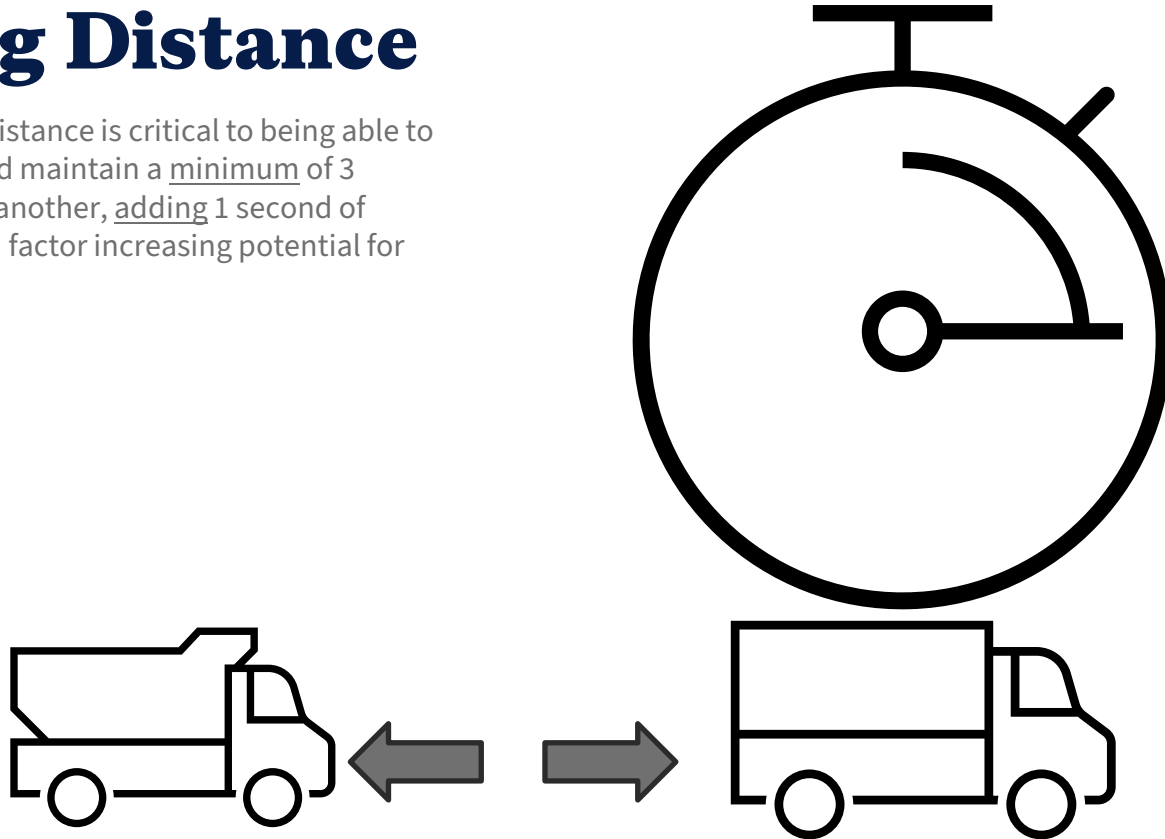
Cruise control should always be avoided. It's great in dry circumstances but when there's potential for traction issues, cruise control can trigger your vehicle's traction control system, causing power loss and vehicle control hazards. It also makes it difficult to reduce speed as quickly in the case that emergency maneuvers are necessary, where each second is precious.



Factors that Matter: Following Distance

An appropriate following distance is critical to being able to stop safely. Vehicles should maintain a minimum of 3 second distance from one another, adding 1 second of following distance for each factor increasing potential for accidents, such as;

- ▷ Poor visibility
- ▷ Limited traction
- ▷ Bad lighting
- ▷ Heavy traffic



Factors that Matter:

Braking

Modern vehicles are equipped with automatic Anti-Lock Brakes (ABS) which pulsate for you when your vehicle starts to slide under braking. This eliminates the need for pumping your brakes, like was previously taught, but does equal the braking power you'll have if you can stop the tires from sliding altogether. To maximize braking traction, apply the pedal firmly until the pedal starts to pulsate, and then lightly reduce pressure until slowing continues but pulsating stops.

If pressing the brake pedal is not an option to slow without sliding, you can also reduce speed by applying more load on the engine. To accomplish this, you'll need to shift down, increasing the engines Revolutions per Minute (RPM). The method to change gears and maximum safe engine RPM range varies by vehicle make and model, so you'll want to consult with your owner's manual for further information on those parameters, but it's usually marked on the gauge and gear selector lever.

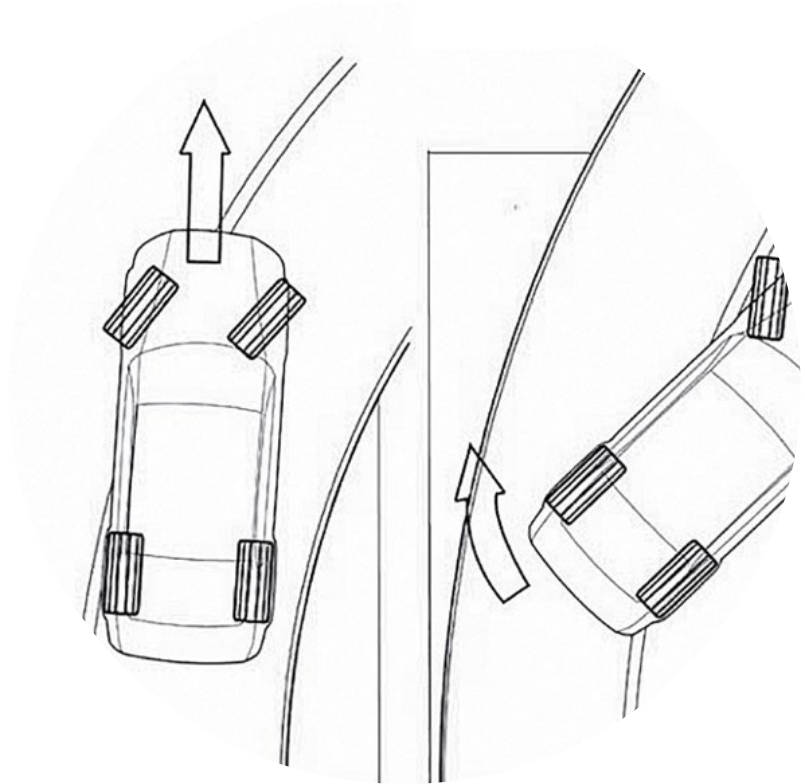


Factors that Matter:

Steering

Steering dynamics are substantially impacted in low traction driving. The largest recommendation is to avoid applying the brake or gas pedals while turning. In adverse conditions, this can result in vehicle instability and result in a spin you out. Instead, brake to a safe cornering speed while still traveling in a straight line, and then release the brake pedal before turning the wheel, only applying gas lightly as your turn ends and the vehicle straightens back out.

If you do start to spin, apply the brake pedal and clutch (if applicable) to halt the vehicle. You may need to provide counter steering measures depending on the type of sliding you experience, with the goal of keeping the nose of the vehicle facing the direction of desired travel.



Factors that Matter:

Visibility

You should never outdrive your line of sight, meaning that you should not operate your vehicle in a manner that would prevent you from being able to stop before encountering anything once it becomes immediately visible. This line of sight is dependent on a variety of factors, such as weather conditions, time of travel, location of travel, and equipment.

Examples of common issues impacting your line of sight:

- ▷ Improper lighting and nighttime travel
- ▷ Blind corners and sharp or twisty turns
- ▷ Driving towards the sun rising or setting
- ▷ Missing or frozen windshield wiper fluid
- ▷ Windshield wiper blade corrosion
- ▷ Cracked windshields



Factors that Matter: Equipment

Basic maintenance items will keep your vehicle running and avoid the hazards that winter breakdowns can present. Safety items should be checked before operation, like tread depth on your tires, wiper blade functionality, and fluid levels. Repair any deficiencies as timely as practicable and report issues on vehicle inspections when appropriate.

Always use the appropriate washer fluid and never just water, as it will freeze during the cold months and damage your vehicles windshield washer system. This will contribute to further visibility issues.

Other inclement weather hazards should be accounted for if you are traveling longer distances or to rural areas. This includes having:

- ▷ Adequate Fuel Levels
- ▷ Food, Snacks, and Water
- ▷ Blankets, Clothing, and Warm Textiles
- ▷ Shovel or Snow Removal Tools
- ▷ Tow Strap and Recovery Equipment



Thank You!

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