



## Deer in the Headlights?

By John D. Doak, Oklahoma Insurance Commissioner

The catch phrase “caught like a deer in headlights” is very descriptive of a situation Oklahoma drivers face often this time of year. Deer-vehicle collisions increase during the months of October through January, the height of deer mating and migration season. Vehicle crashes involving deer cause around 200 deaths each year and over \$3.6 billion in vehicle damage. Given the possibility of this happening to you, it is important to understand how you and your insurance carrier should handle this type of accident.



The average collision cost for this type of accident is \$2,800 for vehicle damage alone and \$10,000 if bodily injury is involved. You can protect your finances and vehicle by maintaining full insurance coverage, which includes comprehensive. Comprehensive protection pays for damage to your vehicle caused by something other than a collision. This would include deer-vehicle accidents, allowing you to file a property damage claim.

Other factors that contribute to increased auto accidents involving deer are; further rural and wooded area development, reduced daylight hours and the end of Daylight Savings. Here are some tips for avoiding deer when driving:

- Slow down and exercise extra awareness around dusk and dawn when deer are most active.
- Pay attention to posted deer crossing signs and slow your speed particularly while in that area.
- Remember that October and November are the most active months for deer, however increased activity continues through January.
- If you see one deer, there are usually more, so be extra cautious.
- Should you hit a deer, call 911 for serious injuries or the police department and notify your insurance company as soon as possible.

Filing a claim for a deer-vehicle accident may impact your insurance rates, so it is important to know the facts up front. For more information or clarification, please contact your insurance agent or the Oklahoma Insurance Department. Just call our Consumer Assistance Team at 1-800-522-0071.