

# Loss Control Insights

## Winter Tires vs. All Season Tires

### Do I need winter tires?

This can be a tough question to answer because so many variables are involved, but for the most part it depends on temperature. A good rule of thumb is if the winter temperatures where you live are regularly below 45 degrees F, you should invest in a set of four snow tires, as you know all of us in Pennsylvania fall under that umbrella.

### How are winter tires different than all-season tires?

All-season tires are built to handle a variety of road conditions - dry roads, wet roads, and in many cases, light snow. Winter tires are built specifically to perform in winter conditions like low temperatures, ice, slush, and snow. The tread compound of all-season tires can harden in low temperatures, so there's less traction between the road and your tires.

### Do I need winter tires if I have AWD or 4WD?

All-wheel drive and four-wheel drive improve traction by sending power to all four wheels when you accelerate (instead of just two wheels, as in front- or rear-wheel drive). But 4WD or AWD doesn't help at all once you put on the brakes. Winter tires improve traction whether you're accelerating, turning, or braking.

### Do I really need to buy four winter tires, or can I get away with just two?

Winter tires should only be installed in sets of four, regardless of whether your vehicle is front-wheel drive, rear-wheel drive, or all-wheel drive. Using two different types of tires can give your vehicle a "split personality" where the front and rear are not working together. Also if you were to put two snow tires on the front of your car, and keep your all-season tires on the back, your all-season tires wouldn't wear evenly.

### What's up with "M+S" and the "mountain/snowflake" symbol on the sidewall?



Many people think these mean the same thing - that a tire is good in snow and other wintry conditions. But they actually mean completely different things. A sidewall mark of M+S (or M/S, M&S, MS) means that you have an all-season tire that has been approved for use in mud and snow by the Rubber Manufacturer's Association (RMA). These tires will provide traction in light snow, but we wouldn't want to be caught in a blizzard with a set of M+S tires.

The mountain/snowflake symbol (shown below) on the sidewall means that a tire has been approved for "severe snow service" by the RMA. These tires are tested to be sure they meet the RMA's standards for snow traction.

**Can I use my winter tires all year round?**

It is not recommended. When used in warm weather, the softer rubber compound can wear out faster than the compound used in all-season tires. If you used your winter tires year-round, it would end up costing you more than switching between two sets of tires.

Here is a great analogy ... tennis shoes. You could wear them all year round, whether you were on the beach in the summer or in the snow during the winter. But wouldn't it be better to wear flip-flops in the summer heat and boots in the frigid winter?

As always ~ Be safe.