NEWS

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**Where are the Safest Driving Cities in America? The Ninth Annual “Allstate America’s Best Drivers Report®” Reveals New Results**

*New Allstate research indicates majority of collisions occur at lower speeds*

**NORTHBROOK, Ill.,** (August 27, 2013) – Allstate Insurance Company today released its ninth annual “Allstate America’s Best Drivers Report®.” The report, based on Allstate claims data, ranks America’s 200 largest cities[[1]](#endnote-1) in terms of car collision frequency to identify which cities have the safest drivers.

This year’s top honor of “America’s Safest Driving City” is Fort Collins, Colorado, the third time in report history that this city has held the top spot. Fort Collins has placed in the top ten every year since the report’s inception. This year, the results indicate the average driver in Fort Collins will experience an auto collision every 13.9 years, which is 28.2 percent less likely than the national average of 10 years.

“Congratulations to Fort Collins for continuing to demonstrate excellence in safe driving," said Mike Roche, senior vice president of claims, Allstate. “Allstate’s Best Drivers Report was created to boost awareness about the importance of being safe and attentive behind the wheel, while providing drivers with tips and resources to improve their driving skills.”

According to the most recent report by the National Highway Traffic Safety Administration, car crash fatalities increased by more than 1,700 from 2011 to 2012, the first year-to-year increase in fatalities since 2005. While fatalities have increased over the past year, Allstate research found that 70 percent of vehicles involved in auto claims are considered drivable, which indicates that most claims are the result of low speed (under 35 miles per hour) collisions.

“Allstate has found the most frequent collisions happen during minor fender-benders, but it’s important to keep in mind that even lower-speed accidents can have serious outcomes,” said Roche.

**Big-city vs. Small-city Driving**

Different levels and types of traffic, noise and activity, as well as varying road conditions and rules, can make big city driving different than driving in smaller cities or more suburban areas. Allstate offers the following tips for driving in both settings. In larger cities:

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* **Allow plenty of time to reach your destination.** Stop-and-go traffic, gridlock, traffic signal stops, pedestrian walkways and events that create traffic detours can add time to your travel.
* **Know what's happening in the city during the time you're driving.** Find out if there are events that may impact traffic, and listen to traffic reports on your car radio. Avoid traffic jams or explore alternative routes, if possible.
* **Stay alert.** Be prepared to frequently stop or slow down for pedestrians, emergency vehicles, delivery trucks, parking cars, taxi cabs, and public transportation vehicles such as city buses.
* **Get directions to where you’re going.** Review directions carefully in advance. If you get lost mid-trip, safely pull over and wait until you feel calm enough to get back on the road, using that time to get directions, check traffic or call for help.

In smaller cities and suburban areas:

* **Watch the speed limit.** Speed limits may be greater than in city traffic, which can lead some drivers to speed up and make roads dangerous.
* **Look out for pedestrians, especially children.** While there are typically fewer pedestrians or obstacles than in large metropolitan areas, there are also typically fewer crosswalks, so pedestrians may be less aware of traffic rules such as where and when to cross the street.
* **Know the rules of the road.** Suburban streets typically have fewer streetlights and signs, or greater distance between lights and signs. This means darker conditions when driving at night and less opportunity to be reminded of speed limits and other road rules throughout the day.
* **Keep a safe distance – especially around large vehicles.** Large vehicles like semi-trucks are more likely found on suburban roads than in large metro areas. Keep a safe distance between your vehicle and others, and know that truck drivers might have limited visibility. If you attempt to pass a truck, make sure you have plenty of time and space to maneuver safely.

**The Report**

For the past nine years, Allstate actuaries have conducted an in-depth analysis of company claims data to determine the likelihood drivers in America’s 200 largest cities will experience a vehicle collision compared to the national average. Internal property damage reported claims were analyzed over a two-year period (from January 2010 to December 2011) to ensure the findings would not be impacted by external influences such as weather or road construction.

A weighted average of the two-year numbers determined the annual percentages. The report defines an auto crash as any collision resulting in a property damage claim. Allstate’s auto policies represent about 10 percent of all U.S. auto policies, making this report a realistic snapshot of what’s happening on America’s roadways.

For the third time in the report’s nine-year history, Fort Collins was revealed as the safest driving city. The top ten cities are:

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| City & Overall Ranking | Collision **Likelihood Compared to National Average** | Average Years Between Collisions |
| 1. Fort Collins, Colo.  | 28.2% less likely | 13.9 |
| 2. Boise, Idaho | 28.0% less likely | 13.9 |
| 3. Sioux Falls, S.D. | 21.8% less likely | 12.8 |
| 4. Brownsville, Texas | 21.1% less likely | 12.7 |
| 5. Madison, Wis. | 20.3% less likely | 12.5 |
| 6. Reno, Nev. | 20.2% less likely | 12.5 |
| 7. Huntsville, Ala. | 20.1% less likely | 12.5 |
| 8. Visalia, Calif. | 18.5% less likely | 12.3 |
| 9. Montgomery, Ala. | 16.3% less likely | 11.9 |
| 10. Eugene, Ore.  | 16.2% less likely | 11.9 |

**Additional "Road" Scholars**For the ninth year in a row, motorists in Phoenix topped the list among commuters in American cities with more than one million people. Rankings among these cities:

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| City & Overall Ranking | Collision **Likelihood Compared to National Average** | Average Years Between Collisions |
| 71. Phoenix, Ariz. | 2.0% more likely | 9.8 |
| 127. San Diego, Calif. | 14.6% more likely | 8.7 |
| 141. San Antonio, Texas | 22.4% more likely | 8.2 |
| 150. Chicago, Ill. | 25.2% more likely | 8.0 |
| 151. Houston, Texas | 25.6% more likely | 8.0 |
| 170. Dallas, Texas | 35.6% more likely | 7.4 |
| 172. New York, N.Y. | 37.8% more likely | 7.3 |
| 181. Los Angeles, Calif. | 49.3% more likely | 6.7 |
| 189. Philadelphia, Pa. | 65.9% more likely | 6.0 |

Cities holding the top spot for their respective city size:

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| City & Overall Ranking | Collision **Likelihood Compared to National Average** | Average Years Between Collisions | Population  |
| 64. Denver & Lakewood, Colo.[[2]](#endnote-2)  | 0.4% less likely | 10.0 | 750,000 – 1 million |
| 20. Tucson, Ariz.  | 12.4% less likely | 11.4 | 500,000 – 749,999 |
| 11. Mesa, Ariz.  | 15.7% less likely | 11.9 | 250,000 – 499,999 |

To view the complete “Allstate America’s Best Drivers Report,” or to see previous year’s results, log onto [www.allstatenewsroom.com](http://www.allstatenewsroom.com/).

**About Allstate**

[The Allstate Corporation](http://www.allstatenewsroom.com/) (NYSE: ALL) is the nation’s largest publicly held personal lines insurer, serving approximately 16 million households through its Allstate, Encompass, Esurance and Answer Financial brand names and Allstate Financial business segment. Allstate branded insurance products (auto, home, life and retirement) and services are offered through Allstate agencies, independent agencies, and Allstate exclusive financial representatives, as well as via [www.allstate.com](http://www.allstate.com/), [www.allstate.com/financial](http://www.allstate.com/financial) and 1-800 Allstate®, and are widely known through the slogan “You’re In Good Hands With Allstate®.” As part of [Allstate’s commitment](http://www.allstate.com/social-responsibility/main.aspx) to strengthen local communities, The Allstate Foundation, Allstate employees, agency owners and the corporation provided $29 million in 2012 to thousands of nonprofit organizations and important causes across the United States.

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1. *The report analyzes cities from the U.S. Census Bureau's Annual Estimates of the Population for Incorporated Places over 50,000, ranked as of July 1, 2012. The Allstate data excludes cities in the state of Massachusetts, due to limited data available in Massachusetts for the two-year time period reflected in this report. Due to its technical non-city classification, Arlington, Va. is not included in the current U.S. Census Bureau’s Annual Estimates of the top 200 populous cities; however it is included in this report for consistency purposes from prior years when the Census Bureau had provided those estimates for Arlington. The towns Simi Valley, Calif. and Elizabeth, N.J. from last year's report are no longer on this year's report (fell off the top 200 in population). The town of Frisco, Texas was not present in last year's report but made it onto this year's list due to increased population. The Allstate Best Drivers Report is produced solely to boost the country’s discussion about safe driving and to increase awareness of the importance of being safe and attentive behind the wheel. The report is not used to determine auto insurance rates. A state specific adjustment was utilized for the Michigan cities to account for the unique coverage offered in that state.* [↑](#endnote-ref-1)
2. *Four cities were combined with neighboring cities because they share most or all of the same zip codes. This affects West Valley City, Utah, Miramar, Fla., Pembroke Pines, Fla. and Lakewood, Colo., which were not represented in earlier versions of the report. For the 2013 report, these cities are represented in the reported (with combined population and population rank) as the following: Salt Lake City & West Valley City, Utah; Denver & Lakewood, Colo.; and Hollywood & Pembroke Pines & Miramar, Fla.* [↑](#endnote-ref-2)