



NEWS

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Seventh Annual “Allstate America’s Best Drivers Report™” Reveals Safest Driving Cities

Fort Collins, Colorado, wins top honor second year in a row

NORTHBROOK, Ill., (September 1, 2011) – The [Allstate Insurance Company](#) (NYSE: ALL) today released its seventh annual “Allstate America’s Best Drivers Report™.” The report ranks America’s 200 largest cities in terms of car collision frequency to identify which cities have the safest drivers, according to Allstate claim data.

This year’s top honor of “America’s Safest Driving City” is Fort Collins, Colo., the second year in the row for the city at the top spot. According to the report, the average driver in Fort Collins will experience an auto collision every 14 years, which is 28.6 percent less likely than the national average of 10 years.

“Allstate’s Best Driver’s Report was created to boost the country’s discussion on safe driving. Each year we hope the report will increase awareness on the importance of being tolerant and attentive behind the wheel,” said Mike Roche, executive vice president, Allstate’s Claim Organization. “We want to recognize the city of Fort Collins for again being the safest driving city in America, and we salute all of America’s safe drivers, who help make our communities better places to live, work and raise families.”

Fort Collins city officials credit their residents with earning the safe driving recognition.

“For the second year in a row, we’ve earned the title of the safest driving city in America due to the responsible behavior and safe driving habits of our residents,” said Fort Collins Mayor Karen Weitkunat. “Safety is a critical component to creating a world-class city; we have our residents to thank as they are undoubtedly the reason Fort Collins is one of the best places to live, work, and play. I’m honored to be a part of a community that is consistently recognized as one of the nation’s best.”

Auto crashes in general have declined over the last few years, but crash fatalities still average more than 32,000 every year despite technological advances, according to the National Highway Traffic Safety Administration.

“Human behavior is the biggest cause of accidents. It is vital for us to educate American drivers about safe driving behaviors they can demonstrate on the road that will help make our roadways safer,” said Roche.

Allstate offers the following safe driving tips drivers should consider:

- **Minimize distractions** – Engaging in any other activity while driving – talking on your cell phone, text messaging, changing a radio station, putting on makeup – is a distraction.
- **Be aware of road conditions** – Ice, snow, fog, rain – all of these weather conditions require extra caution and slower speeds.
- **Leave a safe distance between your car and others around you** – Maintain at least one car length space between your car and the vehicle in front of you for every 10 miles per hour of speed.
- **Steer clear of road rage** – Reduce stress on the road by allowing plenty of time for travel, planning your route in advance, and altering your schedule or route to avoid congested roads. Remember not to challenge aggressive drivers and stay as far away from them as possible.
- **Maintenance matters** – Ultimately, safety also depends on the maintenance of your car. Ensure that your car brakes, exhaust system, tires, lights, battery and hoses are in good working order.

The Report

For the past seven years, Allstate actuaries have conducted an in-depth analysis of company claim 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 2008 to December 2009) 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.

[Complete report available at www.allstatenewsroom.com]

The Top Ten

For the second time in the report’s seven-year history, Fort Collins was revealed as the safest driving city.

| City & Overall Ranking | Collision Likelihood Compared to National Average | Average Years Between Collisions |
|------------------------|---|----------------------------------|
| 1. Fort Collins, Colo. | 28.6% less likely | 14.0 |
| 2. Boise, Idaho | 25.5% less likely | 13.4 |
| 3. Lincoln, Neb. | 22.7% less likely | 12.9 |
| 4. Chandler, Ariz. | 20.4% less likely | 12.6 |
| 5. Huntsville, Ala. | 18.9% less likely | 12.3 |
| 6. Knoxville, Tenn. | 18.3% less likely | 12.2 |
| 7. Springfield, Mo. | 17.9% less likely | 12.2 |
| 8. Reno, Nev. | 16.6% less likely | 12.0 |
| 9. Eugene, Ore. | 16.3% less likely | 11.9 |
| 10. Chattanooga, Tenn. | 16.3% less likely | 11.9 |

Additional "Road" Scholars

Drivers in U.S. cities with populations of one million-plus are more likely than the national average to experience a collision. For the seventh year in a row, motorists in Phoenix topped the list in this category, making them the safest big city commuters.

Cities with More Than One Million Residents:

| City & Overall Ranking | Collision Likelihood Compared to National Average | Average Years Between Collisions |
|--------------------------|---|----------------------------------|
| 55. Phoenix, Ariz. | 1.1% more likely | 10.1 |
| 117. San Diego, Calif. | 12.7% more likely | 8.9 |
| 142. San Antonio, Texas | 23.3% more likely | 8.1 |
| 155. Houston, Texas | 28.7% more likely | 7.8 |
| 157. Chicago, Ill. | 30.0% more likely | 7.7 |
| 167. Dallas, Texas | 32.9% more likely | 7.5 |
| 171.. New York, N.Y. | 37.6% more likely | 7.3 |
| 182. Los Angeles, Calif. | 50.8% more likely | 6.6 |
| 188. Philadelphia, Pa. | 60.2% more likely | 6.2 |

To view the complete Allstate America's Best Drivers Report, or to see previous year's results, log onto www.allstatenewsroom.com.

For more information on how your safe driving record can save you money on your insurance, including cash off your renewal bill and cash off your deductible, contact an Allstate agent or call 1-800-ALLSTATE.

About Allstate

[The Allstate Corporation](http://www.allstate.com) (NYSE: ALL) is the nation's largest publicly held personal lines insurer known for its "You're In Good Hands With Allstate[®]" slogan. Now celebrating its 80th anniversary as an insurer, Allstate is reinventing protection and retirement to help nearly 16 million households insure what they have today and better prepare for tomorrow. Consumers access Allstate insurance products (auto, home, life and retirement) and services through Allstate agencies, independent agencies, and Allstate exclusive financial representatives in the U.S. and Canada, as well as via www.allstate.com and 1-800 Allstate[®].

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Note: The Allstate data excludes cities in the state of Massachusetts. Other cities not represented by any zip codes found in Allstate data: West Valley, Utah, Coral Springs, Fla., Lakewood, Colo., and Pembroke Pines, Fla. 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 tolerant 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.