# Fort Wayne Is Top Indiana City in the 2008 "Allstate America's Best Drivers Report™"

### Ranks #14 Among U.S. Cities for Safe Drivers

**FARMINGTON HILLS, Mich.,** July 1, 2008 – Residents of Fort Wayne, Ind., are among the safest drivers in America according to the 2008 Allstate America's Best Drivers Report. Fort Wayne drivers roared in at number 14 in Allstate's list of cities with the safest drivers.

For the third consecutive year, Sioux Falls, S.D., motorists maintained their status as the safest drivers in the U.S., according to the fourth annual "Allstate America's Best Drivers Report™." The average driver in Sioux Falls experiences an auto collision every 14.6 years. Compared to the national likelihood of a driver experiencing a collision every 10 years—Sioux Falls motorists are 31.6 percent less likely to get into a car accident.

Holding fast to the number two spot for the third consecutive year is Fort Collins, Colo. On average, motorists in Fort Collins experience a car collision every 13.4 years.

Fort Wayne motorists averaged a collision every 12.3 years, making them 18.7 percent less likely to have a collision than the national average.

Indianapolis ranked number 60 in the report, with drivers in that city averaging a collision every 10.4 years and making them 3.6 percent less likely to have a collision than the national average. Indianapolis was number nine among cities with a population of 500,000 to 1 million residents.

Allstate researchers analyzed company claim data to determine the likelihood drivers in America's 200 largest cities would experience a vehicle collision compared to the national average.

"Allstate's auto policies represent about 12 percent of the business, making this report a realistic snapshot of what's happening on America's roadways," said Thomas F. Clarkson, chief executive of Allstate's operations in Indiana. "The intent of our report is to raise community awareness on the importance of safe driving, especially among teen drivers, and facilitate an ongoing dialogue that saves lives.

"We reward safe drivers every day with Allstate® Your Choice Auto® Insurance features such as safe driver bonuses and deductible rewards. The Allstate America's Best Driver's report is yet another way Allstate is recognizing safe drivers and the communities where they live," Clarkson added.

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City officials in Sioux Falls are excited, but not surprised they are once again the home of Allstate's America's Best Drivers for 2008.

"I am happy to know that our residents are continuing to drive safely, particularly with the July 4th holiday approaching," said Dave Munson, mayor of Sioux Falls. "The quality of our community driver education programs, combined with the careful consideration of our traffic engineering department, goes a long way to make our roadways safe for everyone."

### America's Safest Cities Based on Gender And Generation

To add to the country's interest of comparing male vs. female, pre-baby boomer vs. boomer, generation X vs. generation Y, Allstate's Best Drivers Report delivers a new category and recognizes the safest cities based on gender and generation. Allstate compared the top 20 cities where Allstate writes auto insurance policies to determine the safest cities based on gender and generation. Tucson, Ariz., received top honors as the safest city for males, females, pre-baby boomers, baby boomers and Gen X.  El Paso, Texas, landed the number one spot as the safest city for Gen Y drivers, according to Allstate's data.

**Males**

| City | Average Years Between Collisions |
|---|---|
| 1.  Tucson, Ariz. | 11.8 |
| 2.  El Paso, Texas | 10.6 |
| 3.  Salt Lake City, Utah | 10.0 |
| 4.  Jacksonville, Fla. | 10.0 |
| 5.  Fort Lauderdale, Fla. | 9.7 |
| 6.  Fort Worth, Texas | 9.2 |
| 7.  San Diego, Calif. | 8.9 |
| 8.  New York, N.Y. | 8.9 |
| 9.  San Jose, Calif. | 8.5 |
| 10. Charlotte, N.C. | 8.4 |

**Females**

| City | Average Years Between Collisions |
|---|---|
| 1.  Tucson, Ariz. | 10.1 |
| 2.  El Paso, Texas | 9.5 |
| 3.  Jacksonville, Fla. | 9.2 |
| 4.  Salt Lake City, Utah | 9.1 |
| 5.  Fort Lauderdale, Fla. | 8.8 |
| 6.  Fort Worth, Texas | 8.8 |
| 7.  San Diego, Calif. | 8.7 |
| 8.  New York, N.Y. | 8.6 |
| 9.  Charlotte, N.C. | 8.3 |
| 10. San Jose, Calif. | 8.2 |

**Pre Baby Boomers**

| City | Average Years Between Collisions |
|---|---|
| 1.  Tucson, Ariz. | 11.9 |
| 2.  Salt Lake City, Utah | 11.9 |
| 3.  El Paso, Texas | 11.8 |
| 4.  Charlotte, N.C. | 11.0 |
| 5.  San Diego, Calif. | 10.9 |
| 6.  Jacksonville, Fla. | 10.9 |
| 7.  Fort Worth, Texas | 10.8 |
| 8.  San Jose, Calif. | 10.7 |
| 9.  Orlando, Fla. | 9.7 |
| 10. Fort Lauderdale, Fla. | 9.6 |

**Baby Boomers**

| City | Average Years Between Collisions |
|---|---|
| 1.  Tucson, Ariz. | 12.2 |
| 2.  Jacksonville, Fla. | 11.0 |
| 3.  Salt Lake City, Utah | 10.8 |
| 4.  El Paso, Texas | 10.4 |
| 5.  Fort Lauderdale, Fla. | 10.3 |
| 6.  Fort Worth, Texas | 10.1 |
| 7.  Charlotte, N.C. | 9.8 |
| 8.  San Diego, Calif. | 9.8 |
| 9.  Orlando, Fla. | 9.1 |
| 10. New York, N.Y. | 9.0 |

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| Generation X | | | Generation Y | |
| --- | --- | --- | --- | --- |
| City | Average Years Between Collisions | | City | Average Years Between Collisions |
| 1. Tucson, Ariz. | 11.2 | | 1. El Paso, Texas | 7.5 |
| 2. El Paso, Texas | 10.5 | | 2. Tucson, Ariz. | 7.0 |
| 3. Salt Lake City, Utah | 9.7 | | 3. Salt Lake City, Utah | 6.9 |
| 4. Jacksonville, Fla. | 9.6 | | 4. New York, N.Y. | 6.6 |
| 5. Fort Lauderdale, Fla. | 9.3 | | 5. San Diego, Calif. | 6.3 |
| 6. Fort Worth, Texas | 9.1 | | 6. San Jose, Calif. | 6.2 |
| 7. San Diego, Calif. | 8.8 | | 7. Jacksonville, Fla. | 6.2 |
| 8. New York, N.Y. | 8.7 | | 8. Fort Worth, Texas | 6.0 |
| 9. San Jose, Calif. | 8.5 | | 9. Chicago, Ill. | 5.8 |
| 10. Orlando, Fla. | 8.5 | | 10. Fort Lauderdale, Fla. | 5.8 |

"Arizona is one of the fastest-growing states in the country, and over the years, vehicle miles traveled have naturally increased. In 2004, Governor Napolitano created the Governor's Traffic Safety Advisory Council (GTSAC) to bring together safety organizations to develop, promote, and implement cost-effective traffic safety strategies to save lives on all public roads in Arizona. The increased educational programs from state agencies and community safety partners, along with law enforcement details and activities to remove dangerous drivers, have helped create safer motorist behaviors," said Richard Fimbres, director of the Governor's Office of Highway Safety.

## The Top 10

Drivers from Sioux Falls maintained their status as the safest in this year's report, in addition to increasing their average years between collisions, from 13.7 to 14.6. However, four cities, including three from Michigan, have found a spot on the top 10 list for the first time in the history of the report. Midwestern drivers appear to continue to recognize the importance of driving safely. Half of the 10 top cities are in America's heartland, according to the report.

| Rank/City | Collision Likelihood Compared to National Average | Average Years Between Collisions |
| --- | --- | --- |
| 1. Sioux Falls, S.D. | 31.6% less likely | 14.6 |
| 2. Fort Collins, Colo. | 25.5% less likely | 13.4 |
| 3. Chattanooga, Tenn. | 25.1% less likely | 13.3 |
| 4. Sterling Heights, Mich. | 24.4% less likely | 13.2 |
| 5. Warren, Mich. | 24.0% less likely | 13.2 |
| 6. Knoxville, Tenn. | 23.4% less likely | 13.1 |
| 7. Grand Rapids, Mich. | 22.7% less likely | 12.9 |
| 8. Cedar Rapids, Iowa | 22.3% less likely | 12.9 |
| 9. Lexington, Ky. | 22.0% less likely | 12.8 |
| 10. Detroit, Mich. | 19.5% less likely | 12.4 |

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**2007 Competent Commuters by Population**

Cities with More Than 1 Million Residents…

For the fourth consecutive year, drivers in Phoenix, Ariz., are the safest big city commuters, according to Allstate. Phoenix motorists can expect to bump into another vehicle on the roadway every 9.8 years – slightly more frequent than the national average.

| Rank/City | Collision Likelihood Compared to National Average | Average Years Between Collisions |
|---|---|---|
| 84. Phoenix, Ariz. | 1.5% more likely | 9.8 |
| 112. San Diego, Calif. | 9.9% more likely | 9.1 |
| 126. New York, N.Y. | 13.2% more likely | 8.8 |
| 153. Houston, Texas | 23.5% more likely | 8.1 |
| 161. San Antonio, Texas | 25.7% more likely | 8.0 |
| 167. Dallas, Texas | 27.6% more likely | 7.8 |
| 176. Chicago, Ill. | 32.3% more likely | 7.6 |
| 182. Los Angeles, Calif. | 41.5% more likely | 7.1 |
| 187. Philadelphia, Pa. | 50.4% more likely | 6.6 |

Cities with 500,000 to 1 Million Residents…

Detroit drivers kept their motors roaring safely and topped the list of safest drivers in mid-sized cities with populations between 500,000 to 1 million residents. In addition to making the top 10 list for the first time, drivers in the Motor City increased their average years between collisions to once every 12.4 years. Drivers in all the top 10 cities in this list for mid-sized cities are less likely than the national average to experience a collision.

| Rank/City | Collision Likelihood Compared to National Average | Average Years Between Collisions |
|---|---|---|
| 10. Detroit, Mich. | 19.5 less likely | 12.4 |
| 25. Milwaukee, Wis. | 15.0 less likely | 11.8 |
| 30. Louisville, Ky. | 12.2 less likely | 11.4 |
| 33. Nashville, Tenn. | 10.0 less likely | 11.1 |
| 39. Tucson, Ariz. | 9.3 less likely | 11.0 |
| 44. Memphis, Tenn. | 8.6 less likely | 10.9 |
| 48. Denver, Colo. | 6.6 less likely | 10.7 |
| 54. Oklahoma City, Okla. | 4.9 less likely | 10.5 |
| 60. Indianapolis, Ind. | 3.6 less likely | 10.4 |
| 67. El Paso, Texas | 2.2 less likely | 10.2 |

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**All Pumped Up For Free Gas!**

Allstate pumped out free gas today to reward Sioux Falls residents for three consecutive years of safe driving habits according to "Allstate America's Best Drivers Report." Eager drivers lined up before dawn for the chance to get free gas, compliments of Allstate Insurance Company. The mayor of Sioux Falls and other city officials joined local Allstate agents to pump petrol for happy commuters – delivering some unexpected relief from record-high gas prices.

**Allstate Safety Leadership Award**[®]

Allstate will honor motorists in Sioux Falls, S.D., today by presenting Sioux Falls Mayor Dave Munson with the Allstate Safety Leadership Award[®] as recognition for the safe driving habits of the city's residents.

The City of Sioux Falls will accept the Allstate Safety Leadership Award in recognition of the contributions made by the city to create and foster a safe driving environment for its residents. The award is Allstate's highest public honor, recognizing and promoting public awareness for successful public safety programs. Allstate presents the "Allstate America's Best Driver's Report" and the Allstate Safety Leadership Award to inspire others to take a leadership role in the safety arena.

**Crashes Happen**

According to the National Highway Traffic Safety Administration (NHTSA), more fatal crashes occur on Saturdays than any other day of the week. Sunday ranked second and Friday came in third. Additionally, most collisions happen between 6 and 9 p.m. From 3 to 6 p.m. ranked second, and 9 p.m. to midnight finished third. The fewest crashes occur between 3 and 6 a.m.

**Safe-Driving Tips**

Auto crashes in general have declined over the last few years, but crash fatalities still average around an alarming 40,000 every year (source: NHTSA), despite technological advances. A much higher number of crashes result in permanent disability. With the main accident causes being human errors, following are some basic but life-saving reminders drivers should consider:

- *Avoid disastrous distractions* – Safe driving takes concentration. If a driver is talking on a cell phone or changing the radio station, that driver isn't paying enough attention to the road. Distracted driving is a factor in 25 to 30 percent of all traffic crashes (source: Network of Employers for Traffic Safety).

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- *Take extra care in wild weather* – Sometimes, bad weather conditions will contribute to an accident by interfering with visibility, diminishing traction on the surface of the road, or otherwise making it difficult to keep the car under control.  A driver always should take the effects of the weather, such as strong cross winds or slippery roads, into consideration when driving.

- *If you snooze, you lose* – Drowsy driving causes more than 100,000 crashes each year, resulting in 40,000 injuries and 1,550 deaths on average (source: Network of Employers for Traffic Safety).  On summer road trips, set realistic goals for the number of miles traveled each day.  Stop at regular intervals when driving long distances.

- *Steer clear of road rage* – If one tailgates, flashes high beams, changes lanes without signaling or drives on the shoulder, then he or she is practicing aggressive driving or 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 one's car.  Ensure that car brakes, exhaust system, tires, lights, battery and hoses are in good working order.

## Safety Can Save Money

Allstate is recognizing drivers in Sioux Falls with a celebratory free gas giveaway today.  It is also rewarding safe drivers across the country by offering its Allstate® Your Choice Auto® insurance product (not available in California, North Carolina, North Dakota or South Dakota).  Allstate® Your Choice Auto® Insurance rewards safe driving through optional features such as a Safe Driver Bonus(SM) where policyholders can get cash off their renewal bill, and Deductible Rewards(SM) where accident-free drivers get $100 off their deductible just for signing up.  And for those not able to stay out of harm's way, Your Choice Auto® provides enhanced protection through accident forgiveness, where rates don't go up just because of an accident, and new car replacement, where policyholders can get a new car if they total their car in the first three model years.  (These features are subject to terms and conditions.)

## The Math Behind the Rankings

To create the report, Allstate researchers analyzed internal property damage reported claims over a two-year period (from January 2005 to December 2006) 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.

To view the "Allstate America's Best Drivers Report" in its entirety or to see previous year's results, log onto www.allstate.com.

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**About Allstate**

The Allstate Corporation (NYSE: ALL) is the nation's largest publicly held personal lines insurer. Widely known through the "You're In Good Hands With Allstate®" slogan, Allstate helps individuals in approximately 17 million households protect what they have today and better prepare for tomorrow through approximately 14,900 exclusive agencies and financial representatives in the U.S. and Canada. Customers can access Allstate products and services such as auto insurance and homeowners insurance through Allstate agencies, or in select states at allstate.com and 1-800 Allstate®. Encompass® and Deerbrook® Insurance brand property and casualty products are sold exclusively through independent agents. The Allstate Financial Group provides life insurance, supplemental accident and health insurance, annuity, banking and retirement products designed for individual, institutional and worksite customers that are distributed through Allstate agencies, independent agencies, financial institutions and broker-dealers.

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*Note: The Allstate data excludes cities in the state of Massachusetts, where Allstate Insurance Company does not offer insurance products. Other cities not represented by any zip codes found in Allstate data: West Valley, Utah; Coral Springs, Fla.; Lakewood, Colo.; and Pembroke Pines, Fla.*