

Cardiff tops Marshmallow's Safe Driver Index

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Drivers across Cardiff are some of the safest in the UK, according to claims and accident data from Marshmallow Car Insurance.

The affordable car insurance company analysed over 500,000 data points covering claims made, accidents, police attendance to accidents, and the seriousness of accidents to find which postcode area had the highest safety score.

It found that drivers in both Wales and Scotland scored highly for safety compared to their English counterparts, with Cardiff, Aberdeen and Motherwell taking three of the top four places.

The 10 postcode areas with the highest safety score are:

[Marshmallow, which provides affordable car insurance](#), analysed 69 postcode areas, covering hundreds of thousands of policies, tens of thousands of accident claims and more than 50,000 publicly available road collision data points.

They then looked at both claim rate per 1,000 policies and police collision rate and serious/fatal collision rate per 1,000 cars owned.

Visit www.marshmallow.com/safe-driver-index to see our interactive map with the top ten areas.

Oliver Kent-Braham, Co-CEO at Marshmallow said: "Cardiff topping the Safe Driver Index shows why it's important to look beyond raw accident totals.

"Larger towns and cities naturally have more drivers and more collisions overall, so adjusting the data helps give a fairer comparison between postcode areas.

"By looking at claim rates alongside collision rates adjusted for local car ownership, we can get a clearer picture of where drivers appear to be performing most safely.

"At Marshmallow, we recognise and reward safe drivers, wherever they're from. That's why we consider driving history and proof of claim-free driving from anywhere in the world. Plus with Marshmallow Move, our telematics car insurance, drivers can get a low price up front and get feedback on their driving to stay safe on the road.

We're also moving beyond car insurance to help customers with car finance and home insurance, with more products to come soon."

Scottish record highest average safety score

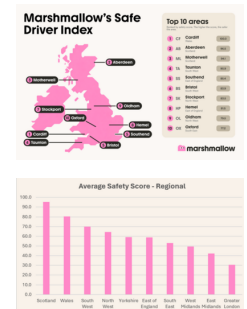
Scottish postcode areas performed strongly in Marshmallow's analysis, with Aberdeen and Motherwell ranking second and third overall.

Aberdeen recorded a safety score of 96.5, while Motherwell scored 94.1, putting both ahead of most English postcode areas included in the study.

Across the regions analysed, Scotland recorded the highest average safety score, with an average of 95.3. This was followed by Wales with a score of 80.3. London had the lowest average safety score, at 30.5.

Regional averages are based on postcode areas included in Marshmallow's analysed dataset.

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