

# DISPROPORTIONATE DANGER ON COUNTRYSIDE ROADS

NFU Mutual Rural Road Safety Report 2024



# FOREWORD

Rural roads are the arteries of our countryside, vital to the rural economy and serving to connect us all to the benefits of the great outdoors.

It is therefore all the more concerning that each year a vastly disproportionate number of lives are lost on rural roads. As the leading rural insurer with customers and Agents living and working in rural communities across the UK, we are keenly aware of the importance of countryside roads and the distress and disruption caused by collisions – particularly on the sad occasions where a life is lost.

Every road death is an avoidable tragedy, and every road user has a responsibility to protect themselves and others, but the disparity in safety between urban and rural roads and the higher risk shouldered by vulnerable road users suggests that more must be done.

That is why NFU Mutual has been campaigning for several years to improve rural road safety by raising awareness of the risks inherent to countryside roads, and why we are proud to publish a Code for Countryside Roads to provide a clear guide on how people should use rural roads.

The Code has been developed in consultation with our campaign partners and based on feedback from over 700 members of the public. It is available to everyone, free of charge, on the NFU Mutual website and we hope it will help steer a course towards safer rural roads for all.



Nick Turner, Chief Executive,  
NFU Mutual

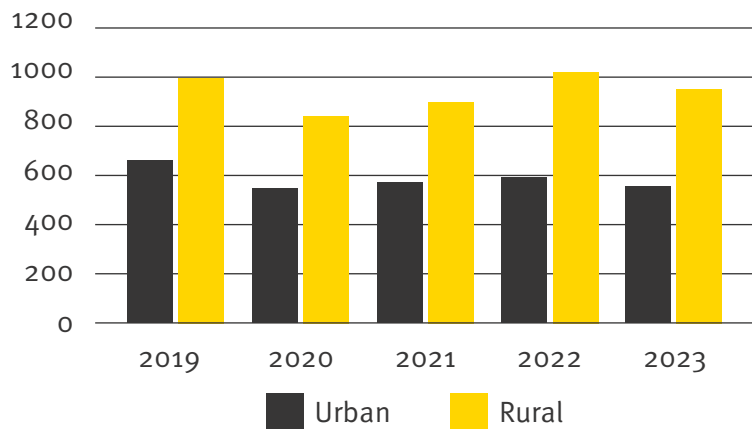
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# MORE THAN 18 LIVES LOST ON RURAL ROADS EACH WEEK IN 2023

There were **969 rural road deaths** in 2023, down 5% from 1017 in 2022.

Rural roads remained disproportionately and significantly more dangerous than urban roads, accounting for 70% more fatalities when compared to urban roads.<sup>i</sup> This continues a pattern seen for the past five years.

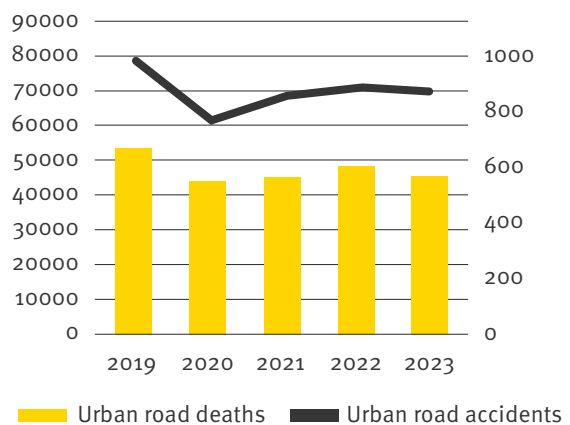
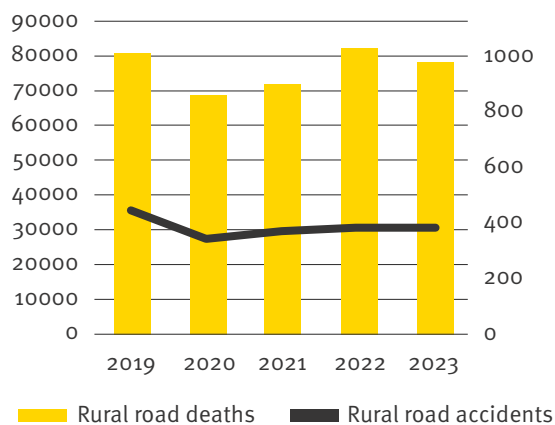
	Urban	Rural
2019	653	994
2020	535	846
2021	559	895
2022	593	1017
2023	571	969



## DISPROPORTIONATE DANGER OF DEATH ON COUNTRYSIDE ROADS

Tragically, **collisions on rural roads are around four times more likely to result in a fatality.**

In 2023, an average of one in every 32 collisions (969 of 31183) on rural highways resulted in a death, compared to one in every 122 (571 of 69706) on urban roads.<sup>ii</sup>



# VULNERABLE ROAD USERS AT HEIGHTENED RISK

In 2023, motorists and their passengers were more than almost four times more likely to lose their lives on a rural road than an urban highway. The death of those travelling in cars and vans in the countryside remained high at 559, while urban fatalities for motorists dropped 19% in 2023, to 147.

However, when considering the average miles travelled per person in each mode of transport, vulnerable road users – including people walking and those riding bikes, motorcycles and horses – are significantly more likely to lose their lives on rural roads.<sup>iii</sup>

After a drop in 2022, **50 cyclists lost their lives on countryside roads** last year, over a third more than the number of cyclists killed in collisions on urban roads (37).

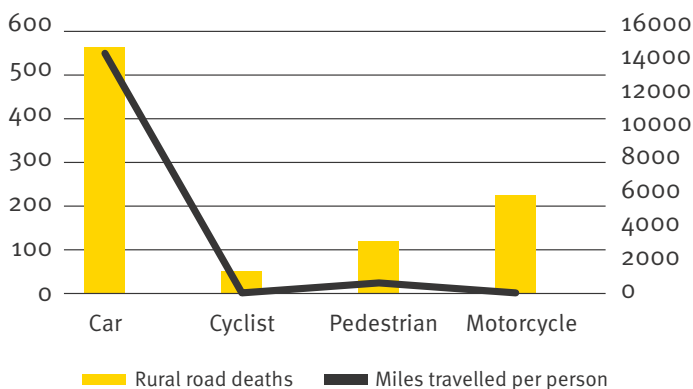
Motorcyclists remained the vulnerable road user group most at risk of fatality on rural roads. In 2023, **more than twice as many motorcyclists lost their lives on rural roads** (223) than urban roads (88), though there

was a welcome fall in motorcyclist fatalities last year.

Pedestrian deaths on rural roads also fell in 2023, down 11% to 110, but this still equated to around **two walkers or runners losing their lives on countryside roads each week last year.**<sup>iv</sup>

	Car/van	Cyclist	Pedestrian	Motorcyclist
Urban	147	37	277	88
Rural	559	50	110	223

Horses and their riders are another vulnerable road user group significantly at risk on rural roads. In a survey of 250 horse owners and riders, NFU Mutual found that almost **3 in 10 (29%) had been involved in a collision on a rural road and 35% had a horse which had been injured or killed on a collision on a rural road.** One in four horse riders were uncomfortable riding on countryside roads.<sup>v</sup>

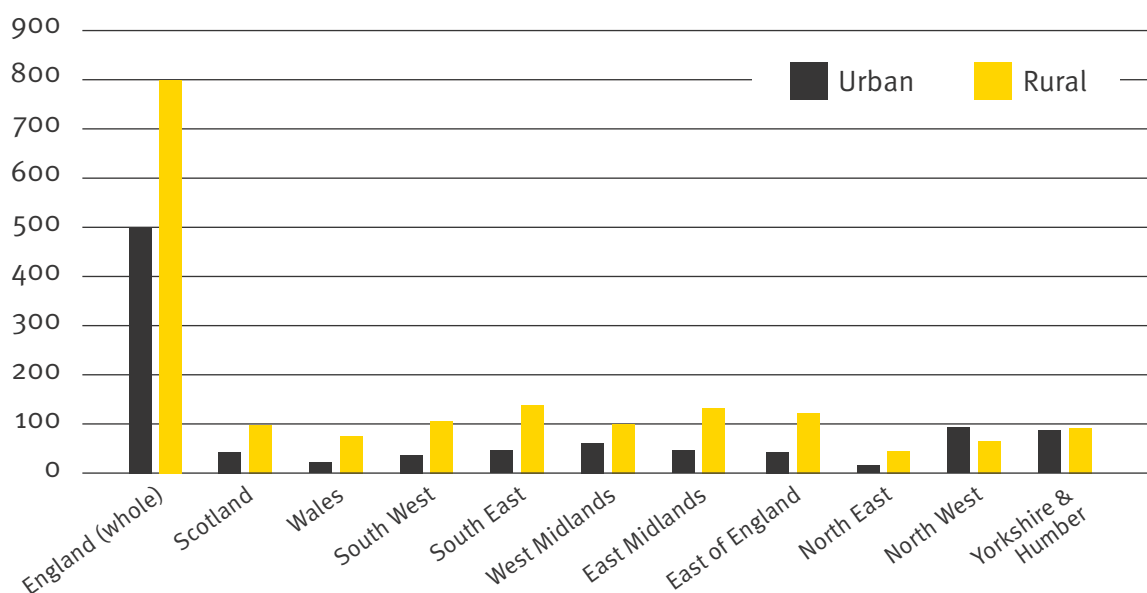


	Rural road deaths	Miles travelled per person
Car/van	559	14409
Cyclist	50	84
Pedestrian	110	544
Motorcycle	223	128

# ROAD DEATHS BY REGION

The **South East of England saw the highest number of rural road fatalities** (142) in 2023, though this was a 3% fall from 2022. The number of rural road fatalities fell in all regions and nations except Wales, the West Midlands and the North East. In Wales, the number of deaths on countryside roads increased 7% to 77, with fatalities in the West Midlands increasing 16% to 104. In the North East, rural road deaths more than doubled to 45, with twice as many lives lost on its countryside roads than its urban roads.

Only the North West, which includes large metropolitan areas, saw more urban road deaths than rural road fatalities.



	2022	2023	% difference
England (whole)	818	794	-3%
Scotland	127	99	-22%
Wales	72	77	7%
South West	113	107	-5%
South East	146	142	-3%
West Midlands	90	104	16%
East Midlands	131	129	-2%
East of England	154	116	-25%
North East	19	45	137%
North West	67	54	-19%
Yorkshire & Humber	87	85	-2%

	Urban	Rural
England (whole)	501	794
Scotland	48	99
Wales	22	77
South West	34	107
South East	51	142
West Midlands	58	104
East Midlands	44	129
East of England	46	116
North East	22	45
North West	83	54
Yorkshire & Humber	78	85

## Road fatalities, 2019-2023

GB road deaths		
	Urban	Rural
2019	653	994
2020	535	846
2021	559	895
2022	593	1017
2023	571	969

### By nation

England			Scotland			Wales		
	Urban	Rural		Urban	Rural		Urban	Rural
2019	587	814	2019	48	106	2019	18	74
2020	535	713	2020	47	86	2020	21	47
2021	559	749	2021	39	88	2021	23	58
2022	533	818	2022	42	127	2022	18	72
2023	501	794	2023	48	99	2023	22	77

### By English region

South West			South East			West Midlands		
	Urban	Rural		Urban	Rural		Urban	Rural
2019	31	123	2019	64	134	2019	63	80
2020	24	98	2020	74	145	2020	55	46
2021	41	114	2021	66	150	2021	62	69
2022	37	113	2022	85	146	2022	58	90
2023	34	107	2023	51	142	2023	58	104

East Midlands			East of England			North East		
	Urban	Rural		Urban	Rural		Urban	Rural
2019	55	135	2019	68	129	2019	29	45
2020	28	104	2020	34	127	2020	20	42
2021	41	107	2021	33	122	2021	17	31
2022	37	131	2022	43	154	2022	32	19
2023	44	129	2023	46	116	2023	22	45

North West			Yorkshire & Humber		
	Urban	Rural		Urban	Rural
2019	106	65	2019	76	97
2020	85	61	2020	63	80
2021	100	64	2021	69	86
2022	92	67	2022	60	87
2023	83	54	2023	78	85

# SURVEY RESULTS: MORE THAN 1 IN 10 PEOPLE HAVE BEEN IN A COLLISION ON A RURAL ROAD

In November 2024, Yonder conducted a survey of 2,068 people across the UK on behalf of NFU Mutual.

The survey found that 13% of people have been in a collision on a rural road. One in ten people living in urban areas had been involved in a collision on a rural road, compared to 19% of those living in the countryside. Over one fifth of respondents (21%) were uncomfortable travelling on rural roads, rising to a third (33%) for those without a car.

While 28% of survey respondents correctly identified that rural road collisions resulted

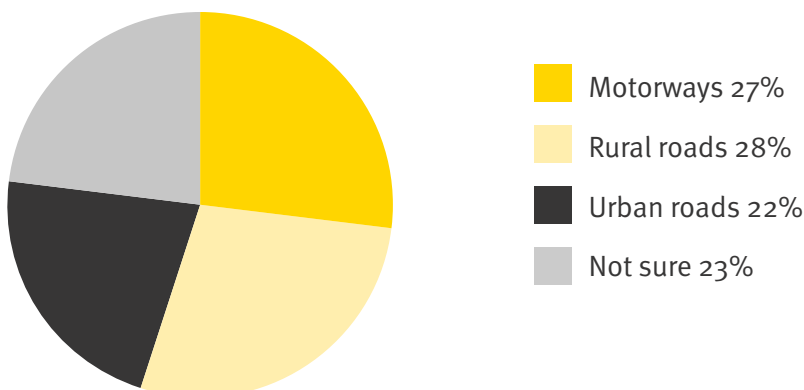
in the most fatalities, 23% of people thought urban roads were most dangerous, and 27% motorways, indicating a general lack of knowledge of the disproportionate danger of countryside roads.

More than half of respondents said one of their biggest concern when it comes to rural road safety was blind corners (56%) and narrow roads (51%), while road quality (48%), driver impatience (45%) and people breaking the speed limit (42%) were also high on the list. Around a third (32%) were worried about navigating vulnerable road users and a quarter (24%) were concerned about dealing with agricultural traffic.

**13%** of people said they had been involved in a collision on a rural road, either as a driver, passenger, or other road user.

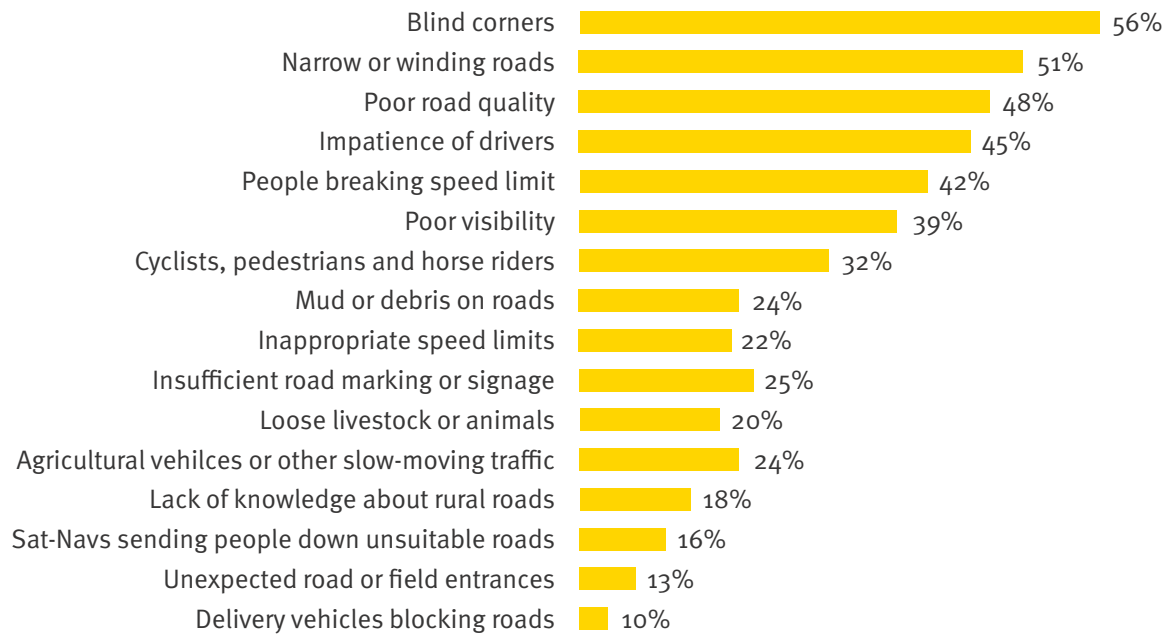
But as a group, survey respondents did not correctly identify the outsize danger of rural roads.

Which of the following road types do you think sees the most road collision deaths?



21% of survey respondents are uncomfortable traveling on rural roads, with many concerns about rural road safety.

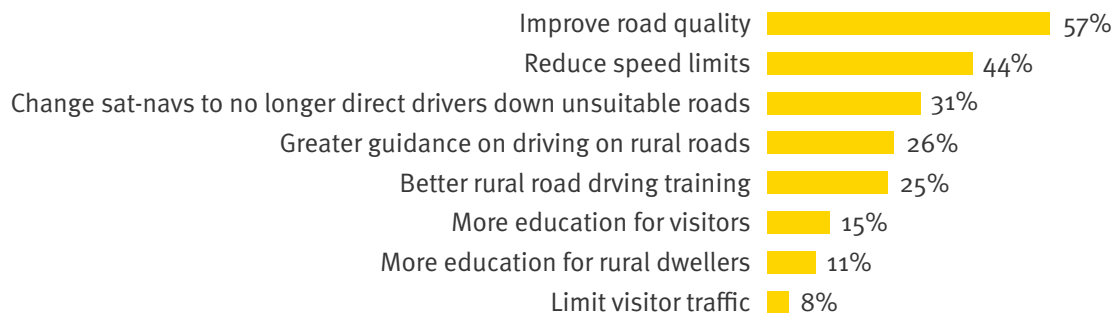
What are your biggest concerns when it comes to rural road safety?



57% of respondents want to see road quality improve and 44% want to see reduced speed limits to improve rural road safety.

Sat-navs directing people down inappropriate roads and guidance and training for rural road users were also important to significant numbers of respondents.

In your opinion, what can/should be done to improve rural road safety?





<sup>i</sup> Road fatality data taken from NFU Mutual analysis of Department for Transport (DfT) road collision and safety statistics, ‘Reported road casualties, Great Britain’, 26/09/2024:  
[www.gov.uk/government/collections/road-accidents-and-safety-statistics](https://www.gov.uk/government/collections/road-accidents-and-safety-statistics)

<sup>ii</sup> Collision data taken from NFU Mutual analysis of DfT statistics, ‘Reported road collisions, Great Britain’, 26/09/2024:  
[www.gov.uk/government/collections/road-accidents-and-safety-statistics](https://www.gov.uk/government/collections/road-accidents-and-safety-statistics)

<sup>iii</sup> Average miles travelled per person taken from DfT National Travel Survey, ‘Average distance travelled by mode, region and rural-urban classification of residence (miles per person per year): England, 2002 onwards’, 28/08/2023:  
[www.gov.uk/government/organisations/department-for-transport/series/national-travel-survey-statistics](https://www.gov.uk/government/organisations/department-for-transport/series/national-travel-survey-statistics)

<sup>iv</sup> Vulnerable road user fatalities taken from DfT ‘Reported road casualties’ data.

<sup>v</sup> Survey of 250 horse owners across the United Kingdom, completed 25-30 October 2024 by OnePoll on behalf of NFU Mutual.

<sup>vi</sup> Survey of 2068 people from across the United Kingdom, completed 8-10 November 2024 by Yonder on behalf of NFU Mutual.

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NFU Mutual offers a wide range of products, including general insurance, life, pensions, and investments. These products and services are delivered through our network of NFU Mutual Agent offices, as well as through our direct sales and service centres. With more than 280 local businesses located in rural towns and villages throughout the UK, NFU Mutual has become part of the fabric of rural life and remains committed to serving the needs of our members nationwide.

NFU Mutual is proud to deliver more than simply insurance. Making farming safer, supporting rural initiatives across the UK and helping to look after the environment are just some of the ways we do that. To find out more about everything we do to support our communities, visit [www.nfumutual.co.uk/about-us/responsible-business](http://www.nfumutual.co.uk/about-us/responsible-business)

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