

DEADLY DANGER LURKING ON SCENIC ROADS

NFU Mutual Rural Road Safety Report 2023



FOREWORD

Rural roads are not only the arteries of the rural economy, but also the gateway to our countryside and a source of enjoyment for millions.

We launched NFU Mutual's rural road safety campaign in 2021 as a reaction to the statistics showing the disproportionate number of lives lost on countryside roads each year. As the leading rural insurer with customers and Agents in rural communities across the country, we are concerned – and we know our customers are concerned – about the loss of life on these roads.

We've analysed the latest statistics from the Department for Transport to highlight the disparity in safety between urban and rural roads and the higher risk shouldered by vulnerable road users.

Sadly, our analysis shows that, after a few years of decreasing fatalities, rural roads are becoming more deadly again.

Over 1,000 people lost their lives on rural roads last year, with thousands more injured.

Every road death is one too many, and we believe serious conversations need to happen to make rural roads safer for everyone.

That is why we are today announcing a Code for Countryside Roads, which will take in feedback and advice from experts and groups to provide a clear guide to how people should use rural roads.

We all need to work together to ensure we keep our countryside as safe as it can be.

We invite members of the public and experts to get in touch with us to feed into the Code for Countryside Roads and hope the document, once published, will help steer a course towards safer rural roads for all road users.

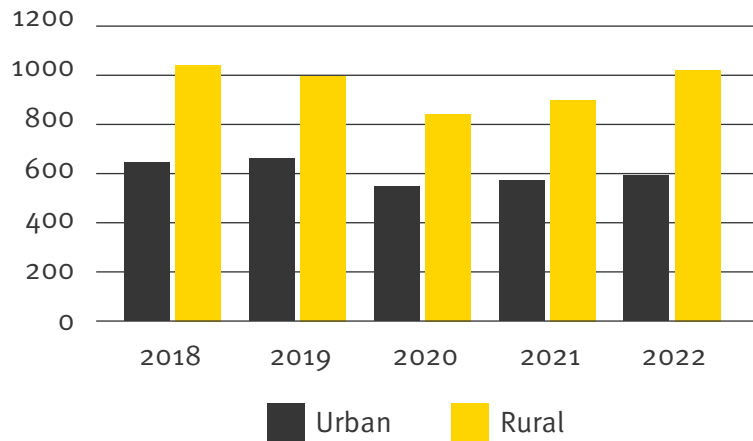


Nick Turner, Chief Executive,
NFU Mutual

RURAL ROAD DEATHS UP 14%

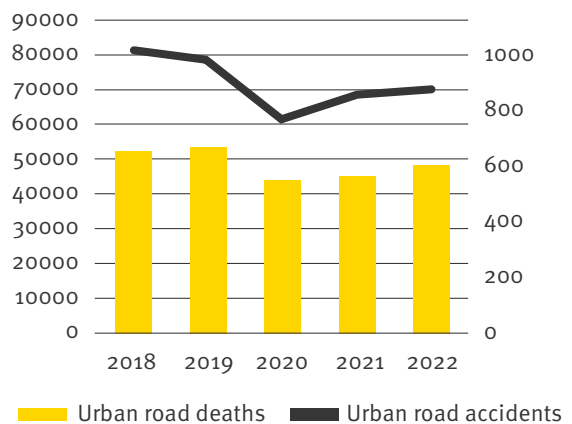
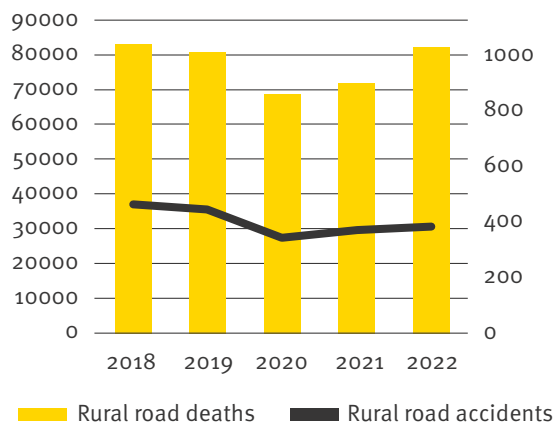
Rural road deaths have rocketed 14% to a four-year high in 2022, with 1017 people losing their lives on these highways. This figure is 72% more than the 593 deaths on urban roads last year, highlighting the disproportionate danger on rural roads.ⁱ

	Urban	Rural
2018	646	1030
2019	653	994
2020	535	846
2021	559	895
2022	593	1017



RURAL ROADS SIGNIFICANTLY MORE DEADLY THAN URBAN HIGHWAYS

Tragically, accidents on rural roads are around four times more likely to result in a fatality. In 2022, an average of one in every 31 accidents (1017 of 31395) on rural highways resulted in a death, compared to one in every 120 (593 of 71151) on urban roads.ⁱⁱ



VULNERABLE ROAD USERS AT HIGHEST RISK

In 2022, motorists and their passengers were more than three times more likely to lose their lives on a rural road than an urban highway. The death of car drivers and their passengers increased 23% to 557, returning to levels not seen since 2018. Urban fatalities for people in cars totalled 176 in 2022.

Despite this, vulnerable road users are at significantly more risk than car drivers and their passengers, by average miles travelled per person.ⁱⁱⁱ

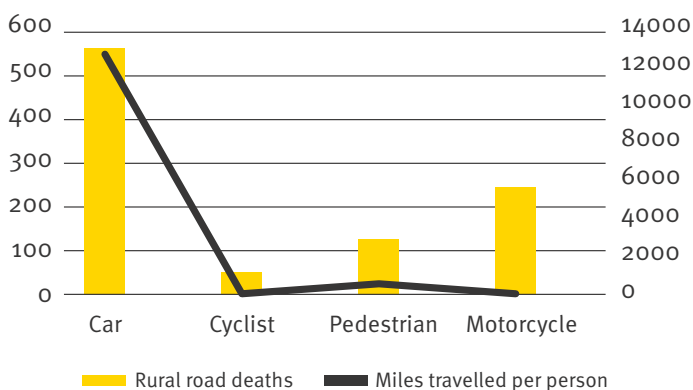
More than twice as many motorcyclists lost their lives on rural roads (240) than urban roads (103) in 2022. With an average of just 64 miles per year per person completed by motorcycles on rural roads, motorcyclists remained the most at risk vulnerable road user group as deaths increased 11% from 2021.

Pedestrian deaths on rural roads also increased as around one rural walker or rambler tragically died every three days in 2022 – an increase of 11% from the year before.

After a spike during lockdown, cycling deaths decreased for the second year in a row, to 46, just one more than the number killed in urban areas.^{iv}

	Car	Cyclist	Pedestrian	Motorcyclist
Urban	176	45	243	103
Rural	557	46	123	240

Horses and their riders are another vulnerable road user group significantly at risk on rural roads. According to The British Horse Society, 69 horses were killed on the road in 2022 and 139 riders injured, with equine-related road incidents increasing 21% on 2021.^v

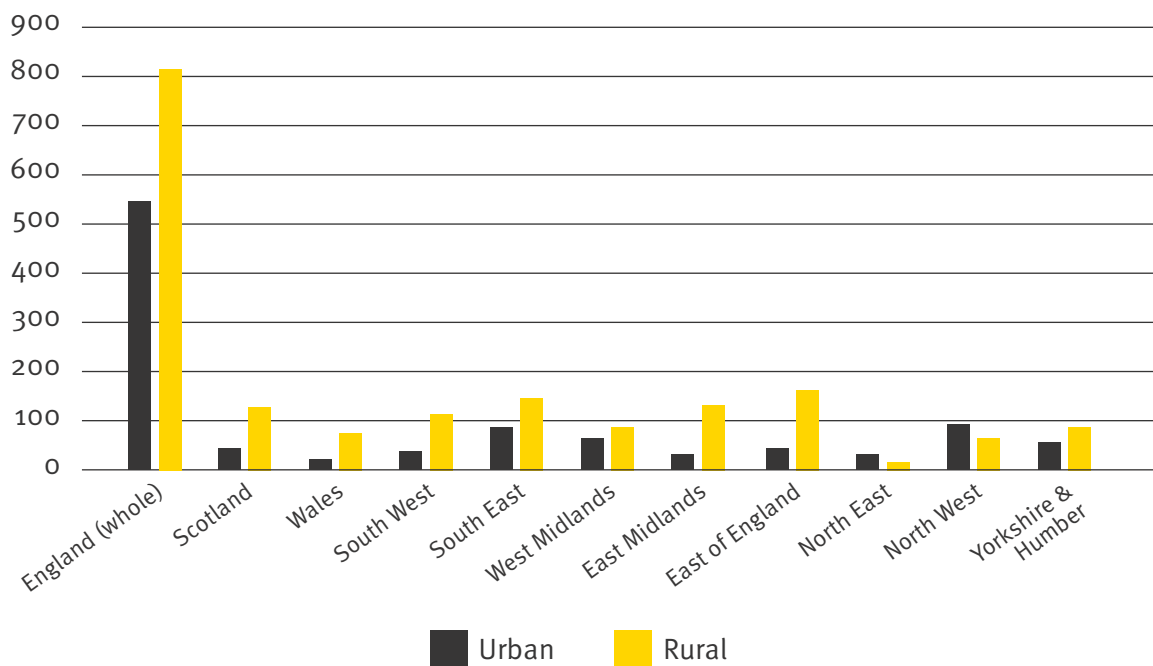


	Rural road deaths	Miles travelled per person
Car	557	12715
Cyclist	46	119
Pedestrian	123	600
Motorcycle	240	64

ROAD DEATHS BY REGION

The East of England saw the highest number of rural road fatalities (154) in 2022, followed by the South East (146), the East Midlands (131), Scotland (127) and the South West (113).

Only the North East and North West, each of which encompass large metropolitan areas, saw more urban road deaths than rural road fatalities.



	2021	2022	% increase
England (whole)	749	818	9%
Scotland	88	127	44%
Wales	58	72	24%
South West	114	113	-0.90%
South East	150	146	-3%
West Midlands	69	90	30%
East Midlands	107	131	22%
East of England	122	154	26%
North East	31	19	-39%
North West	64	67	5%
Yorkshire & Humber	86	87	1%

	Urban	Rural
England (whole)	533	818
Scotland	42	127
Wales	18	72
South West	37	113
South East	85	146
West Midlands	58	90
East Midlands	37	131
East of England	43	154
North East	32	19
North West	92	67
Yorkshire & Humber	60	87

Road fatalities, 2018-2022

GB road deaths		
	Urban	Rural
2018	646	1030
2019	653	994
2020	535	846
2021	559	895
2022	593	1017

By nation

England			Scotland			Wales		
	Urban	Rural		Urban	Rural		Urban	Rural
2018	580	855	2018	41	107	2018	25	68
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

By English region

South West			South East			West Midlands		
	Urban	Rural		Urban	Rural		Urban	Rural
2018	45	131	2018	65	176	2018	70	88
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

East Midlands			East of England			North East		
	Urban	Rural		Urban	Rural		Urban	Rural
2018	42	146	2018	25	113	2018	23	29
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

North West			Yorkshire & Humber		
	Urban	Rural		Urban	Rural
2018	98	80	2018	86	84
2019	106	65	2019	76	97
2020	85	61	2020	63	80
2021	100	64	2021	69	86
2022	92	67	2022	60	87

SURVEY RESULTS: MORE THAN 1 IN 7 PEOPLE HAVE BEEN IN AN ACCIDENT ON A RURAL ROAD

In November 2023, Yonder conducted a survey of 2,065 people across the UK on behalf of NFU Mutual.^{vi}

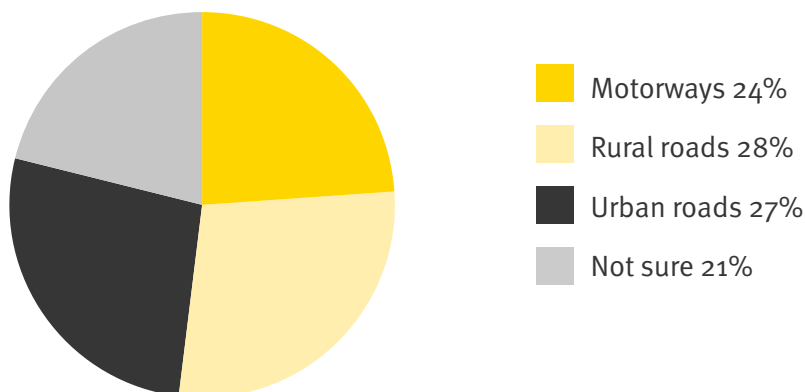
The survey found that 15% of people have been in an accident on a rural road, with 13% of the urban population experiencing an accident on a rural road. Over one fifth of respondents (22%) were uncomfortable driving on rural roads, rising to over a third (36%) for those without a car.

The survey also showed that people were unaware of the disproportionate danger of rural roads but that many were concerned about rural road safety. Among respondents' top concerns about rural road safety were blind corners (63%), narrow roads (53%), impatient drivers (50%) and people breaking the speed limit (47%). Over a third (38%) were worried about navigating vulnerable road users and a quarter were concerned about dealing with agricultural traffic.

15% of people said they had been involved in an accident on a rural road, either as a driver, passenger, or other road user.

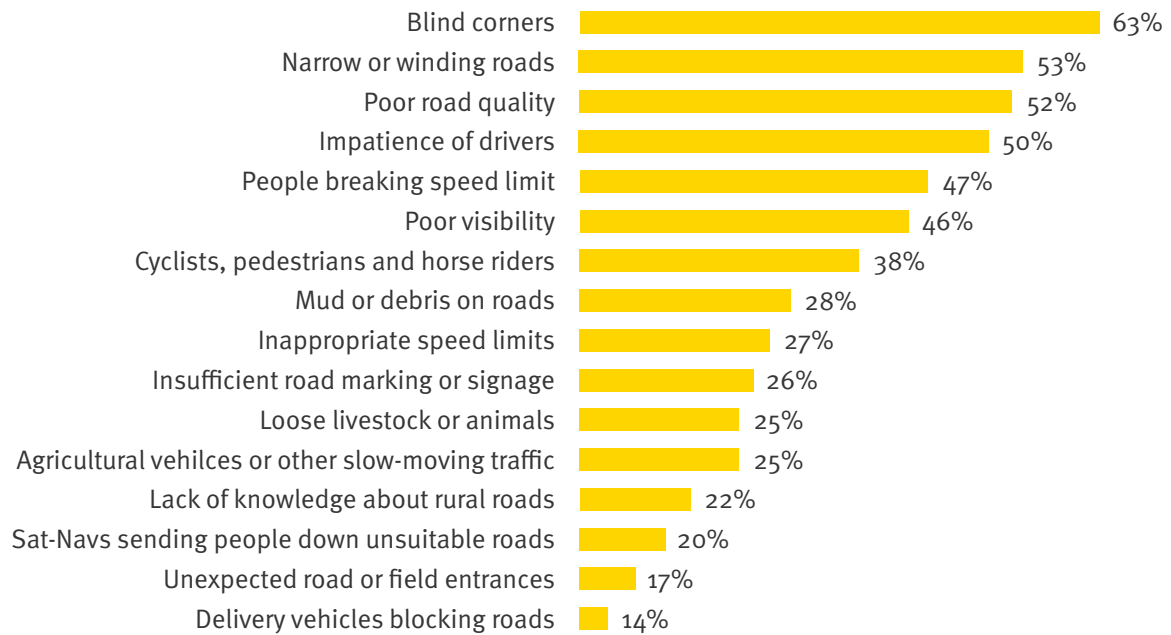
But as a group, survey respondents did not correctly identify the outsize danger of rural roads.

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



22% of survey respondents are uncomfortable traveling on rural roads, with many concerns about rural road safety.

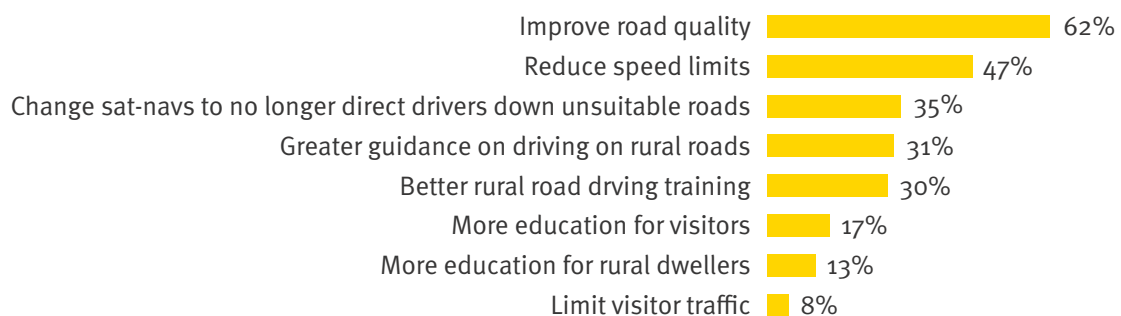
What are your biggest concerns when it comes to rural road safety?



62% of respondents want to see road quality improve and 47% 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?



ⁱ Road fatality data taken from NFU Mutual analysis of Department for Transport (DfT) road accident and safety statistics, 'Reported road casualties, Great Britain', 28/09/2023:
www.gov.uk/government/collections/road-accidents-and-safety-statistics

ⁱⁱ Accident data taken from NFU Mutual analysis of DfT road accident and safety statistics, 'Reported road accidents, Great Britain', 28/09/2023:
www.gov.uk/government/collections/road-accidents-and-safety-statistics

ⁱⁱⁱ 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', 30/08/2023:
www.gov.uk/government/organisations/departments-for-transport/series/national-travel-survey-statistics.

^{iv} Vulnerable road user fatalities taken from DfT 'Reported road casualties' data.

^v British Horse Society: **www.bhs.org.uk/deadslow**

^{vi} Survey of 2065 people from across the United Kingdom, completed 8-9 November 2023 by Yonder on behalf of NFU Mutual.

THE UK'S LEADING RURAL INSURER

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

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