

## Rural Crime Figures for 2025: What we need to consider

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The latest figures from NFU Mutual have recently been released (28<sup>th</sup> May 2026) that covers claims in 2025. The NFU Mutual have invested over half a million pounds in 2025 to tackle rural crime, and at an initial glance, the reported figures of a 6% decrease in the estimated cost of rural crime from £44.1m in 2024 to £41.5m in 2025 should be applauded. However, as is often the case, this only tells part of the story.

It is arguable that these figures are still only the tip of the rural crime iceberg. NFU Mutual is the leading rural insurer in the UK insuring 75% of farmers across the UK<sup>1</sup>. However, research has suggested that only 40% of crimes are reported to insurers<sup>2</sup> primarily as a result of concern around premium increases, but also because many stolen items sit below the insurance excess figure, e.g. chainsaws, brush cutters, other tools. These two aspects alone suggest a potential figure estimated to be in the region of £1.47Bn. Furthermore, a separate calculation based on the average size of the claim would also cast doubt on the figures put forward. If one assumes that each farm holding in the UK (209,000<sup>3</sup>) has been a victim of crime at least once in the calendar year, which will take into account the fact that some farms have not been a victim, and some farms have been a victim multiple times in the 12-month period, the NFU Mutual figures suggest an average claim of just under £200. This figure does not seem particularly realistic when some insurance excesses far exceed this amount. However, if one were to assume an average insurance claim of £5,000 (based on 2020 average claims figures of £4,425<sup>4</sup>), this would equate to claims figures of £1.045Bn (Figure 1).

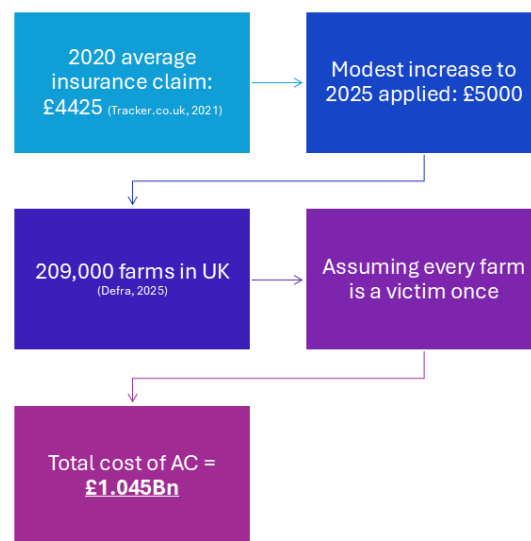


Figure 1: Cost of Rural Crime Extrapolation

Needless to say, the financial impact of these crimes, whether it is in the millions or billions, has a significant impact on farmers across the UK. But what these numbers fail to highlight is the level of the impact this has on farmer mental health and wellbeing. The piece in the report from Stephanie Berkeley explores this in some detail, which is necessary and welcomed. But this is often lost when the press and indeed the government talk about rural crime and how it affects our farming communities. It is something that I want rural stakeholders, press, and government to talk about equally with the

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<sup>1</sup> Chartered Institute of Insurers 2024. <https://www.cii.co.uk/news-insight/news/articles/bbc-s-adam-henson-insurance-is-absolutely-essential-to-uk-farming/d77522c7-21f2-41b1-badf-4ed4b4724cbe>

<sup>2</sup> Smith, K. 2018. <https://hau.collections.crest.ac.uk/17339/>

<sup>3</sup> Defra, 2025. <https://www.gov.uk/government/publications/farming-evidence-pack-a-high-level-overview-of-the-uk-agricultural-industry/farming-evidence-key-statistics-accessible-version>

<sup>4</sup> Tracker.co.uk, 2021. <https://www.tracker.co.uk/tracker-hub/news/rural-criminals-strike-harder-and-smarter-greater-financial-return>



financial impact, as the effect on farm sustainability of the combination of the financial and psychological toll crime takes on our farming community cannot be separated.

What the National Rural Crime Unit (NRCU) need to take from this report are the patterns that this, and previous reports, are presenting. There are two key patterns that need to be highlighted as key in the fight against rural/farm crime. Firstly, the historical patterns. It can be seen from Figure 2 that there is a clear trend over time in the rise and fall of the costs reported via the NFU Mutuals reports. This pattern suggests that, while claims figures are declining at the moment, if the trend were to hold, it may only be a short time before things change, and costs see an uptick again. These may be driven by an array of variables, such as geopolitical instability and the Covid pandemic that we have seen in recent years. However, they may well also be driven by traditional supply and demand; as previously stolen items fail, there is a cyclic need for replacements.

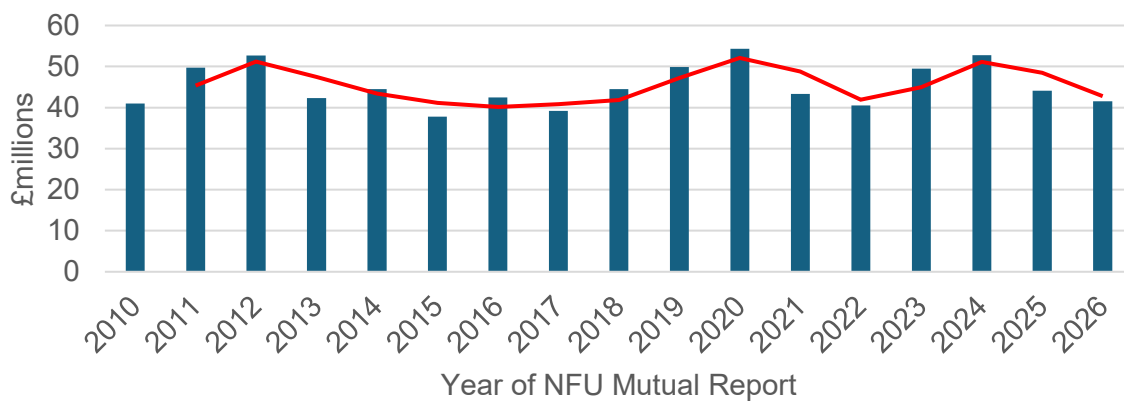


Figure 2: NFU Mutual Rural Crime Figures 2010-2026

The second pattern that should be explored by the NRCU, is the national picture. This is clearly demonstrated by the map presented in the NFU Mutual report (Figure 3). The North East, Midlands, and South East repeatedly see higher claims costs than the rest of the UK. This may well be due to ease of transportation. The M1, M6, M42, M40 coupled with ports serving the European continent are well connected enabling easy movement of stolen goods. Similarly, with the relatively high figure in the South West, the movement is enabled by the A30, M5, M4 and various ports along the south coast.

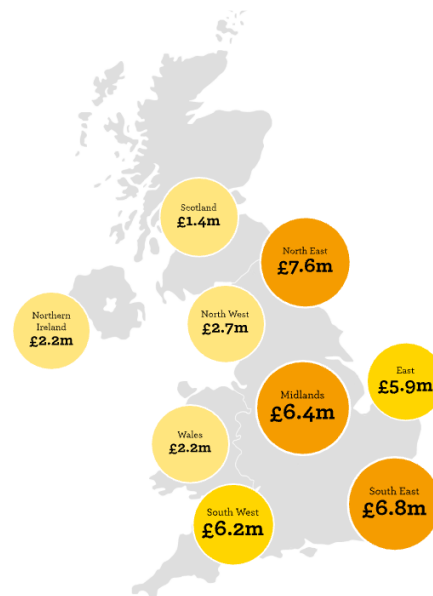


Figure 3: NFU Mutual Regional Claims Figures 2026

Only through long-term collaboration across police, insurers, security professionals, academia, and other key rural stakeholders will this picture change. The behaviour of organised criminal groups who target rural areas needs to be better understood to be able to have a chance of tackling what is increasingly becoming a truly organised business model.