

Subsidence Weather Watch – August 2025



Surge risk – High amber

Despite the unsettled weather in July, the MORECS measure of Soil Moisture Deficit is like the significant surge years of 2018 and 2022. The current Subsidence Surge Risk is now assessed as “High Amber,” but will 2025 develop into a full-blown surge event year?



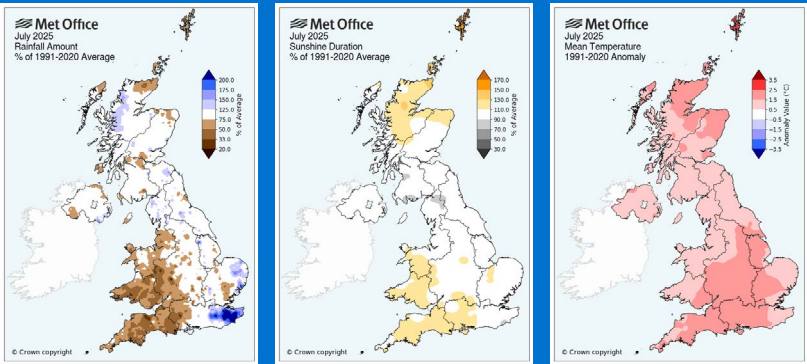
What does the elevated MORECS mean?

The MORECS looks likely to reach its maximum during August, so does this mean there will be a large surge of claims? The 2003, 2018 and 2022 surges were triggered by record breaking temperatures in addition to an extended period without rainfall. In 2005 and 2011 the maximum MORECS was reached during July and a significant increase in claims followed, but average weather conditions during the second half of the summer suppressed the overall claim numbers and there was no surge. The weather during the next six weeks will be key to the outcome.

2025 so far

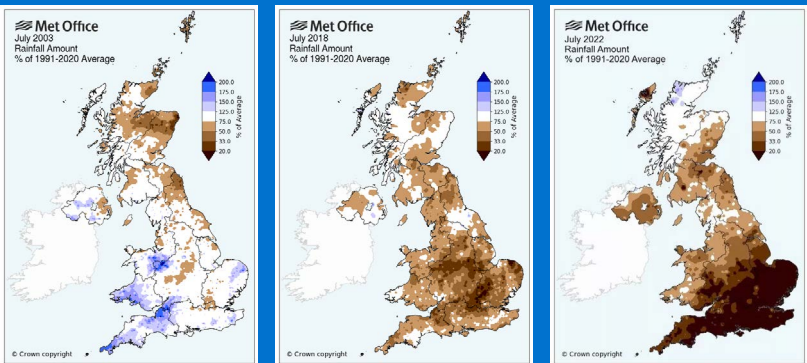
We have seen record breaking spring and early summer weather so far. The latest Met Office statistics confirmed:

- July 2025 was the UK’s fifth warmest July since records began in 1884, continuing a remarkable run of above-average temperatures, marking the sixth consecutive month of warmer-than-average conditions.
- The month began with a burst of heat, peaking at 35.8°C in Faversham, Kent, the highest temperature recorded in the UK so far this year.
- The weather soon became more unsettled, with heavy rainfall affecting parts of Scotland and northwestern areas. Despite the variability, temperatures remained consistently above average, with further thundery showers later in the month.



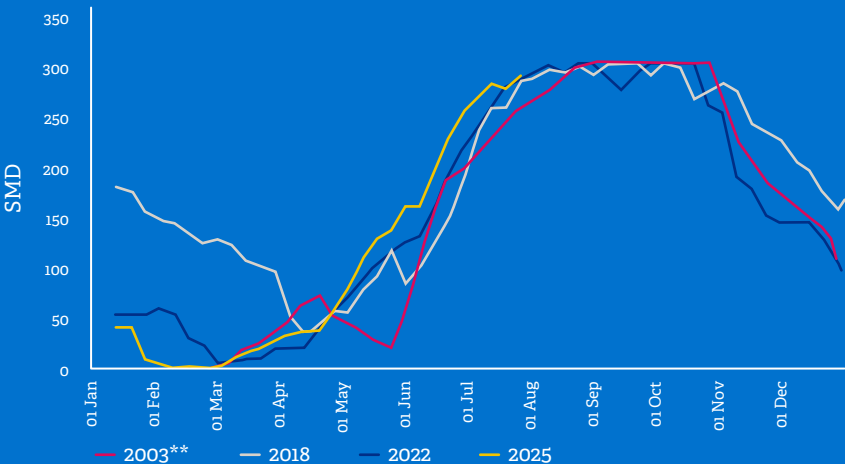
How did July 2025 compare to other surge years?

The clay soil areas of the south-east saw average sunshine and rainfall in contrast to the recent surge years of 2018 and 2022 which saw heatwave conditions, above average sunshine and below average rainfall during the same periods. However, the surge year of 2003 was similar to 2025 across all three measures.



Due to the wet weather in July, the increase in the MORECS measure of Soil Moisture Deficit temporarily stalled and is now back in line with the surge years of 2018 and 2022 but remains ahead of 2003.

Soil Moisture Deficit – Trees



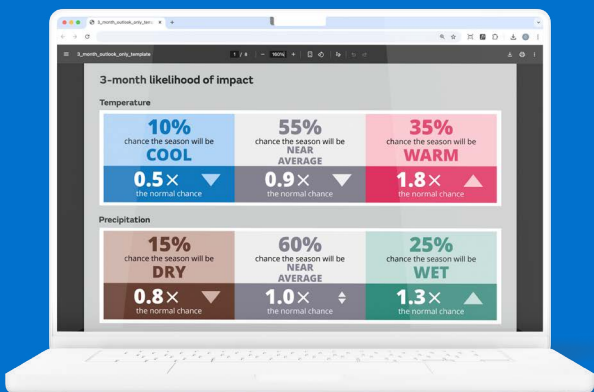
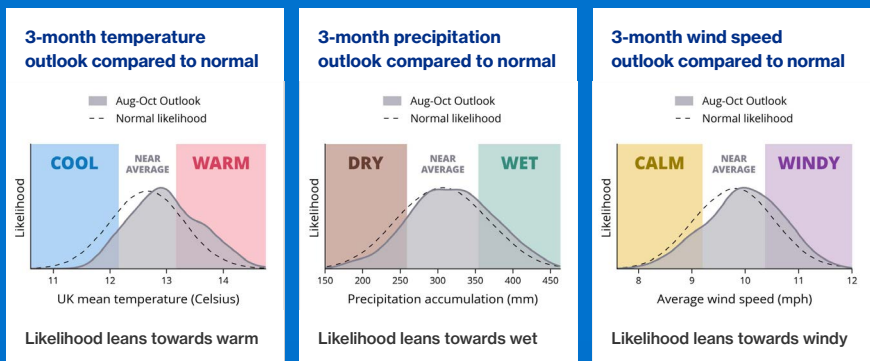


What is the summer weather outlook?

This year we are following the “Met Office three-month Outlook,” which is prepared for contingency planners across government, the wider public sector, business and industry. Their latest update for August to October was issued 26/7/25 and indicates:

- The chance of a warm period is higher than normal.
- This increases the likelihood of heatwaves and heat-related impacts early in the period.
- The chances of a wet or a dry period are similar to normal.
- The chances of rain and wind related impacts are slightly higher than normal later in the period.

www.metoffice.gov.uk/services/government/contingency-planners/index



Our favourite forecasters are in broad agreement on weather conditions for the first half of August:

- The Met Office (5/8/25): “... as we move towards the middle of the month, there is an increased chance of high pressure becoming more dominant, leading to drier, more settled conditions becoming more widespread with above average temperatures. However, some brief unsettled spells remain possible, particularly towards the end of this period.”

weather.metoffice.gov.uk/forecast/uk

- The Weather Outlook (24/7/25): “No sign of an imminent heatwave ... at present, a fairly average outlook is favoured...”

www.theweatheroutlook.com/weather-news/7565/outlook-for-the-summer-holidays

- Netweather: Predicting temperatures in London to briefly peak at 32C on 10 August:

www.netweather.tv/weather-forecasts/uk/10-day



Hosepipe ban update

According to the BBC on 15/7/25: “More than 8.5 million UK households are currently affected by hosepipe bans. Southeast Water, Southern Water, Thames Water and Yorkshire Water, brought in the restrictions due to a lack of rain and increased demand for water during extended spells of warm weather. Other water companies are warning of similar action if nothing significantly changes.”

www.bbc.co.uk/weather/articles/cyvj2lm2p14o



Alert Status

We now consider there may be a significant upturn in subsidence claims based on the following:

- New claim instructions have started to increase week by week during July and we have seen the first examples of brand-new clay shrinkage subsidence which have occurred this year.
- Ongoing monitoring is starting to show downward movement.
- The long-term forecast for August/September appears to be dry and warm, with nothing to reverse the current conditions.

On this basis, the surge risk remains at “High Amber” and our prediction for 2025 is that ABI claim numbers are likely to be significantly higher than the 2023/2024 summer average. The size of the upturn and whether this develops into a “subsidence surge” will be dependent on the weather conditions during August and into September.

We are continuing to review and test our plans to deal with any uplift in claim volumes should the worse happen. We continue to proactively settle any complex claims which remain outstanding. We recommend that insurers review their surge response plans and remain vigilant.

Contact

If you would like to talk to us about how Crawford can help with your subsidence surge plan or improve your approach to subsidence claims, please contact us.

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