

Subsidence Weather Watch – July 2025



Surge risk – High amber

Driven by heatwave temperatures in late June, the MORECS Soil Moisture Deficit measure currently lies ahead of the significant surge years of 2003, 2018 and 2022. The current subsidence surge risk is now assessed as “High Amber.”



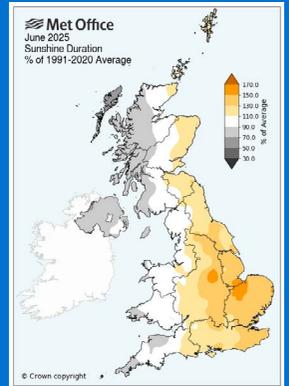
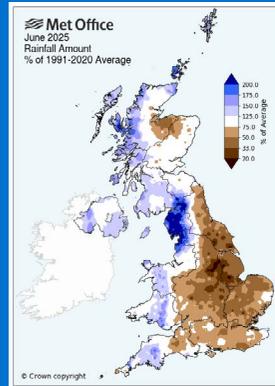
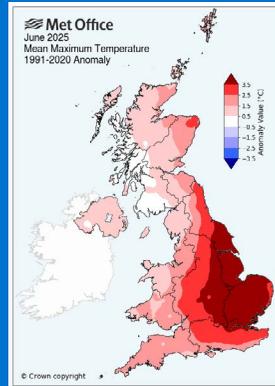
Does the elevated MORECS mean a large surge of claims similar to 2022?

The MORECS is likely to reach its maximum during July, so does this mean there will be a large claim surge? The 2003, 2018 and 2022 surges were triggered by record breaking temperatures in addition to an extended period without rainfall. However, in 2006 the maximum MORECS was reached during July and there was a significant increase in claims to follow, but above average rainfall during August, September and October suppressed the overall claim volume. It is still possible for the rest of summer to see significantly above average rainfall. This would be similar to 2011 when despite the maximum MORECS being reached claim volumes were only slightly elevated. However, this scenario seems increasingly unlikely.

2025 so far

Following the record breaking hot / dry spring weather, the trend continued into June. According to Met Office Statistics:

- This was provisionally England’s warmest June on record, with a mean temperature of 16.9°C (2.5°C above the long-term average). 30°C was reached and exceeded on several occasions in parts of central, southern and eastern England.
- There was a strong regional divide to the country’s rainfall, with parts of Wales, Scotland and Northern Ireland seeing well above average rainfall, but southern / eastern England seeing well below average rainfall.
- The UK overall recorded above average sunshine hours for June (provisionally 112% of the average), with much of this in England along the east coast.



In Yorkshire, a hosepipe ban affecting more than five million people will come into effect from Friday 11 July – the first to be declared in the UK this year.

www.bbc.co.uk/news/articles/cx2073zy4k9o

Due to the dry spring weather and June heatwaves the MORECS Soil Moisture Deficit measure took another significant step upwards with current readings ahead of the significant “surge” years of 2003, 2018 and 2022. The current readings are in line with 2006, which historically saw an early uplift in claims compared to the other “surge” years.

Soil Moisture Deficit – Trees



At Crawford, new subsidence claim numbers and the associated valid claim rate remain in line with expectations following a wet summer in the previous year. However, our subsidence consultants have seen some early evidence of new movement, but these appear to be restricted to isolated instances and specific property circumstances at this stage.



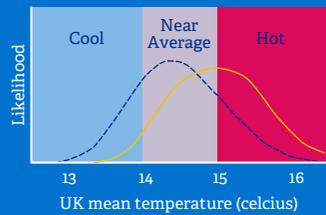
What does the summer weather look like?

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 July to September was issued 01/07/25 and indicates:

- The chance of a hot period is higher than normal.
- This brings an increased likelihood of heatwaves and heat-related impacts.
- The chances of a wet or a dry summer are similar to normal.

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

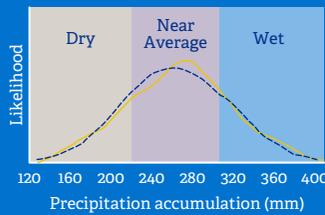
3-month temperature outlook compared to normal



--- Normal likelihood
— Jul-Sep Outlook

Likelihood leans towards hot.

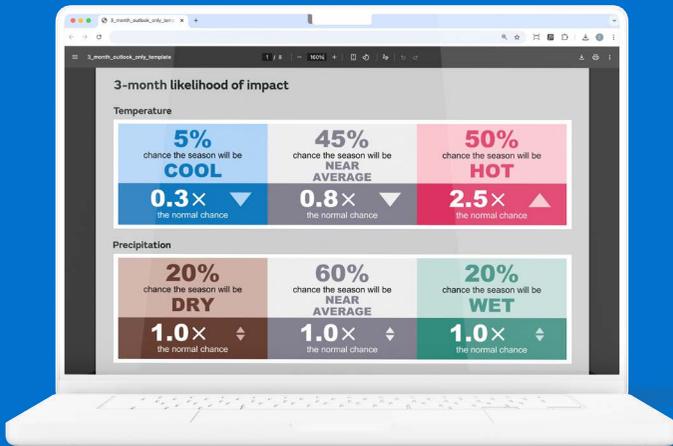
3-month precipitation outlook compared to normal



--- Normal likelihood
— Jul-Sep Outlook

Likelihoods of dry and wet are similar.

3-month likelihood of impact



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

- The Met Office (07/08/25): “Warming up, with another heatwave on the way for some...”

www.metoffice.gov.uk/about-us/news-and-media/media-centre/weather-and-climate-news/2025/another-heatwave-on-way

- The Weather Outlook (08/07/25): “Heatwave number three is on the way...”

www.theweatheroutlook.com/uk-weather/7546/heatwave-number-three-approaches

- Netweather: Predicting temperatures in London to peak at 36C on 15 July

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



Folklore

St Swithin’s Day falls on the **15 July** and folklore says whatever the weather is like on that day, it will continue for the next **40 days and nights**. Some forecasters consider there is an element of truth because by this time of the year the summer weather patterns are established.



Alert Status

Currently claim volume and denial rates remain at April / May / June levels. However, we now consider there may be a significant upturn in subsidence-related claims based on the following:

- Crawford has seen the first examples of brand-new clay shrinkage subsidence which has occurred this year.
- Some ongoing monitoring is starting to show downward movement.
- The long-term forecast for July / August appears to be dry and warm, with nothing to reverse the current conditions.

On this basis, the surge risk has increased to “High Amber” and our prediction for 2025 is that the ABI claim volume is likely to be significantly higher than the 2023 / 2024 summer average. We are continuing with our preparations to review and evaluate our plans to deal with any uplift in claim volume should the worse happen, whilst continuing 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-related claims, please contact us.

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