

# Subsidence Weather Watch – June 2025



The MORECS measure of Soil Moisture Deficit currently lies ahead of the significant surge years of 2003, 2018 and 2022. The current subsidence surge risk is now assessed as “Rising Amber,” but will 2025 develop into a full-blown surge event year?



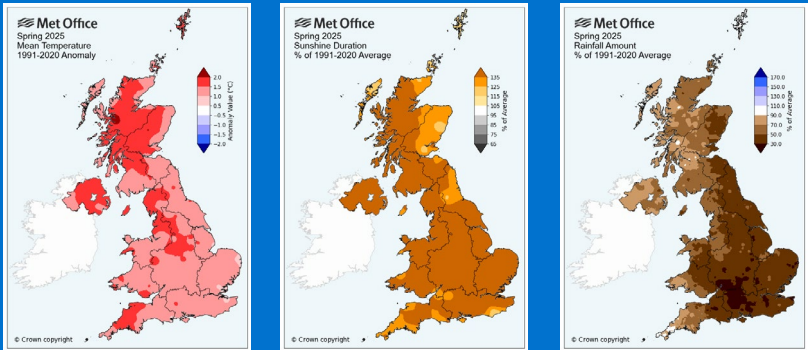
Does the elevated MORECS mean a large surge of claims similar to 2022?

This is still a real possibility, but previous experience tells us that whilst an extended period of dry weather before summer can increase the amplitude of summer claim numbers, the primary cause of a surge is an extended period of exceptionally hot and dry weather between June and September and all the notable surge years were triggered by record breaking summer temperatures. However, in other years such as 2020, from a similar MORECS position there was an upturn in claims - but no surge - as temperatures/rainfall in July and August were average.

## 2025 so far

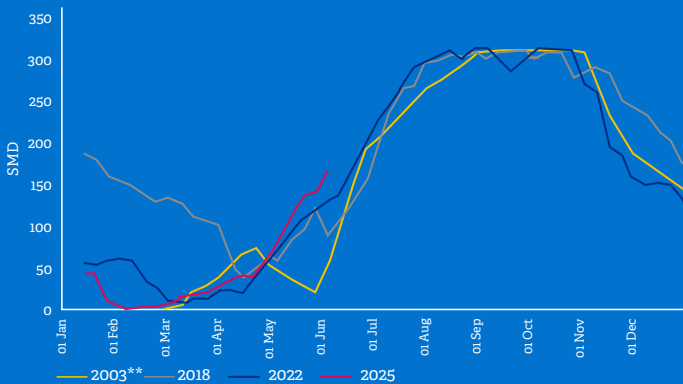
### According to Met Office Statistics:

- Spring 2025 has broken historical climate records, being the warmest and sunniest spring on record for the UK as a whole.
- By mid-May, the UK was experiencing its driest spring in over 100 years. Although recent wet weather has eased conditions slightly, Spring 2025 still ranks as the sixth driest spring since this series began in 1836, with just 128.2mm of rainfall – approximately 40% below the long-term average and still the driest spring in more than 50 years. England was particularly dry, experiencing its driest spring in more than 100 years, beaten only by 1893.
- This combination of heat and sunshine, coupled with very low rainfall, has created challenging conditions across much of the country for agriculture and water resources.



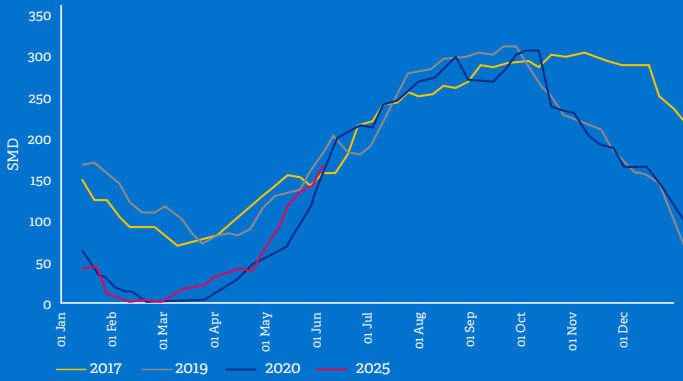
Due to the spring weather the MORECS measure of Soil Moisture Deficit has shown some early movement, with current readings ahead of the significant “surge” years of 2003, 2018 and 2022.

Soil Moisture Deficit – Trees



However, to give some balance at this early stage in the summer, the current readings are also similar to 2017, 2019 and 2020 which were not 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 and is not unusual.



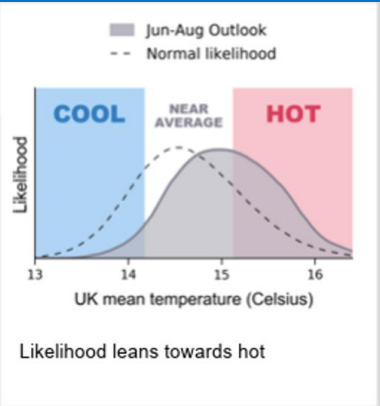
What does the summer weather look like?

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 June to August was issued on 28 May 2025 and indicates:

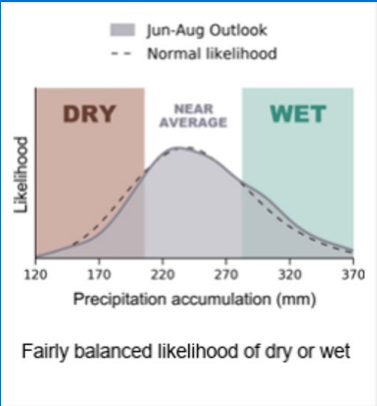
- The chance of a hot summer is higher than normal
- This brings an increased risk of heatwaves and heat related impacts
- The chances of a wet or a dry summer are evenly balanced

[www.metoffice.gov.uk/services/government/contingency-planners/index](http://www.metoffice.gov.uk/services/government/contingency-planners/index)

3-month temperature outlook compared to normal



3-month precipitation outlook compared to normal



The Weather Outlook (TWO) summer forecast, was issued on 31 May 2025 and noted the following:

- The forecast headline is for a warm summer. The signal for rainfall is less clear, but across the UK as a whole it is expected to be drier than average. The chance of thundery breakdowns is also thought to be higher than the norm.

[www.theweatheroutlook.com/forecast/uk-seasonal-weather-forecast](http://www.theweatheroutlook.com/forecast/uk-seasonal-weather-forecast)

In the meantime, The Met Office 30 days forecast update on 10 June 2025 indicates:

- **Saturday 14 to Monday 23 June:** The start of this period will be unsettled and breezy. Some rain or showers and thunderstorms are likely to affect most parts but there will also be some sunshine. Early Saturday, there could be some severe thunderstorms moving northeast, bringing torrential rain, hail and strong gusts. It will turn cooler and fresher from the west, with the heat and humidity from previous days clearing to the east. Next week, most parts will become drier and more settled as high pressure takes charge. However, some spells of rain and stronger winds are still likely at times, just in the north. Details of the change are uncertain, but overall, a more settled period is expected with temperatures above average. Brief hot spells are possible too.
- **Tuesday 24 June to Tuesday 8 July:** High pressure may still be dominant at first, maintaining dry and warm weather, with variable cloud amounts. However, although details are uncertain, late June and early July looks like becoming more changeable, with spells of rain or showers probable for all parts at times, some of which could be heavy and thundery. Temperatures are likely to be a little above average overall, with brief hot spells possible, these more likely early in the period.

[www.metoffice.gov.uk](http://www.metoffice.gov.uk)



Alert status

At this stage, our prediction for 2025 is for a “normal” British summer with ABI claim numbers around the 2019/2020/2021 three-year average of 17,000. On the basis of the 30-day weather forecast, an early uplift in claim numbers during the next four weeks appears unlikely. However, the surge risk remains and is currently assessed as “Rising Amber.” As the weather remains unpredictable, we continue with our preparations to review and test our plans to deal with any uplift in claim volumes should the worse happen, whilst continuing to proactively settle 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 you approach to subsidence claims, please contact us.

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