Subsidence Weather Watch

Surge risk

Red

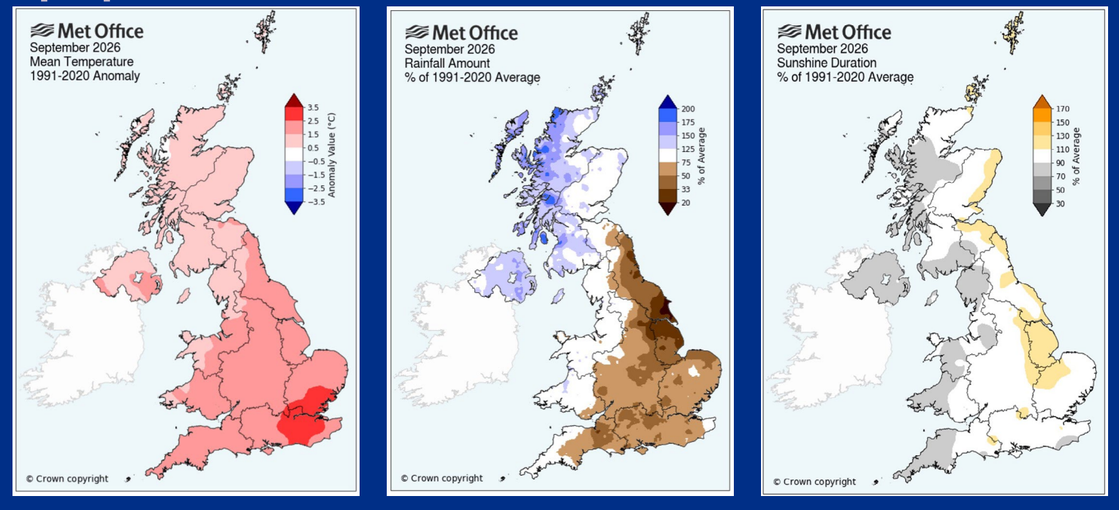
A large surge in subsidence claims has occurred for the second consecutive year. How long will elevated volumes continue?

2026 so far

September weather did little to reverse drought conditions caused by five summer heat waves and record-low rainfall. Yorkshire became the latest area officially declared in drought. According to the Met Office's provisional seasonal assessment:

- Temperatures were consistently above average, resulting in the joint fourth warmest September on record for the UK.
- Southern areas were impacted by rain from frontal systems, but the weather was in general more settled than in northern areas, and England ended the month with below average rainfall again.

https://www.metoffice.gov.uk/research/climate/maps-and-data/summaries



Summer 2026

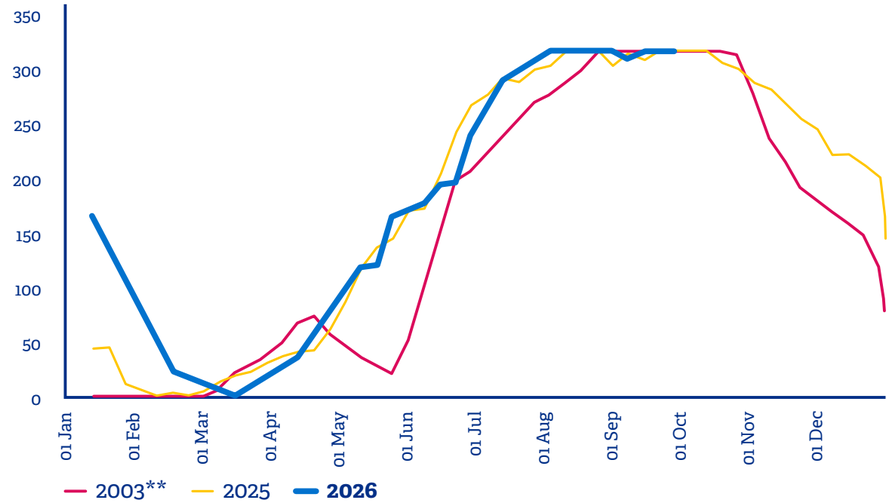
Crawford®

How did summer 2026 compare with other surge years?

The MORECS measure of soil moisture deficit remained at its maximum level* throughout August and September, setting a record. It reached the maximum almost a month earlier than in the 2003 surge year and remained more consistent than during last year's peak. Although most lawns are green again, recent rainfall has not replenished the significant moisture deficit at depth.

*The apparent dip in the week of 8 September was caused by underreporting because of issues with Met Office field measurement equipment.

Soil Moisture Deficit – Trees



Definitions of a subsidence surge event vary across the market, but there is broad agreement that one has occurred. Crawford's subsidence surge definition was triggered in August. Across the country's clay-soil areas, we continue to see new cracking caused by clay shrinkage and the water demands of nearby vegetation. As a result:

- New-claim instructions across our client portfolio peaked during the week of 17 August at seven to 10 times the average weekly volume for the first and second quarters. That is well above the four- to fivefold peaks recorded during the 2018, 2022 and 2025 surges.
- The five-day rolling average has fallen from its peak but remains above levels recorded during recent surges.
- The repudiation rate has fallen significantly, as expected.

How much rain do we need to return to normal?

The BBC reported on 17 September:

- England needs above-average rainfall for seven months for all areas to recover from drought by spring 2027, according to new research.
- Despite rain in early September, the Environment Agency said almost three-quarters of England remained in drought after an exceptionally dry spring and summer and repeated heat waves.
- About 120% of typical rainfall is needed through April for all areas to leave drought status.
- **https://www.bbc.co.uk/weather/articles/cqvgy1lejp7ro**

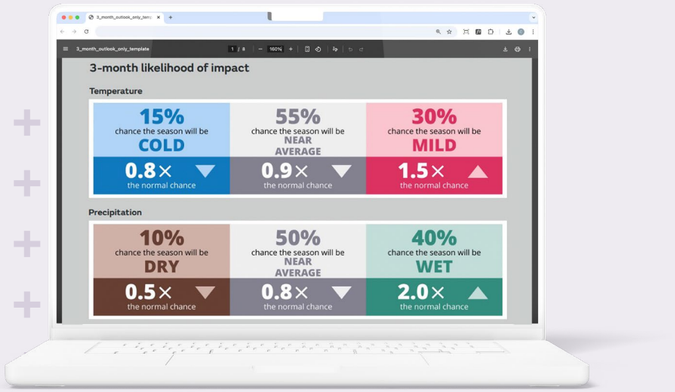
A wetter-than-average autumn and winter are needed for clay soils to fully rehydrate before summer 2027.

Will forecast rain help reduce volumes?

We are following the Met Office three-month outlook, prepared for contingency planners across government, the public sector and industry.

The latest update, issued 28 September for October through December 2026, indicates:

- The period is twice as likely as normal to be wet overall.
- A mild autumn and early winter are more likely than normal.
- Cold weather could still have an impact later in the period.
- Windy weather is more likely than usual.
- **https://www.metoffice.gov.uk/services/government/contingency-planners/index**



Alert status?

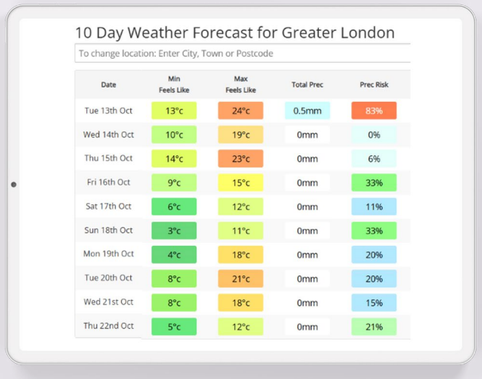
This year's increase is much larger than in recent surge years. Based on summer weather and claim levels to date, we expect market instructions in the second half of 2026 to exceed the average for the 2018, 2022 and 2025 surges. The Association of British Insurers reported about 17,000 claims during those surges, compared with a baseline of 5,000 in the same non-surge period in 2024.

Despite unprecedented volumes, Crawford's subsidence surge plan and supply network remain resilient. Our teams continue to reassure customers and progress the initial stages of claims. Sub*Sprint*® helps preserve capacity for site visits by targeting them to the claims that need them most. We are also prioritising work in progress through a dedicated team.

The alert status remains RED. With little rain forecast before November, we expect elevated volumes to continue as mild temperatures extend the growing season into late autumn. As in previous surge events, delayed notifications are also likely to keep claim volumes elevated in the first quarter of 2027.

However, forecasters broadly agree that the rest of October will be largely dry:

- Met Office, 13 October: Outlook for 17-26 October
  - High pressure is expected near or across the UK for much of the period, bringing mostly fine, dry weather with some overnight mist and fog. Weak fronts could bring occasional rain, most likely in the far south or north. Winds should be light, with near-normal temperatures and frost in prone areas.
  - **https://weather.metoffice.gov.uk/forecast/uk**
- Netweather: Predicting 10 days of dry weather in the south-east:
  - **https://www.netweather.tv/weather-forecasts/uk/10-day**


10 Day Weather Forecast for Greater London

To change location: Enter City, Town or Postcode

Date	Min Feels Like	Max Feels Like	Total Prec	Prec Risk
Tue 13th Oct	13°c	24°c	0.5mm	83%
Wed 14th Oct	10°c	19°c	0mm	0%
Thu 15th Oct	14°c	23°c	0mm	6%
Fri 16th Oct	9°c	15°c	0mm	33%
Sat 17th Oct	6°c	12°c	0mm	11%
Sun 18th Oct	3°c	11°c	0mm	33%
Mon 19th Oct	4°c	18°c	0mm	20%
Tue 20th Oct	8°c	21°c	0mm	20%
Wed 21st Oct	8°c	18°c	0mm	15%
Thu 22nd Oct	5°c	12°c	0mm	21%

Sub*Sprint*®

Sub*Sprint*® is transforming the subsidence claims journey by combining customer-friendly digital journeys with AI-driven assessment to deliver faster, more consistent, and more informed decisions. In its first year, the platform supported more than **1,200 property reports**, pinpointed over **3,300 trees,** evaluated more than **3,500 images** using Crawford's custom-built AI model and assessed more than **250,000 soil moisture points**. Crucially, **86%** of claims assessed using Sub*Sprint*® have not required an onsite visit from a subsidence consultant. With positive customer feedback and strong engagement from insurer clients, Sub*Sprint*® demonstrates how Crawford is harnessing innovation, data, and human expertise to improve outcomes for customers, clients, and claims professionals, while providing a valuable tool to support efficient claims handling during any potential surge event.

To find out more about Sub*Sprint*® visit: **www.crawco.co.uk/innovation/subsprint**

Contact

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

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www.crawco.co.uk/services/subsidence

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