Subsidence Weather Watch

Surge risk

Red

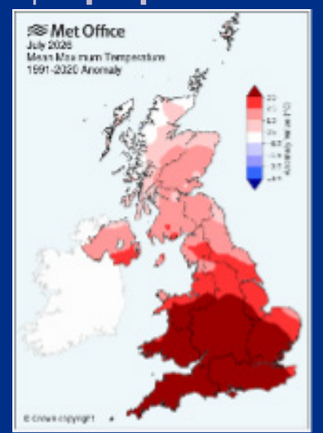
Driven by a double heatwave, record-breaking sunshine and the lowest rainfall ever recorded during July, the current subsidence surge risk has increased to "red." But will 2026 develop into a full-blown surge event year and the first "double" since 1995/1996 or will late summer rainfall intervene?

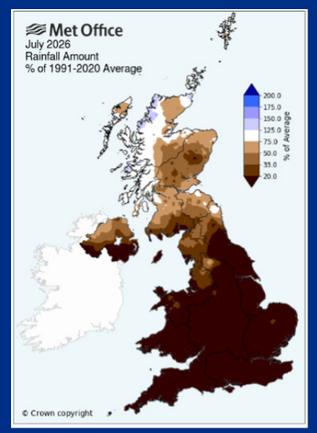
2026 so far

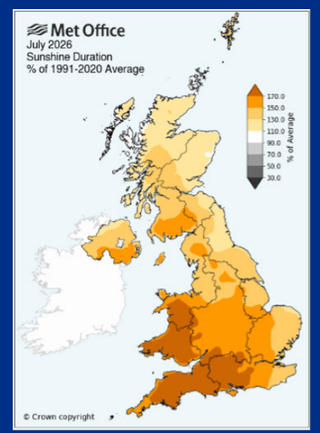
July 2026 was the driest for England and Wales since records began 190 years ago. According to the Met Office:

- "England recorded just 6.5mm of rainfall and Wales had 9.3mm, both less than half of the previous records for the nations."
- "The dry conditions have been accompanied by exceptional warmth across much of the UK. It was the second warmest July for the UK as a whole and Wales' warmest ever."
- "The month was also the UK's sunniest July on record. For England and Wales, it was the sunniest calendar month ever observed."
- "So far this year, six months of 2026 have seen above average sunshine hours for the UK, with just February seeing below the monthly average."

https://www.bbc.co.uk/weather/articles/c17199dy4yxo



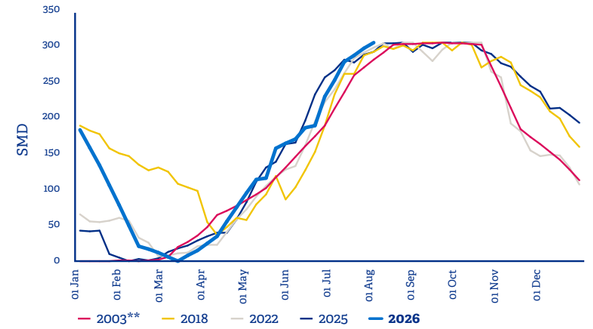




Crawford®

As a result of the July weather, the MORECS measure of Soil Moisture Deficit reached its maximum figure on 4 August 2026 and is now ahead of recent surge years including 2003, 2018, 2022 and 2025.

Soil Moisture Deficit – Trees



Does the maximum MORECS mean a double surge of claims?

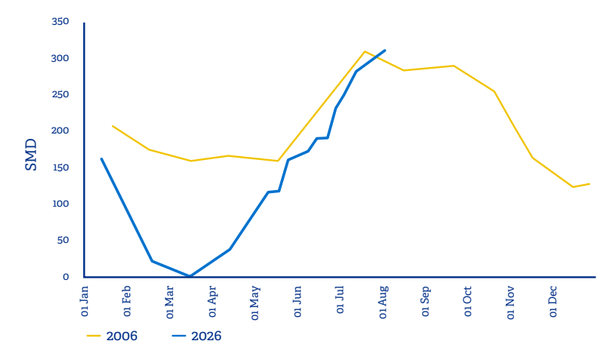
With MORECS having reached its maximum, does this mean there will be a significant surge in claims and the first in consecutive years since 1995/1996? Recent key surges were triggered by record-breaking summer temperatures in addition to an extended summer period without rainfall, conditions we have now experienced in 2026.

As a result, at Crawford we are now seeing further physical indicators of recent ground movement occurring:

- New, fresh crack damage caused by clay shrinkage due to the water demands of nearby vegetation in all clay areas of the country.
- Ongoing monitoring showing downward movement during July.
- New claim volumes increasing significantly from week commencing 20 July.

However, those with long memories may recall that in 2006 the maximum MORECS was reached during July, ahead of the 2026 position. While there was a significant increase in claims that followed, above-average rainfall during August, September and October suppressed overall claim numbers.

Soil Moisture Deficit – Trees



What does the summer weather look like?

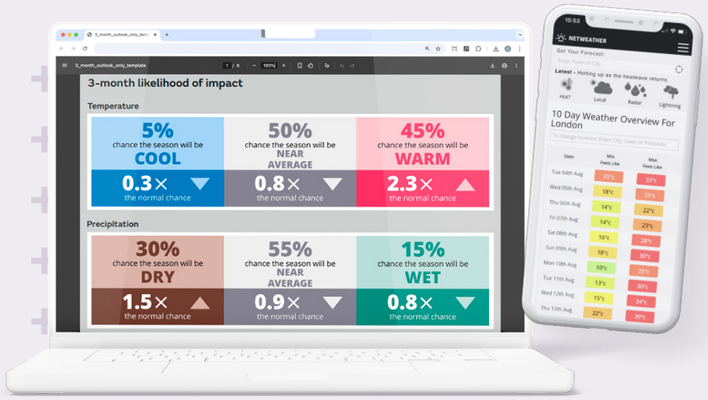
This year we are following the Met Office three-month Outlook, which is prepared for contingency planners across government, the wider public sector, business, and industry. The latest update for August to October, issued on 27 July 2026, indicates:

- "The chance of a hot three-month period is higher than normal."
- "This brings an increased risk of further heatwaves and heat-related impacts, especially during the first half of the period."
- "There is an increase in the chance of a dry three-month period overall."
- "Conditions are more likely to be calm than windy."
- "The chance of rain and wind related impacts becomes slightly higher than normal later in the period."

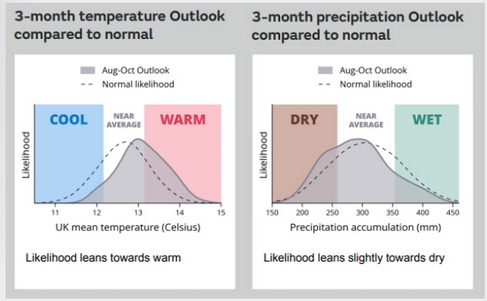
https://www.metoffice.gov.uk/services/government/contingency-planners

Looking ahead to August, the Met Office 30-day forecast published on 4 August 2026 notes:

- Saturday 8 - Monday 17 August: "Changeable to begin this period, with some rain or showers at times, but also the likelihood of some decent drier interludes too, especially in the south. Towards mid- August, high pressure may become more dominant towards the north or northwest of the UK, with lower pressure at times further to the south or east. This means there is a greater chance of frontal systems or thundery interludes affecting southern and eastern areas, certainly in comparison to recent weeks, though rainfall amounts could be quite variable with some areas seeing relatively little. For the most part, temperatures look to remain above average, especially in the south, though perhaps without the exceptional heat we have seen in recent weeks."



- Tuesday 18 August - Tuesday 1 September: "A continuation of the broad theme of high pressure remaining in place at least close to the UK, but with occasional more unsettled or changeable interludes, either resulting from Atlantic frontal systems or thundery plumes. This means that rainfall amounts overall are more likely to be below normal than above. Temperatures will probably be above average, and some spells of hot weather and heatwaves are possible, especially in the south."
- **https://weather.metoffice.gov.uk/long-range-forecast**



What is a "flash" drought?

Drought has been declared across large parts of England and the whole of Wales as successive heatwaves have left water supplies under strain. The Environment Agency does not use a single fixed definition for a drought. Instead, it describes drought as a period of unusually dry weather that impacts people, nature, and water resources, assessed by monitoring key indicators and moving through specific operational response stages.

On 29 July 2026, the Environment Agency commented: "A large swathe of central, eastern, and southern England is now experiencing a "flash" drought - which develops very quickly, brought about by a combination of extremely low rainfall and higher temperatures. Rivers are running low, farmers are having to harvest crops early, wildfire risk is increasing, and millions of people are living under restrictions on water use." **https://engageenvironmentagency.uk.engagementhq.com/dry-weather-information-2025**

As a result, hosepipe bans are in force across eight water authority areas affecting millions of households, with more set to follow.

Alert status?

Claim volumes are now increasing, and the scale of the upturn will depend on weather conditions during August, September, and October. The current long-range forecast does not indicate significant rainfall to reverse the situation, so claims instructed to the market in the second half of 2026 may reach levels experienced in other recent surge years, potentially creating the first "double surge" in consecutive summers since 1995/96. However, the notoriously unpredictable British weather could still confound the forecasters, and increased rainfall could significantly suppress the peak.

Sub*Sprint*®

In a potential surge environment, speed, consistency and early insight become increasingly important. SubSprint® 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 SubSprint® have not required an onsite visit from a subsidence consultant. With positive customer feedback and strong engagement from insurer clients, SubSprint® 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.

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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