

Subsidence Weather Watch

Surge risk

Mid Amber

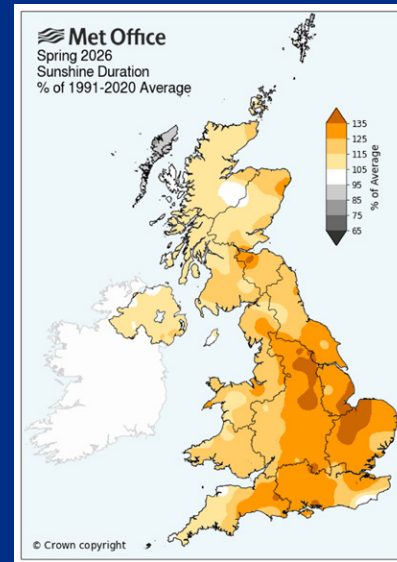
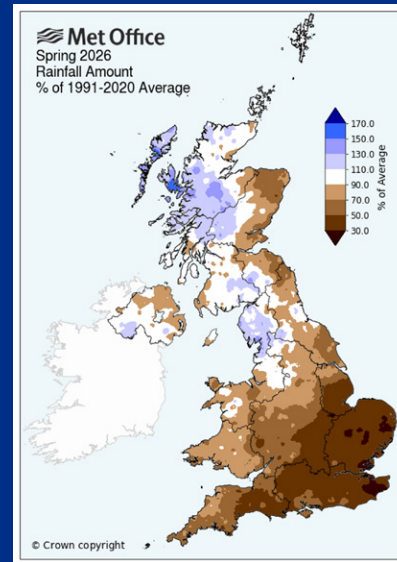
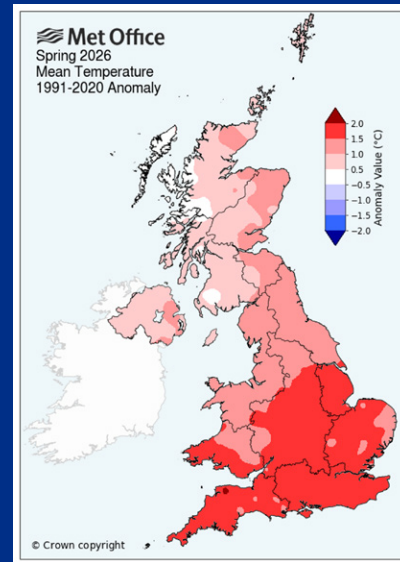


Whilst the surge risk remains at mid-amber, what might the summer weather have in store to change this?

2026 so far

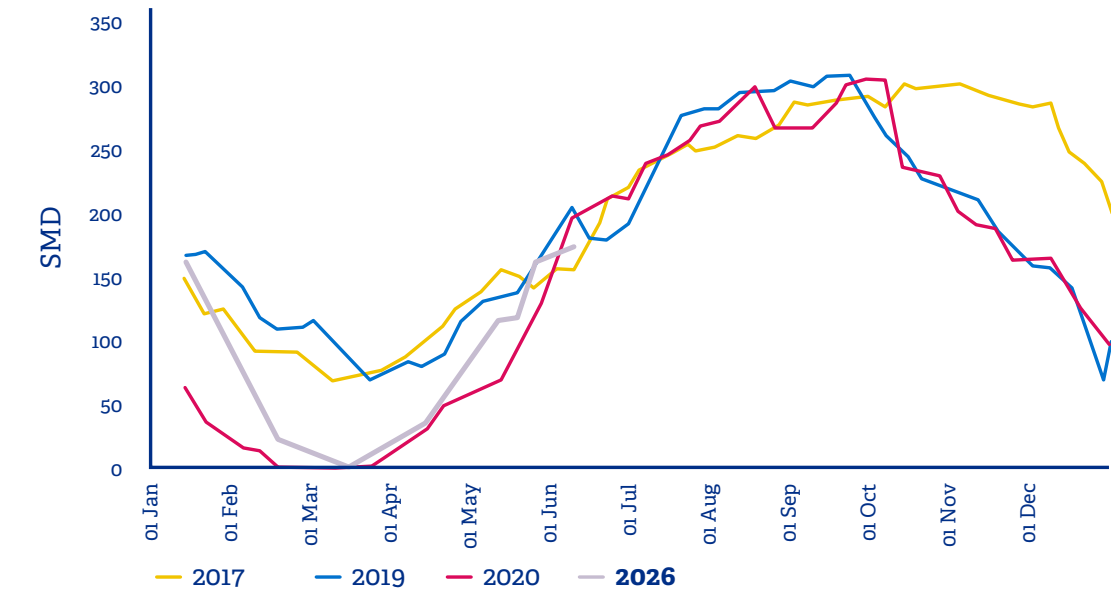
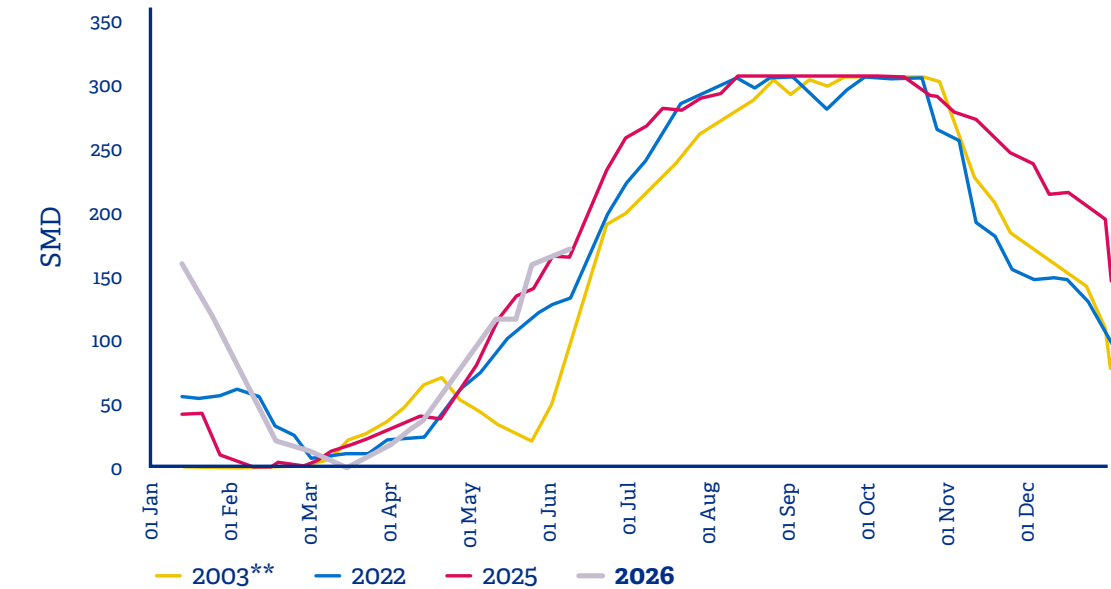
According to the Met Office in their seasonal assessment for Spring 2026:

- Spring was dry, sunny and warm compared to average, with a north-south gradient which saw the warmest and driest weather in southeast England.
- It was the third warmest spring on record for the UK and warmest for England and Wales.
- Despite the broken records, the weather was changeable with unsettled conditions interchanging with periods of high pressure. April saw the fourth named storm of the season and May saw the first heatwave.



As a result, the MORECS measure of soil moisture deficit continues to increase, currently closely tracking the recent surge year of 2025 and ahead of other notable surge years including 2022, 2018 and 2003. Interestingly, MORECS is also closely tracking several non-surge years including 2017, 2019 and 2020.

Soil Moisture Deficit – Trees



So, what does the current MORECS tell us about the 2026 surge risk?

This early in the year, it is too soon to say if there will be another surge event as all the recent examples were triggered by extended heatwave conditions in either June, July or August.

Those with long experience in the subsidence market will be quick to remind others of the double surge experienced during 1995 / 1996, but statistically the summer conditions required to trigger a second consecutive surge are unlikely to occur. Previous experience tells us that, whilst an extended period of dry weather before summer can prime and 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 – with all the notable surge years 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.



So, what does the summer weather look like?

This year we are following the “Met Office 3-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 1 June 2026 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 season are slightly higher than normal.
- However, near average rainfall remains the most likely outcome.

The Weather Outlook (TWO) also published their summer forecast on 1 June 2026 and is in broad agreement. The forecast headline is for rain amounts to be close to average across the UK, although with a slight bias towards it being drier rather than wetter than normal. Warmer than average conditions are favoured.

www.theweatheroutlook.com

Meanwhile, the Met Office 30 day forecast of 16 June 2026 indicates a period of hot / dry weather in the second half of June, before conditions become more unsettled into July. www.metoffice.gov.uk

Netweather is also predicting a period of hot / dry weather in the second half of June.

Alert status?

At this stage, our prediction for 2026 is for a “normal” British summer with ABI claim numbers around the 2019/20/21 three-year average of 18,000. However, the surge risk remains and is currently assessed as “Mid 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 worst happen, whilst continuing proactively to settle complex claims which remain outstanding from 2025. We recommend that insurers review their surge response plans and remain vigilant.

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Unlike traditional methods that rely on onsite visits, SubSprint® puts control in the hands of the homeowner. Using a simple mobile interface, customers provide key information and photos which are analysed using proprietary data science and a self-learning AI to deliver near-instant determinations and next steps. You can find our more or request a free demo here: www.crawco.co.uk/innovation/subsprint



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 generally, please contact us.

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