

Subsidence Weather Watch

Surge risk
Rising Amber



Following the record-breaking heatwave temperatures in late June, the MORECS measure of Soil Moisture Deficit currently lies behind 2025, but ahead of other significant surge years.

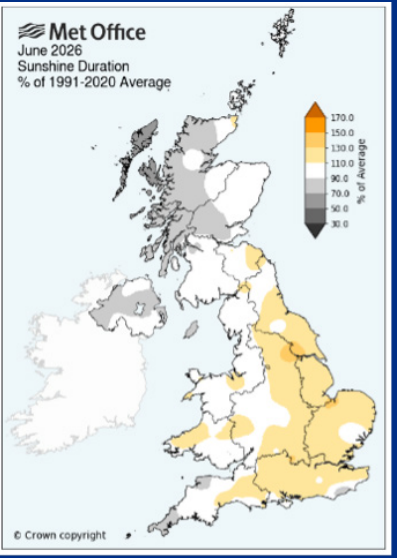
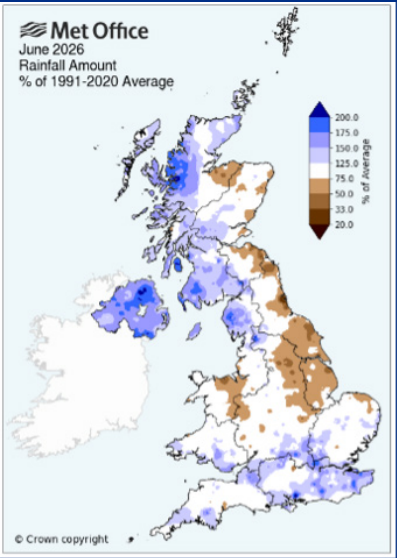
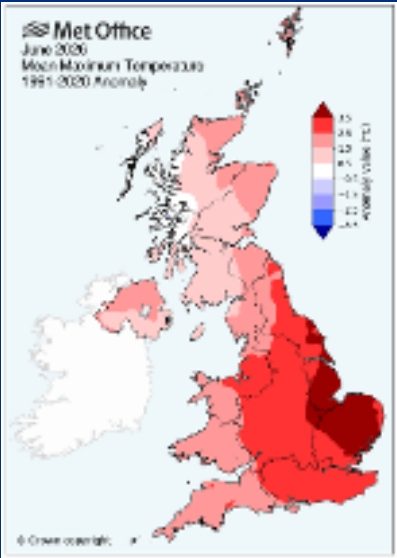
The current subsidence surge risk is now assessed as “Rising Amber”, but will 2026 develop into a full-blown surge event year and the first “double” since 1995/1996?

2026 so far

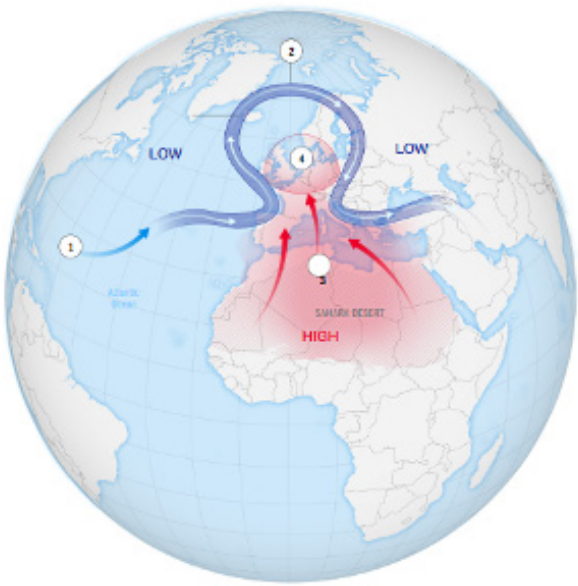
June followed May’s pattern and was another month of two halves, with an unsettled and cool first half followed by exceptional heat in the second half. According to the Met Office:

- “The first two weeks of June were largely unsettled ... in contrast to the exceptional heatwave toward the end of May, daily maximum temperatures were fairly suppressed ... with frequent rainfall ... no doubt welcome for farmers and allaying some of the concerns of the dry spring in the south and east”.
- “Towards mid-month ... heatwave conditions were met across central and southern England and Wales, and the Met Office issued rare Red Warnings for Extreme Heat across three consecutive days. Records tumbled as the heat set in, with a provisional new UK maximum June temperature of 37.7°C recorded at Lingwood (Norfolk) on 26 June and a provisional new Wales maximum temperature of 35.9°C recorded at Cardiff, Bute Park on 25 June”.

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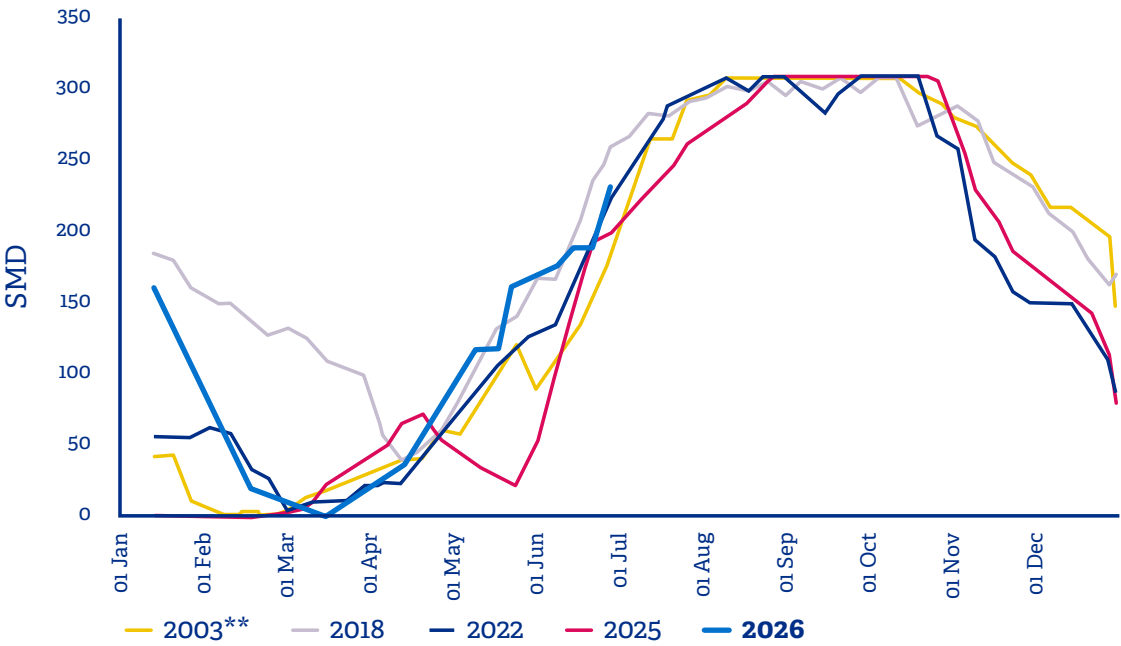


The June heatwave is attributed to an omega block – a weather pattern where high pressure becomes trapped between two lower-pressure systems, disrupting the jet stream and allowing hot, still air to remain over the same area for several days or longer. Please review the Reuters link below for more detail on how this pattern contributed to the intense heatwave: <https://www.reuters.com/business/environment/what-is-omega-block-causing-europes-intense-heatwave-2026-06-23/>

In Kent, a hosepipe ban affecting 850,000 customers came into effect from Friday 3 July – the first to be declared in the UK this year: <https://www.bbc.co.uk/news/articles/cm2r5ggz1g1o>

Due to the June heatwave, the MORECS measure of Soil Moisture Deficit took another steep step upwards. Whilst it currently lies behind 2025, it is ahead of other significant “surge” years.

Soil Moisture Deficit – Trees



Does the elevated MORECS mean there will be a “double surge”?

The MORECS could reach its maximum during July, so does this mean there will be large surge of claims and the first in consecutive years since 1995/1996?

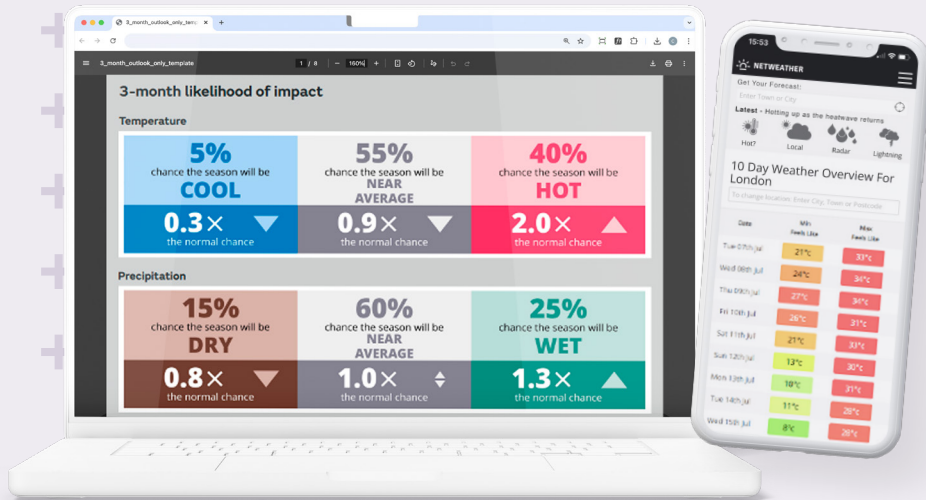
The 2003, 2018, 2022 and 2025 surges were triggered by record breaking summer temperatures in addition to an extended summer period without rainfall. However, in 2006 the maximum MORECS was reached during July and there was a significant increase in claims to follow, but above average rainfall during August, September and October suppressed the overall claim numbers.



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 July to September was issued on 29 June 2026 and 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
- The chances of this period being wet or dry are fairly balanced
- Near average rainfall remains the most likely outcome, but with the potential for some large regional variations: <https://www.metoffice.gov.uk/services/government/contingency-planners>



Folklore

St Swithin's Day falls 15 July and folklore says whatever the weather is like on that day, it will continue for the next 40 days and nights. Although the saying is not literally correct, some forecasters consider there is an element of truth in it because by this time of the year the summer weather patterns are established.

Alert status?

Currently claims numbers and repudiation rates generally remain at April/May/June levels. However, the risk of a significant upturn in subsidence is now increasing, as the long-term forecast for July/August does not appear to be adversely wet.

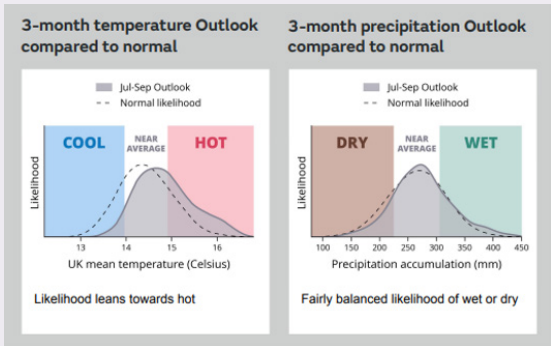
On this basis, the surge risk has been increased to “Rising Amber” and our prediction for 2026 is that ABI claim numbers are likely to be higher than the 2023/2024 “wet” summer average. We now recommend that insurers urgently review their surge response plans. We are continuing with our preparations 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.

SubSprint®

With the subsidence surge risk now at Rising Amber, this is a timely opportunity to learn more about SubSprint®, Crawford's award-winning innovation designed to help insurers respond more effectively to increasing claim volumes. SubSprint combines advanced AI, data science and technical expertise to deliver rapid, evidence-based insights for subsidence claims, enabling faster decision-making while improving the customer experience. Created to address the growing challenges associated with subsidence and surge events, the solution brings greater speed, transparency and efficiency to the claims process. We are also delighted that SubSprint® has been named a finalist at the British Insurance Technology Awards 2026, recognising the innovation and expertise that have gone into developing a solution that is transforming the way subsidence claims are handled. To find out more, visit <https://www.crawco.co.uk/innovation/subsprint>.

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

- The Met Office (6 July 2026): “Third heatwave of year to bring prolonged spell of hot and dry weather....”
- <https://www.metoffice.gov.uk/about-us/news-and-media/media-centre/weather-and-climate-news/2026/third-heatwave-of-year-to-bring-prolonged-spell-of-hot-and-dry-weather>
- The Weather Outlook (7 July 2026): “Peak temperatures this week... more changeable after mid-month...”
- <https://www.theweatheroutlook.com>
- Netweather: Predicting temperatures in London to peak at 34oC on 9 July 2026
- <https://www.netweather.tv/weather-forecasts/uk/10-day>



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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