

Subsidence Weather Watch – October 2025



Surge risk – Red

There has been a surge in subsidence claims resulting from hot weather and low rainfall during spring and summer.

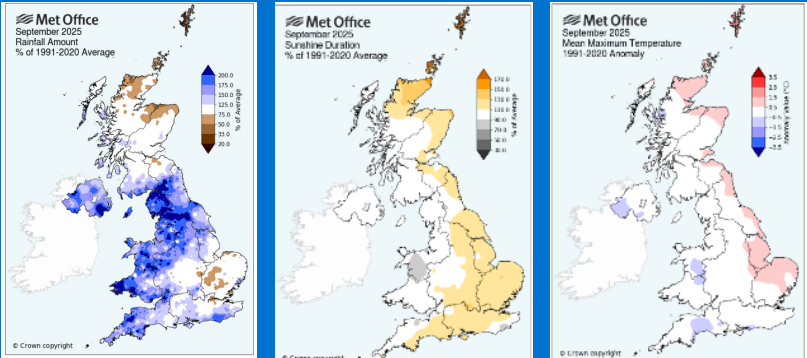


Does the maximum MORECS mean another large surge of claims?

While insurers have varied definitions of a subsidence surge event, most agree that a surge has occurred. The Crawford surge definition was met in September and fresh crack damage from clay shrinkage linked to vegetation water demands is being reported nationwide in clay-rich regions.

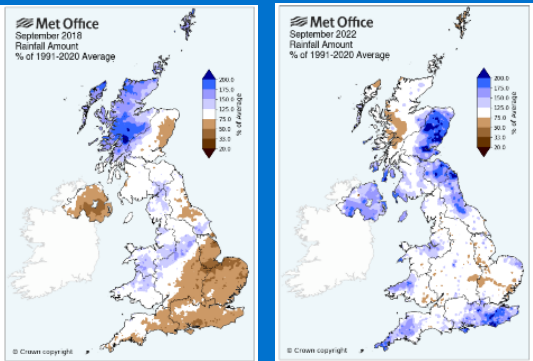
2025 so far

After a record hot and dry spring and summer, September in the UK was wetter and cooler than usual, ending the streak of unusually warm months.



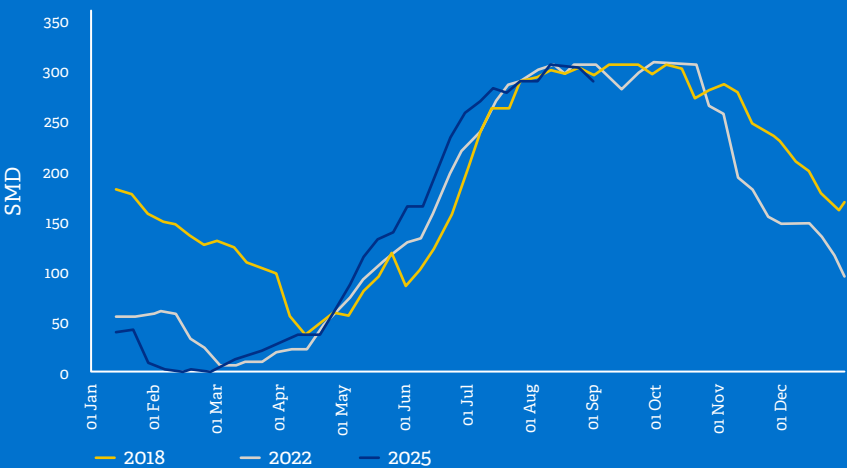
How did September 2025 compare to other surge years?

In 2025, clay soil regions in the south-east had rainfall similar to 2022, while other clay soil areas were wetter than both 2018 and 2022.



The MORECS measure of Soil Moisture Deficit reached the maximum peak during August and remained high during September in line with the significant surge years of 2018 and 2022. Overall, September rainfall in the south-east was only slightly above average and has done nothing to replenish the significant shortfall from previous months. It should be noted that the MORECS figure widely tracked by the insurance industry as a subsidence indicator is tile 161 in the south-east, so this is unaffected by higher rainfall in other areas of the country.

Soil Moisture Deficit – Trees



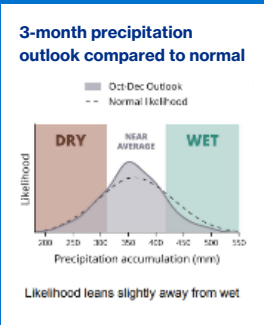
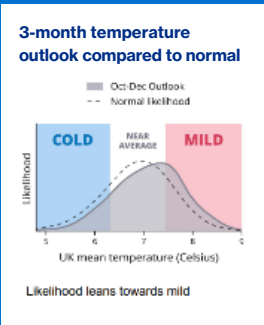
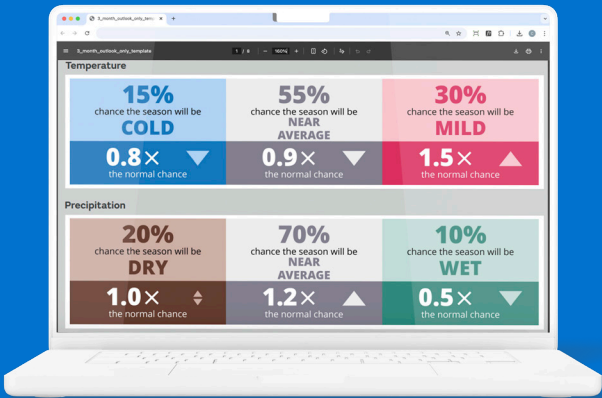


What is the autumn weather forecast?

This year, we are using the Met Office 3-month Outlook intended for contingency planners across government, the wider public sector, business and industry. The October-December 2025 update (issued 29/9/25) states:

- “The chance of a dry three-month period for the UK as a whole is around normal.”
- “However, the chance of a wet period is less than normal.”
- “There is a higher-than-normal chance of the three-month period being mild for the UK overall.”

www.metoffice.gov.uk/services/government/contingency-planners/index

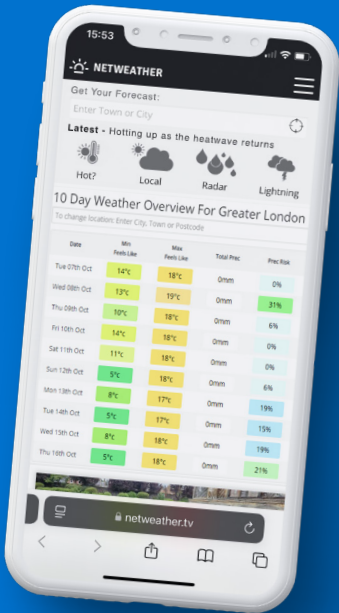


Forecasters are in broad agreement that early October will be dry:

- The Met Office (7/10/25): High pressure will likely bring mostly dry and settled weather until 21 October. In the last third of the month, unsettled conditions are expected, with increased chances of rain or showers across the UK, though the exact timing remains uncertain. Whether this takes the form of successive depressions moving in from the Atlantic or a slower-evolving weather pattern remains to be seen.

www.weather.metoffice.gov.uk/forecast/uk

- Netweather: Predicts 10 days of dry weather in the south-east: www.netweather.tv/weather-forecasts/uk/10-day



Alert Status

The volume of new instructions increased significantly during September:

- New claim instructions across the client portfolio peaked during the week beginning 15 September at approximately 426% of the Q1/Q2 average.
- The five-day rolling average for new claim instructions is now gradually decreasing, with last week's volumes around 300% of the Q1/Q2 average.
- The repudiation rate has decreased as anticipated.

Crawford's subsidence surge plan and its supply network have maintained service levels amid these changes. Teams have continued to process new instructions within standard SLAs. As part of the surge response, priority is given to work in progress, supported by a dedicated team.

The alert status remains at RED. Rainfall is expected to be limited for the next four weeks, which may result in sustained high instruction volumes into October and November. Previous surge events suggest Q1 2026 may also see increased claim volumes due to delayed notifications. Based on summer weather and current trends, claims instructed to market in the second half of 2025 may align with figures from 2018/2022, when around 17,000 claims were recorded versus fewer than 5,000 in the same period last year. However, higher rainfall across the country in September could result in lower final claim numbers and a less extended peak than in previous years.

Contact

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

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