

Subsidence Weather Watch – September 2025



Surge risk – Red

Driven by the hot temperatures and low rainfall during spring and summer 2025, the current Subsidence Surge Risk has increased to “red”, but will 2025 develop into a full-blown surge event year?



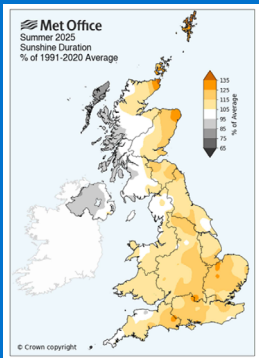
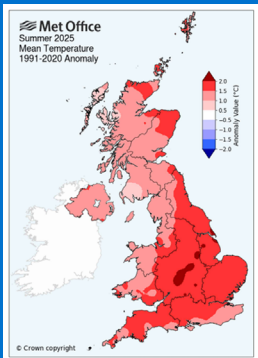
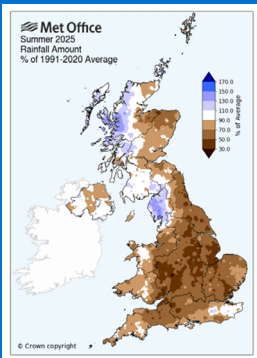
Does the maximum MORECS mean another large surge of claims?

It depends as the significant surge years 2018 and 2022 were triggered by record breaking temperatures in addition to an extended period without rainfall. However, in 2005 and 2011 the maximum MORECS was reached during July and there was a significant increase in claims to follow, but average weather conditions during the second half of the summer and into autumn suppressed the overall claim numbers and there was no surge.

2025 so far

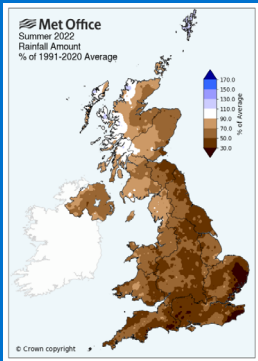
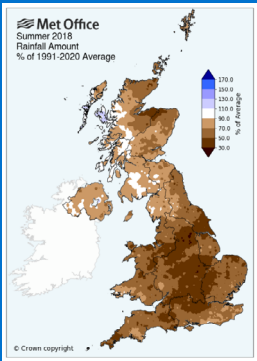
Spring and summer weather has reached unprecedented levels this year. According to the latest Met Office statistics for the summer season:

- Summer 2025 was the warmest UK summer on record with a mean temperature of 16.10°C. Although dominated by high pressure with a series of lengthy warm spells and several heatwaves, frontal rain and storms, including thunderstorms affected many areas throughout the season.
- Rainfall overall for the summer was below average, June and July had close to average totals, while August was a drier than average month despite wet spells in some areas caused by Storm Floris and the remnants of Hurricane Erin. August saw just 62% of average rainfall for the UK as a whole.
- Sunshine hours were above average for all three months.



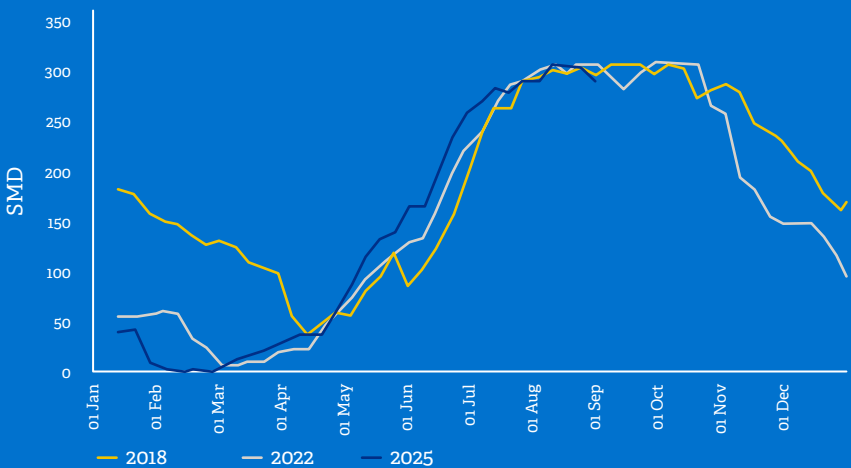
How did Summer 2025 compare to other surge years?

The clay soil regions of the south-east experienced heatwave conditions, above-average sunshine and below-average rainfall during the same periods as the recent surge years of 2018 and 2022. In contrast, rainfall levels in the Kent area remained closer to the seasonal average.



The MORECS measure of Soil Moisture Deficit reached the maximum during August in line with the significant surge years of 2018 and 2022.

Soil Moisture Deficit – Trees





SubSprint®

SubSprint® is in a four-month pilot on live claims. Reports that once took days are now delivered in minutes. Insights that required weeks are now instant. AI analysis is reducing reliance on manual inspection and early customer feedback confirms the solution is simple, user friendly and effective. Enhancements will refine crack detection, improve analytics and enable deployment without site visits on straightforward domestic claims. The roadmap leads toward automated subsidence determination and a SaaS model for insurers. For more information, visit:

www.crawco.co.uk/resources/the-smarter-faster-way-to-handle-subsidence-claims

What does the autumn 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 September to November 2025 was issued 1 September 2025 and indicates:

- Higher than normal chance of wet weather for the UK overall.
- Chance of windy autumn is higher than normal.
- Increased risk compared to normal of stormy spells.
- Chance of warm autumn is higher than normal.

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

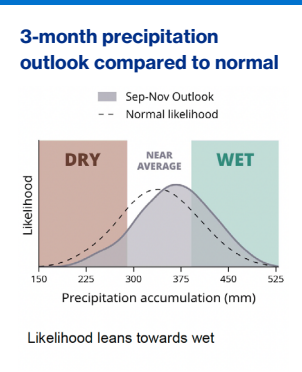
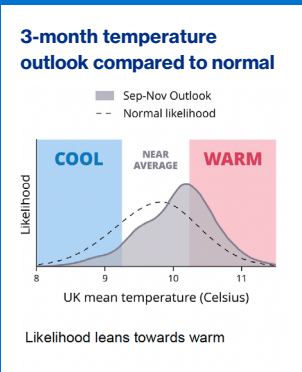
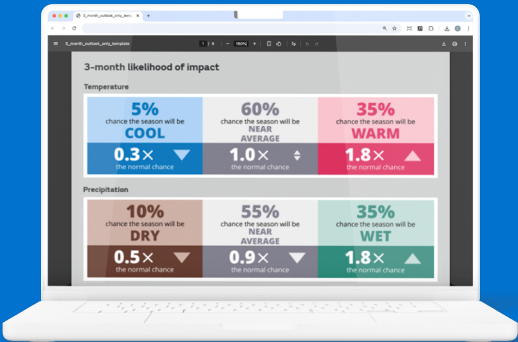


False Autumn

The Met Office commented on 28 August 2025 that “You may have noticed leaves turning brown and falling from the trees, berries ripening early and hedgerows taking on an unmistakably autumnal appearance. Yet, despite these familiar signs, autumn has not truly arrived. Instead, the country is experiencing what experts call a ‘false autumn,’ a phenomenon where the stress of extreme summer conditions prompts trees and plants to behave as if the season has changed, even though it is still late August.

www.metoffice.gov.uk/blog/2025/why-does-it-feel-like-autumn-already

It remains to be seen if this could lead to a reduction in water demand of vegetation and reduce the number of properties damaged by subsidence in 2025.



The Weather Outlook published their autumn forecast (1 September 2025) and appears to agree: “The forecast headline is for a wetter than average season with above average temperatures. However, it could have a wintry sting in its tail.”

www.theweatheroutlook.com/weather-news/7565/outlook-for-the-summer-holidays

Forecasters are also in broad agreement on the return of much needed rain for the first half of September:

- The Met Office (2 September 2025): “Much of this period will be unsettled, with low pressure systems tending to dominate the overall pattern. This will mean showers or longer spells of rain will affect much of the UK at times...”
www.weather.metoffice.gov.uk/forecast/uk
- Netweather: Predicting regular daily rainfall to 14 September:
www.netweather.tv/weather-forecasts/uk/10-day



Alert Status

Most insurers and others in the market have their own definitions of a subsidence surge “event”. The Crawford subsidence surge definition is based on receipt of a defined percentage increase in new claim volumes sustained over a four-week period and we expect this could be reached during the week commencing 22 September if current volumes continue. Therefore, our alert status has increased to red.

We now consider there will be a significant upturn in subsidence claims based on:

- New claim instructions have started to increase week by week during August.
- We have seen the first examples of brand-new clay shrinkage subsidence which occurred this year.
- Ongoing monitoring is showing significant downward movement.

ABI claim numbers in the second half of 2025 could be similar to those seen in 2018 and 2022 and we expect increased weekly volumes to extend over at least a 12-week period. However, the final size of the upturn may be reduced if forecasters are correct and there is significant above average rainfall during September and October combined with the false autumn conditions.

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.

Afzal Ahmed
Director of Subsidence Operations
T +44 (0) 7385 088 847
E afzal.ahmed@crawco.co.uk

www.crawco.co.uk/services/subsidence