

# Subsidence Weather Watch

Welcome to the first *Weather Watch* for 2026. In this issue we take a retrospective look at subsidence numbers in 2022 and an early look at what 2026 has in store.

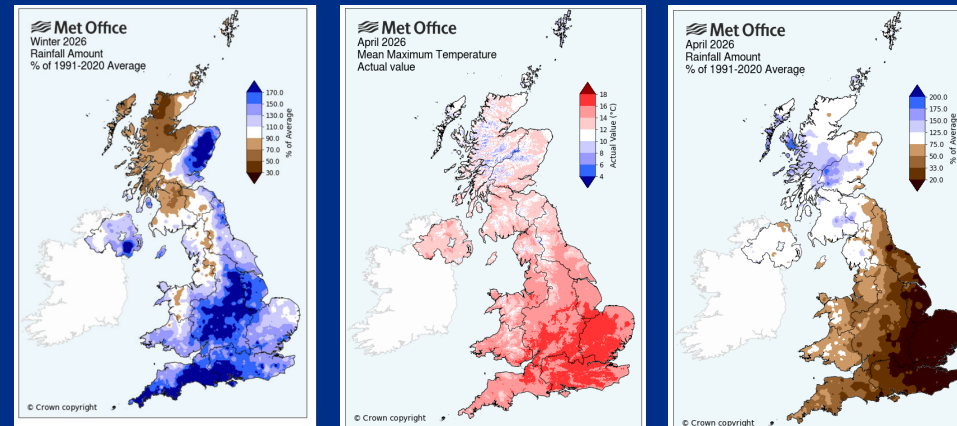
Surge risk

Mid Amber



## 2026 so far?

Whilst claim numbers have reduced to more normal levels, they remain higher versus the Q1/Q2 average from last year, with the uplift in line with expected trends following a surge event in the previous summer.



## Last year?

According to the Met Office, 2025 was the warmest and sunniest year on record for the United Kingdom. Whilst the peak temperatures of 2022 were not beaten, the prolonged dry, settled weather resulted in record-breaking sunshine and four separate heatwaves. The record-breaking was bolstered by an exceptional spring, which was not only the sunniest and warmest on record, but also the driest in more than 50 years.

This led to another significant surge in subsidence claim volumes, for the third time in eight years.

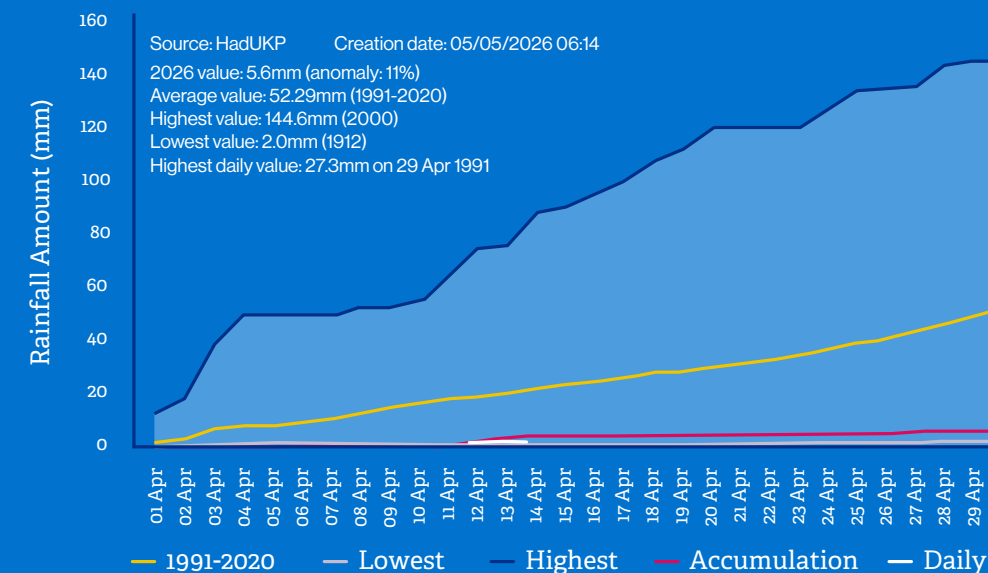
According to figures published on 17 February 2026, by the Association of British Insurers (ABI), 2025 saw subsidence payouts rise to **£307 million, up 10%** (£27 million) year on year and reaching their highest level on record. This represents a significant increase from the £219 million paid out in the 2022 surge on around the same volume of claims.

[See the ABI website for more details.](#)

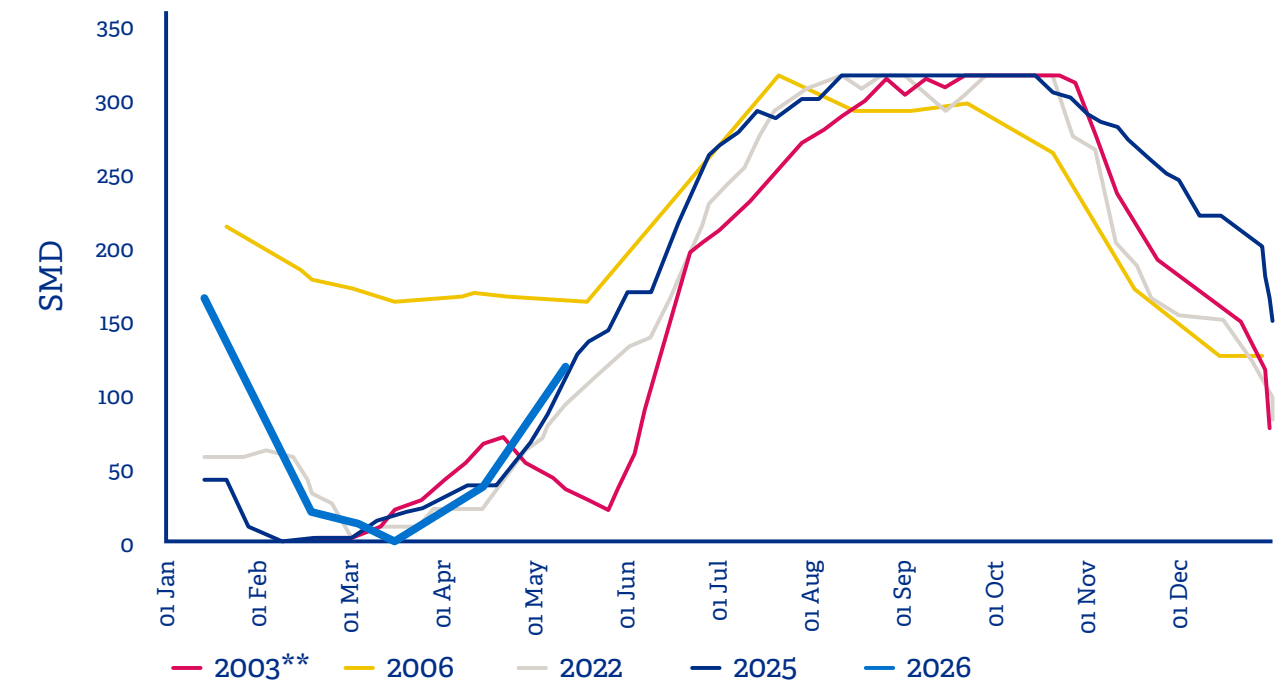
According to the Met Office, "winter has seen above average temperatures and rainfall for the UK overall, with notable regional variation. The weather has been unsettled, with four named storms and a strong jet stream and blocking high over Scandinavia causing extended spells of wet weather for some areas and an unusual rainfall pattern."

As a result, the MORECS measure of Soil Moisture Deficit returned to zero at the end of March. In the context of the 2025 surge this means helpful rehydration of the clay soil.

April then bucked the trend and was warmer and drier than average, with some parts of the clay soils area of the southeast seeing virtually nil rainfall for over six weeks between 16 March to 1 May.



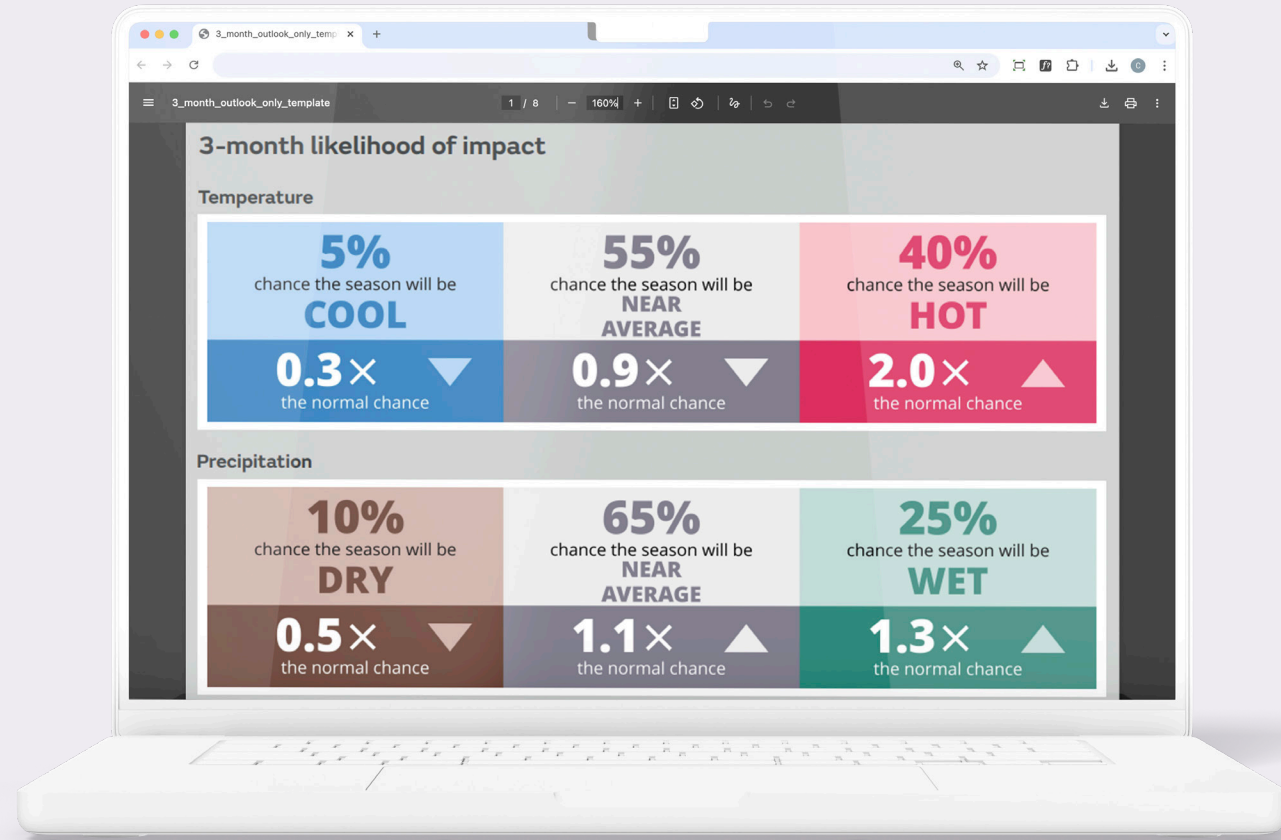
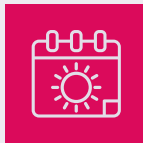
## Soil Moisture Deficit – Trees



As a result, the MORECS measure of soil moisture deficit is currently tracking the recent surge years of 2022/2025 and is significantly ahead of the classic surge year of 2003.

## So does the MORECS mean there will be another surge in 2026?

At this early stage in the year, it is too early 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. However, all we can say with certainty at this stage is that the wetter than average weather experienced in the winter months means we are unlikely to see an early upturn in new claim instructions similar to that seen in 2006.



## So what does the summer weather look like?

This year we will follow 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 May to July was issued 27 April 2026, and indicates:

- The chance of a hot late spring period is higher than normal.
- This brings an increased risk of heatwaves and heat related impacts.
- A wet three-month period is more likely than a dry one.
- However, near average rainfall remains the most likely outcome.

We will provide a further update next month and explore how this compares to The Weather Outlook (TWO) summer forecast, due to be issued 1/6/26.

[www.theweatheroutlook.com](http://www.theweatheroutlook.com)

In the meantime, the Met Office 30 day forecast 19 May 2026, indicates:

- From 23 May to 1 June: “Saturday will be warm with some showery weather and even a chance of thunderstorms in places. Then by Sunday and through Bank Holiday Monday, warm and fair weather is expected to prevail. Through the following week, high pressure is expected to broadly remain in place for much of the UK, and fine weather is likely to continue for most of the country...Temperatures are expected to be above normal, feeling very warm at times with light winds.”
- From 2 June to 16 June: “High pressure is likely to continue to bring fair weather for most at first... As we head towards mid-June, more mixed conditions are likely with spells of rain and showers...”

[www.metoffice.gov.uk](http://www.metoffice.gov.uk)

## Alert Status?

At this stage, our current view, based on available data, is that 2026 may be closer to 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 to proactively settle complex claims which remain outstanding from 2025. We recommend that insurers review their surge response plans and remain vigilant.

## 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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