



REPORT

Super El Niño

Potential impacts for agriculture in the UK



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Andrew Shaw
Head of Agriculture, UK & Ireland

Executive Summary

The forecast development of a “super” El Niño (a particularly strong phase of the El Niño – Southern Oscillation), is expected to have a significant impact on global weather patterns over the coming months.

For the UK, this is likely to result in a range of potentially material impacts including an increased likelihood of wetter and more intense weather conditions, elevated flood risk, heightened weather volatility, and indirect pressures resulting from global agricultural and supply chain disruption.

Potential UK weather impacts

Likely meteorological developments for the UK from a super El Niño include:

Autumn & Early Winter: Increased probability of wetter, windier and milder conditions, with heightened storm activity and risk of flooding.

Winter: Greater likelihood of shifting conditions, with mild wet periods potentially followed by colder spells.

Temperature Effects: Slight uplift in temperatures, particularly in winter, with reduced frost frequency.

Extreme Weather: Greater intensity and frequency of rainfall events and storms.

Direct and indirect impacts of a super El Niño

Direct impacts on the UK agricultural sector

Flood Risk: Increased frequency and severity of river and surface water flooding, particularly in high-risk and vulnerable regions.

Storm Damage: Increased exposure to extreme weather events and wind damage affecting infrastructure and properties in rural communities.

Agriculture: Waterlogging, delayed drilling, livestock pressures and soil degradation.

Climate Volatility: Increased unpredictability in seasonal weather patterns.

Indirect impacts on global agriculture and supply chains

Disruption to global crop production may lead to reduced yields, supply shortages, and commodity price volatility.

The UK's reliance on imported food, feed and fertiliser could result in increased input costs and margin pressure across agricultural operations.



Overview of claims and loss trends – Crawford perspective

A super El Niño could increase weather-related risks for the UK agricultural sector, particularly through heavier rainfall, flooding, and storm activity. This may lead to higher levels of flood and storm damage, adverse impacts on livestock, and business interruption across farming operations.

Secondary impacts could include difficulties with crop establishment due to excessively wet conditions, increased soil erosion and nutrient loss, and rising feed costs for livestock producers. Together, these pressures could reduce farm productivity and increase financial strain across the sector.



Amplifying current sector challenges

These risks are amplified by current baseline conditions, with UK farming already emerging from a period of prolonged dryness followed by significantly wet conditions, creating stressed soils, depleted water reserves, and reduced resilience.

In a flooding scenario, the primary mechanism of crop loss arises from waterlogging and root oxygen deprivation, which can quickly lead to crop failure, particularly in winter cereals, oilseed rape, and field vegetables located in low-lying areas. However, the most significant claims escalation occurs when flooding exceeds critical duration thresholds, typically beyond a few days, at which point crops transition rapidly from recoverable stress to complete loss.

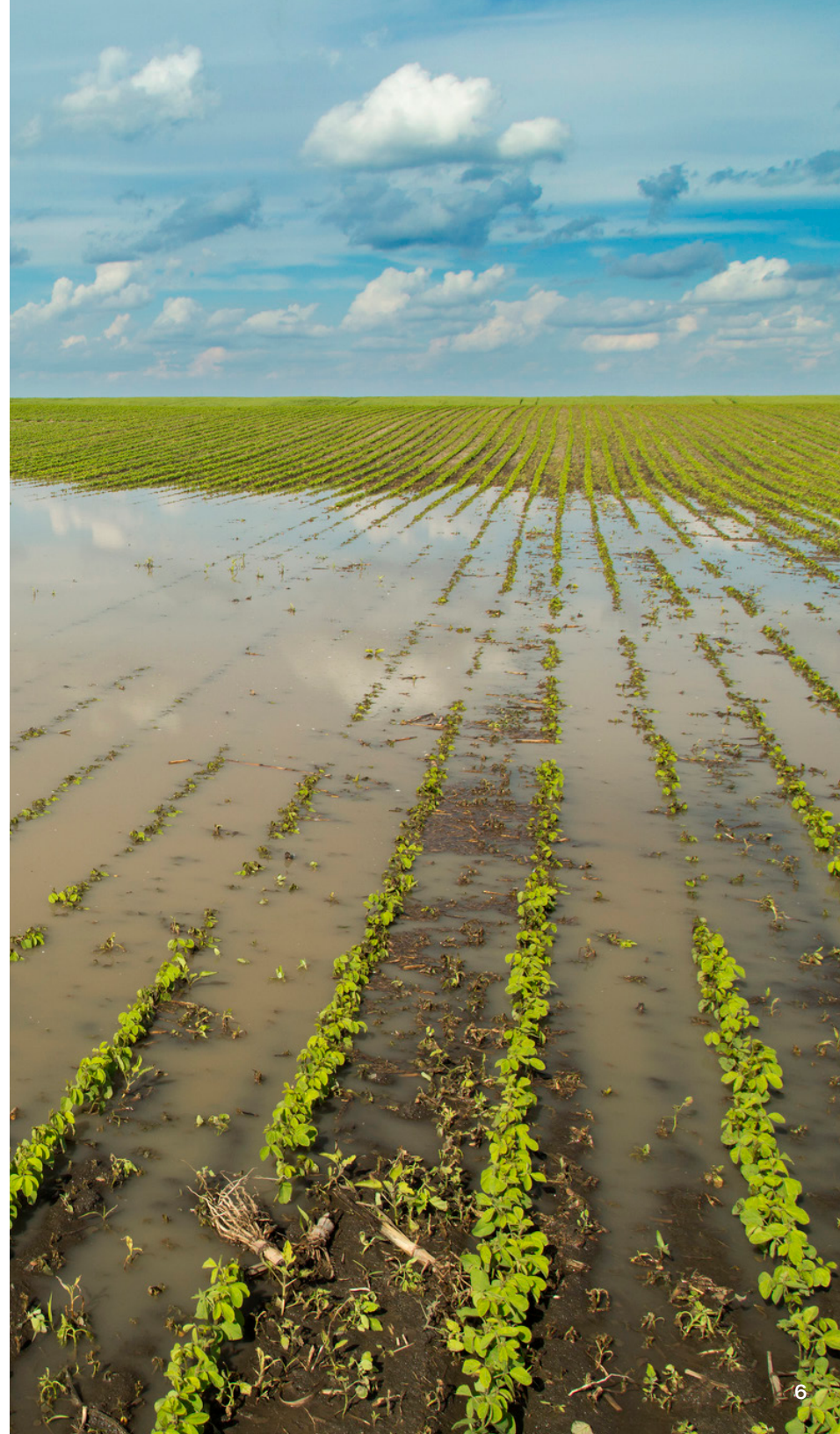
The timing of flooding is equally important. Events coinciding with the autumn drilling window or early spring establishment can prevent germination or destroy emerging crops, resulting in area loss rather than yield reduction. Beyond the immediate loss, prolonged saturation can degrade soil structure, cause compaction, and leach nutrients, creating multi-season impacts that suppress yields in subsequent years and increase input requirements.

Secondary flooding factors

Additional flood-related losses often emerge from secondary factors rather than direct crop damage. Persistent wet conditions can restrict field access, preventing timely harvesting or application of fertilisers and crop protection products, effectively converting viable crops into economic write-offs.

Floodwater contamination may also lead to crop rejection on food safety grounds, shifting claims from yield loss to quality and contractual losses, particularly in high-value or supply-chain-driven crops. These secondary effects are often underestimated but can materially increase loss severity and complexity.

Conversely, drought-related impacts tend to develop more gradually but can be equally severe, particularly where soil moisture deficits reach critical levels. The UK entered 2026 with a heightened drought risk following a dry 2025, with water availability, reservoir refill, and groundwater recovery all cited as key uncertainties for the upcoming growing season.





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Andrew Shaw
Head of Agriculture, UK & Ireland

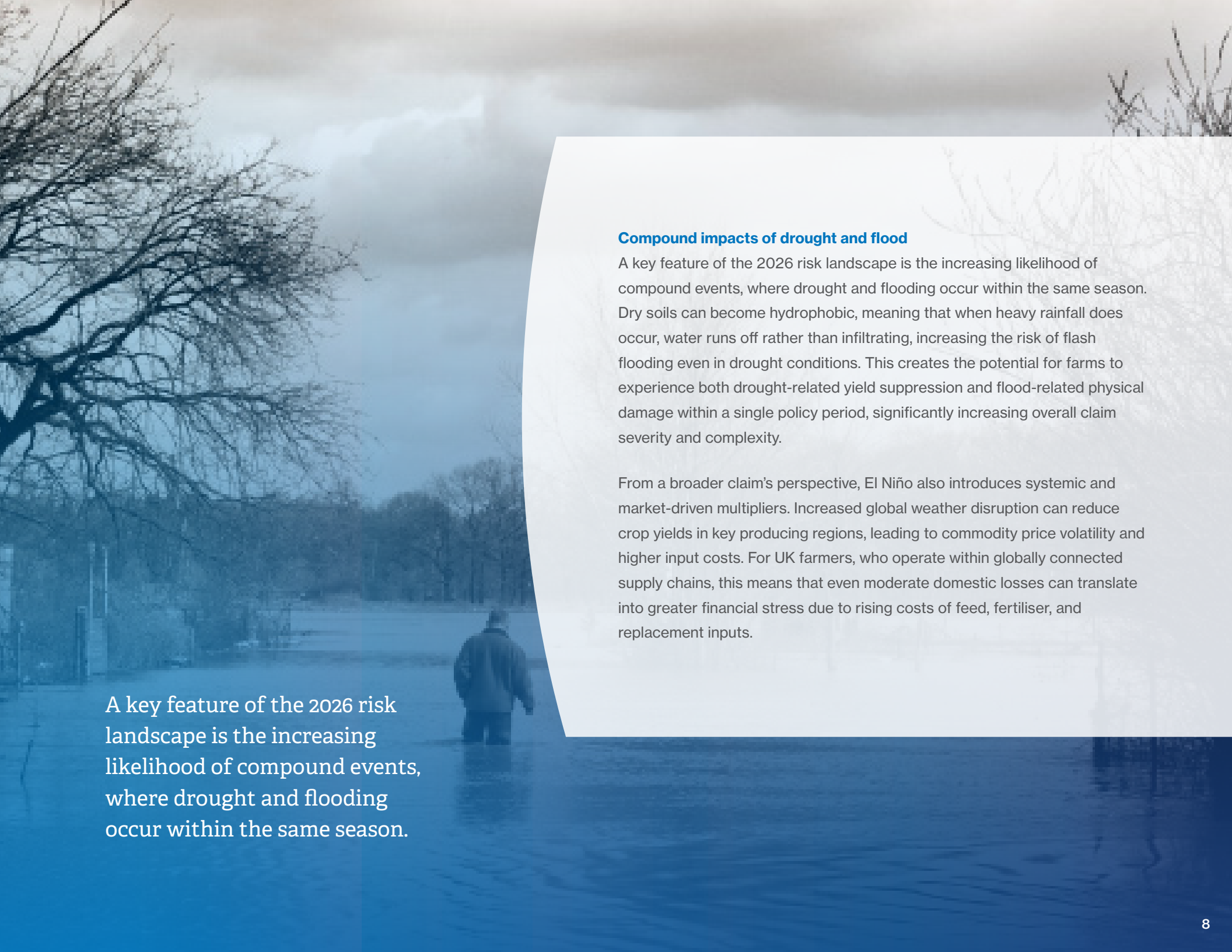
A decline in crop quality

Crop damage under drought conditions is most acute during sensitive growth stages, such as tillering, flowering and grain fill,, where moisture stress can result in irreversible yield loss. Once soil moisture drops below critical thresholds, crops effectively shut down, leading to non-linear losses where yield reduction accelerates rapidly into crop failure. Even where irrigation is available, limits and insufficient reservoir recharge may constrain its effectiveness, creating a tipping point between manageable stress and uncontrolled loss.

A significant but often under-recognised driver of drought-related claims is quality degradation rather than outright yield loss. Crops may reach harvest but fail to meet required specifications for milling, malting, or retail markets due to reduced protein levels, grain size, or uniformity. This can result in downgrading and pricing penalties, creating substantial financial impacts that are less visible than physical crop loss but equally material.

Drought also creates carry-over risks. For example, dry autumn conditions can delay or prevent crop establishment, leading to re-drilling or reduced planted area, further compounding losses into subsequent crop cycles.



A person is wading through deep floodwaters in a rural setting. Bare trees are visible in the background under a heavy, overcast sky. The water reflects the light, creating a shimmering effect.

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Compound impacts of drought and flood

A key feature of the 2026 risk landscape is the increasing likelihood of compound events, where drought and flooding occur within the same season. Dry soils can become hydrophobic, meaning that when heavy rainfall does occur, water runs off rather than infiltrating, increasing the risk of flash flooding even in drought conditions. This creates the potential for farms to experience both drought-related yield suppression and flood-related physical damage within a single policy period, significantly increasing overall claim severity and complexity.

From a broader claim's perspective, El Niño also introduces systemic and market-driven multipliers. Increased global weather disruption can reduce crop yields in key producing regions, leading to commodity price volatility and higher input costs. For UK farmers, who operate within globally connected supply chains, this means that even moderate domestic losses can translate into greater financial stress due to rising costs of feed, fertiliser, and replacement inputs.

Heightened risk to livestock

This could also heighten risks for livestock health, adding further pressure on UK agriculture. Warmer, more humid conditions and greater weather variability can exacerbate disease prevalence and parasite burdens, particularly in grazing systems where wetter ground encourages the spread of pathogens and reduces pasture quality.

At the same time, episodes of elevated temperatures increase the likelihood of heat stress in intensive sectors such as poultry and dairy. In poultry, heat stress can drive higher mortality rates, reduced feed intake, and poorer growth performance, while in dairy herds it is closely linked to reduced milk yields, fertility issues, and increased susceptibility to illness.

Although these impacts may not always translate into insurable losses, they compound financial strain on farmers through reduced productivity, higher veterinary costs, and the need for additional management interventions during already challenging climatic conditions.



A volatile claims landscape

Any impact of El Niño on UK agricultural claims is unlikely to be defined by a single peril, but rather by the interaction of threshold-driven crop responses, sequential weather extremes, and wider system pressures.

The critical shift is from predictable, linear loss patterns to more volatile and compound outcomes, where relatively small changes in weather conditions can trigger disproportionately large impacts on crop performance, farm income, and ultimately insurance claims.



Planning for uncertainty

Preparedness and resilience in the agricultural business

Operational measures may include:

- Enhancing drainage infrastructure
- Maintaining flexible cropping plans
- Reviewing input sourcing strategies to mitigate potential supply and cost pressures

The potential impacts of a super El Niño on UK agriculture remain uncertain and are likely to do so for some time. UK weather outcomes are influenced by a range of interacting atmospheric drivers, including the jet stream and the North Atlantic Oscillation. As a result, while El Niño can increase the probability of wetter, stormier conditions, it does not guarantee specific weather outcomes.

However, there is no doubt that it creates a heightened and multi-dimensional risk for UK farming, primarily through increased storm activity, greater flood exposure, and wider disruption to global agricultural markets that feed into domestic operations and costs.

From a risk management perspective, businesses should assess their exposure to flooding and other weather-related disruptions and confirm that appropriate insurance cover is in place.





Specialist expertise for emerging agricultural risks

The likelihood and degree of impact of a super El Niño on the UK agricultural sector – and subsequent claims that may arise – in the UK remain highly uncertain.

Such conditions do not guarantee that adverse weather will directly materialise or result in insurable losses, and a clear understanding of actual exposure considering policy coverage and extent of risk is an important factor.

Crawford's Agricultural team combines the UK's largest specialist resource with deep sector expertise and a robust, well-tested surge response model, helping to ensure rural customers are fully supported and cared for, regardless of the event.

For more information, please visit crawco.co.uk. or contact:



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