

Subsidence Weather Watch

Surge risk
Red

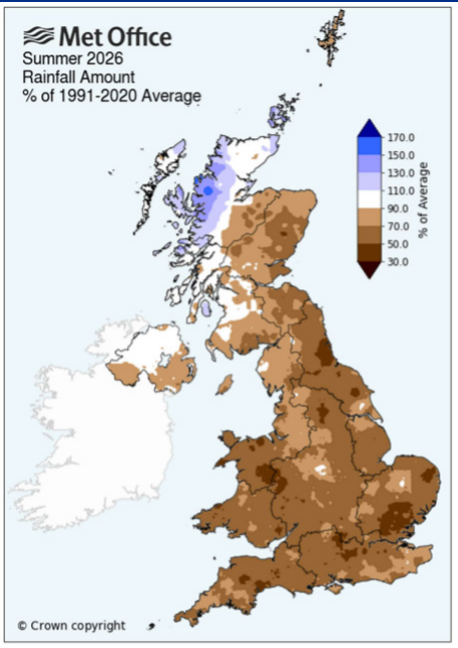
With drought conditions across the country driven by five summer heatwaves and record low rainfall, a surge in subsidence claims has now occurred.

2026 so far

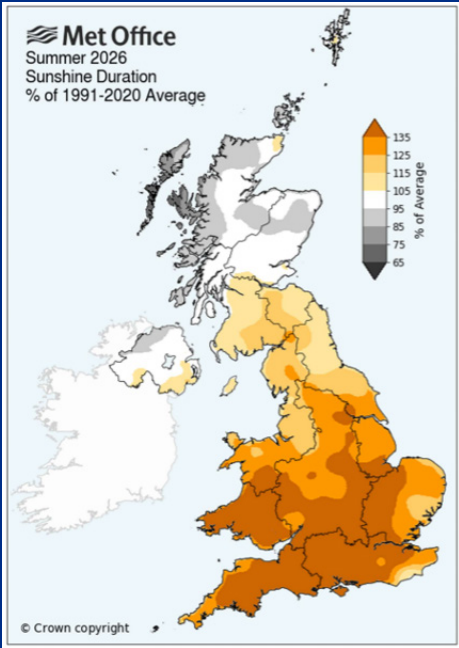
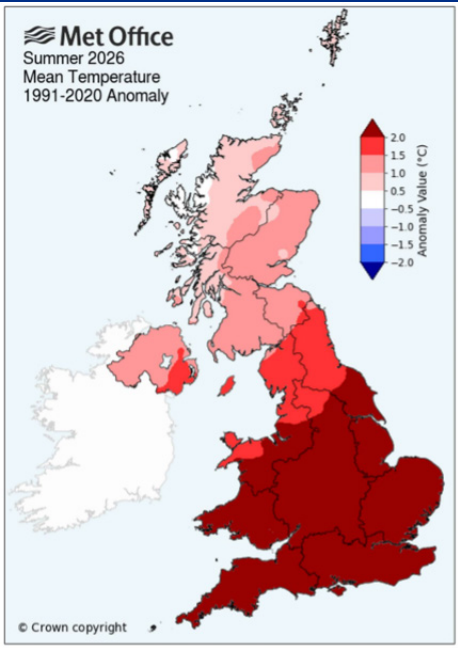
According to the Met Office provisional seasonal assessment:

- Summer 2026 was the warmest summer on record for the UK. Mean temperatures exceeded 2025, the previous record holder by more than 0.3°C, with the top six warmest years this century.
- The highest summer maximum, minimum and mean temperatures were seen in England and Wales, with Northern Ireland having its warmest summer in terms of mean temperature and second warmest minimum temperatures. Scotland saw its third highest minimum temperature and the seventh highest mean temperature.
- The season was dominated by an extended period of high-pressure during July and August with heatwave conditions seen across the country and very dry conditions particularly in southern England and Wales. Only western Scotland saw close to average rainfall and slightly cooler temperatures than the rest of the country, although still well above the 1991–2020 average (+1°C).

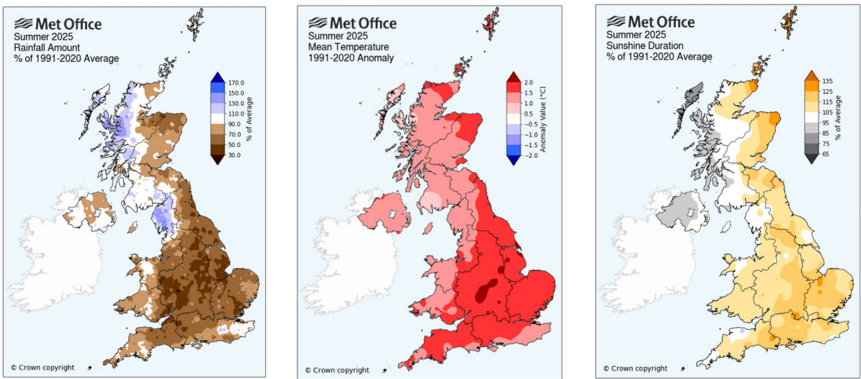
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Summer 2026



Summer 2025 compared to other surge years

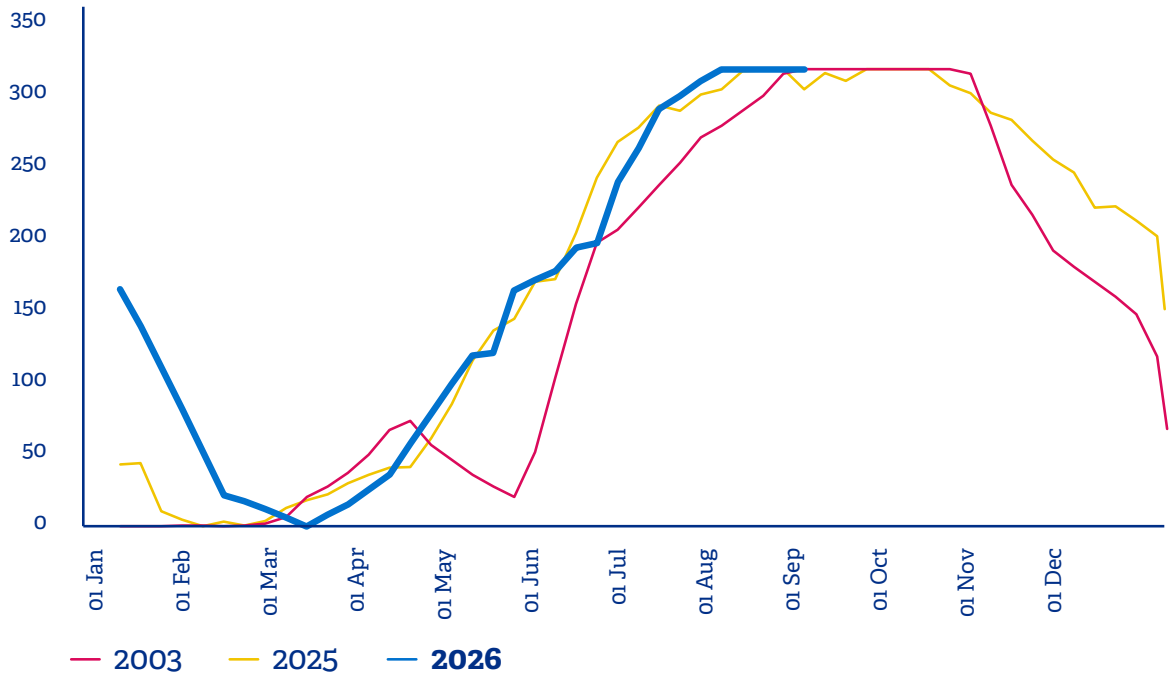


The clay soil areas across the UK saw hotter temperatures, more sunshine and lower rainfall than the surge summer of 2025.

Summer 2025

The MORECS measure of Soil Moisture Deficit has remained at the maximum level throughout August, achieving this level almost a month before it was reached in the surge year of 2003 and has remained more constant than the peak of last year's surge. Although some lawns have benefitted when it finally rained in August and are starting to return to green, this has done nothing to replenish the significant shortfall from previous months.

Soil Moisture Deficit – Trees



MORECS and the potential for another large surge in claims

Most insurers and others in the market have their own definitions of a subsidence surge “event,” but all are now in agreement that a surge event has now occurred. The Crawford subsidence surge definition was triggered during August. We are now seeing new, fresh crack damage caused by clay shrinkage due to the water demands of nearby vegetation in all clay areas across the country. As a result:

- We are currently receiving seven to ten times the average claim volumes for Q1 and Q2, compared with peaks of around four to five times during the 2018, 2022 and 2025 surges.
- New claims across our client portfolio peaked in the week commencing 17 August. Although the five-day rolling average has since declined, we are monitoring volumes closely, as a further increase may follow when customers return from holiday and discover damage.
- The repudiation rate has reduced significantly, as expected

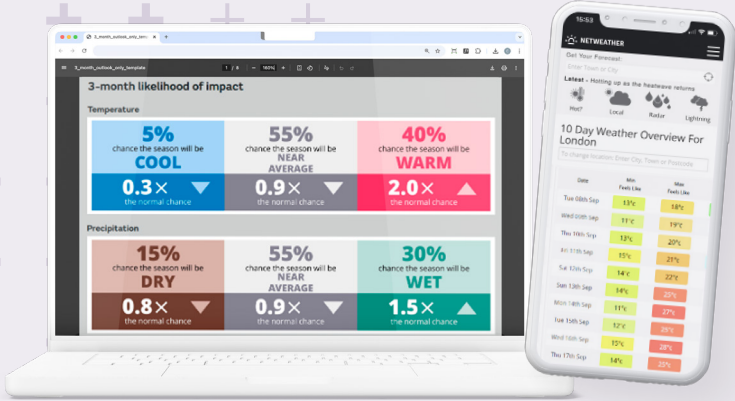
Autumn weather outlook

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 2026 was issued on 1 September indicating:

- The chance of warm autumn is higher than normal
- It is more likely to be wet than dry for the 3-month period
- The latter part of the period is most likely to be wet
- The chances of impacts from rain and wind become higher than normal later in the period

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



Alert status?

The upturn this year appears much larger than experienced in recent surge years. Based on the summer weather and the uplift seen to date, we are expecting claims instructed to market in the second half of 2026 to be even higher than the 2018/2022/2025 surge average (when according to the ABI approximately 17,000 claims were instructed to market, versus a baseline of 5,000 in the same non-surge period in 2024).

Despite these unprecedented volumes, the good news is that the Crawford subsidence surge plan and that of our excellent supply network is proving to be robust. Thanks to the dedication of all the fantastic teams involved, we have so far been able to support customers at this worrying time by servicing new instructions within SLAs. Our investment in *SubSprint*® is proving to be a key tool, enabling us to conserve capacity for physical visits to help ensure these are targeted for the claims that really need them. As part of our surge response, we are also prioritising work in progress and have a ringfenced team dedicated to this equally important aspect.

The alert status is unchanged at RED. There remains little rain in the forecast for the next four weeks, so we expect to see a long tail of elevated volumes into October/November. Consistent with previous surge events, we also expect Q1 2027 to have elevated claim volumes driven by delayed notifications.

However, if autumn rainfall is higher than predicted there is a possibility that final claim numbers could be lower and the peak less extended, although this currently seems unlikely.

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

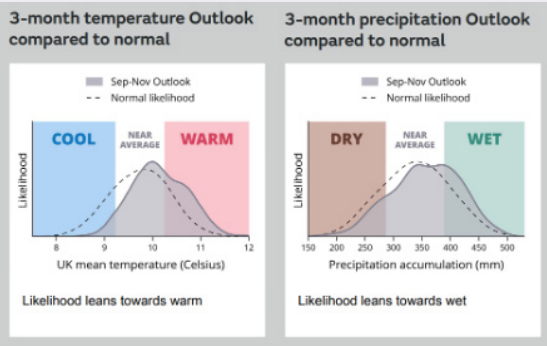
SubSprint®

SubSprint® is transforming the subsidence claims journey by combining customer-friendly digital journeys with AI-driven assessment to deliver faster, more consistent, and more informed decisions. In its first year, the platform supported more than **1,200 property reports**, pinpointed over **3,300 trees**, evaluated more than **3,500 images** using Crawford’s custom-built AI model and assessed more than **250,000 soil moisture points**. Crucially, **86%** of claims assessed using *SubSprint*® have not required an onsite visit from a subsidence consultant. With positive customer feedback and strong engagement from insurer clients, *SubSprint*® demonstrates how Crawford is harnessing innovation, data, and human expertise to improve outcomes for customers, clients, and claims professionals, while providing a valuable tool to support efficient claims handling during any potential surge event. To find out more about *SubSprint*® visit: www.crawco.co.uk/innovation/subsprint

Forecasters are in broad agreement that September will be largely dry:

- The Met Office (08/09/26): Outlook for Saturday 12 to Mon 21 September:
 - Remaining changeable, with occasional rain or showers arriving from the North Atlantic, most frequent across northern and western parts of the UK ... there will also be some reasonable dry and more settled periods, especially across southern areas. Later in the month, high pressure may become more dominant in the vicinity of the UK, perhaps bringing more widely settled conditions for a time... weather.metoffice.gov.uk/forecast/uk
- Netweather: Predicting 10 days of dry weather in the south-east: www.netweather.tv/weather-forecasts/uk/10-day

The Weather Network (7/9/26): “Rain in short supply in the south. Despite the mixed and cooler outlook, amounts of rain in southern, central, and eastern England are likely to remain small.”



Contact

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