



Subsidence Briefing Summer 2022

It's been another busy year with many of us focused on hybrid life: finding a balance between life online and returning to in-person events. With recent headline-grabbing high temperatures, what could the weather from recent months mean for subsidence trends and claims?

The year started with the warmest UK New Year's Day on record. This continued with the sunniest January on record for England, the third for the UK.¹

By February we were under a flurry of storm warnings for Dudley, Eunice and Franklin, forecast to hit hardest in northern areas of the UK that had already experienced damage from storms since November. Areas severely affected included Sligo and Donegal in Ireland.²

March saw record levels of sunshine with 90% more than average in Northern Ireland.³ In April the UK had a third less rainfall.⁴ Higher average temperatures in May rounded off the fifth warmest spring on UK records.⁵

Whilst June was another warm month, many areas experienced downpours, but not enough to reach the average June rainfall for the UK.⁶ July then saw the highest temperature ever recorded in the UK at 40.3°C in London, with Scotland and Wales also hitting records of 37.1°C and 35.1°C, respectively.⁷

The unusually mild weather early in the year provided opportunities for outdoor activities in what would usually be bad weather times. The more recent hot spells have been uncomfortable for many, particularly in built-up areas and homes without air conditioning. The dry and sunny

April
showers
in short
supply

periods may yet prove to have more serious consequences in terms of subsidence claims volumes for the rest of the year and beyond. A review of upcoming forecasts shows that higher than average temperatures are set to continue.

McLarens Private Clients & Estates are able to provide you and your customers with a high quality subsidence claims experience, and we are on hand to take your instructions. Our service, together with our partners, provides a prompt effective response.

Adjuster Led and Engineer Enabled

We recognise your clients wish to have a dedicated point of contact, and our nationwide team of Private Clients & Estates adjusters are working with skilled engineering practices to deliver a quality, meaningful first assessment visit to your clients.

Effective Diagnosis

Working with our regional partners, our proposition entails:

- Joint visits from our loss adjuster and structural experts
- Thorough site investigations
- Crack width and level monitoring as appropriate
- Initial arboricultural advice as necessary

- Preliminary Report with advice on likely cause and loss potential
- Site Investigation Report to complete the diagnosis

Confidence in Remediation

In most cases underpinning or piling can be avoided, through thorough site investigation and effective mitigation advice. Following diagnosis, the remedial phase will typically include:

- Retained arborist to inspect the scene, report, and advise on necessary vegetation management
- Expert negotiation overcoming obstacles such as Local Authority owned trees or protected sites
- Assistance with mitigation, subject to policy cover
- Crack width and level monitoring to ensure structural stability before repairs start
- Qualified buildings professionals preparing a specification of repair
- Cost control and indemnity spend reviews
- Party Wall and CDM oversight
- Professional oversight of the repair phase, working in conjunction with the loss adjuster
- Provision of a Certificate of Structural Adequacy (CSA) following works

Staying the Course

Wherever possible, we will work with our engineering partners to seek swift diagnosis and remediation. On occasions, subsidence losses require a more patient approach, necessitating an extended period of monitoring when we will:

- Provide regular updates to your client and yourselves including technical appraisals
- Involve the client in the preparation of remedial schemes

- Visit the site at appropriate intervals to review progress
- Interpret the complex technical elements of the claim and ensure that the client is not overwhelmed with unfamiliar terminology or jargon
- Manage client expectations and anticipate any likely obstacles

Subrogation

With site investigation, arboriculture and building repair experts, we will collate and interpret information to assist with any subrogation opportunity:

- Technical appraisal reports into the influence of any third-party vegetation
- Site investigation reports including soil analysis, root identification and testing
- Comparative costings, or other effective cost analysis, to demonstrate effective claim management and indemnity control

We have experience working with in-house and external subrogation specialists and can accommodate any specific requirements.

Summary

Subsidence claims are invariably emotive, often threatening the value of an individual's largest asset. A sensitive, empathetic approach is required from a knowledgeable loss adjuster. McLarens Private Clients & Estates offers a traditional, customer-focused approach to deal with subsidence claims. We know that your clients will not accept anything other than a thorough, transparent approach.



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References

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- ³ Met Office (2022) New March sunshine records. Available at <https://www.metoffice.gov.uk/about-us/press-office/news/weather-and-climate/2022/end-of-march-statistics> (Accessed: 29 July 2022)
- ⁴ Met Office (2022) April showers dwindled in dry month. Available at <https://blog.metoffice.gov.uk/2022/05/03/april-2022-dry-weather/> (Accessed: 29 July 2022)
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- ⁶ Met Office (2022) June extends run of warm months. Available at <https://blog.metoffice.gov.uk/2022/07/01/june-extends-run-of-warm-months/> (Accessed: 29 July 2022)
- ⁷ Met Office (2022) A milestone in UK climate history. Available at <https://www.metoffice.gov.uk/about-us/press-office/news/weather-and-climate/2022/july-heat-review> (Accessed: 29 July 2022)