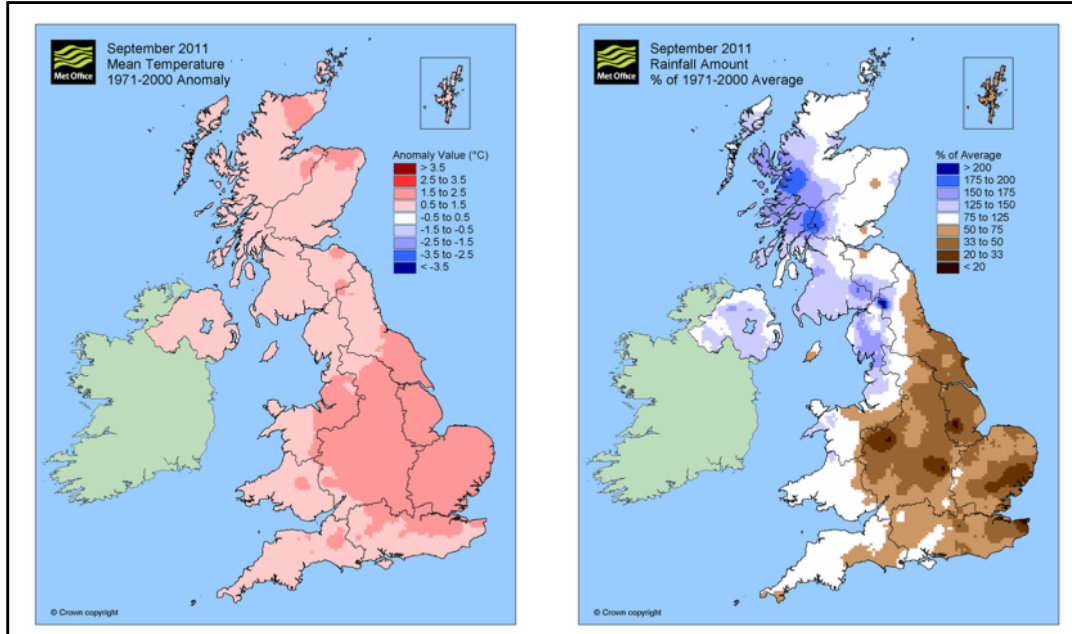


The current Surge Risk is assessed as **Green**



**WEATHER SUMMARY**

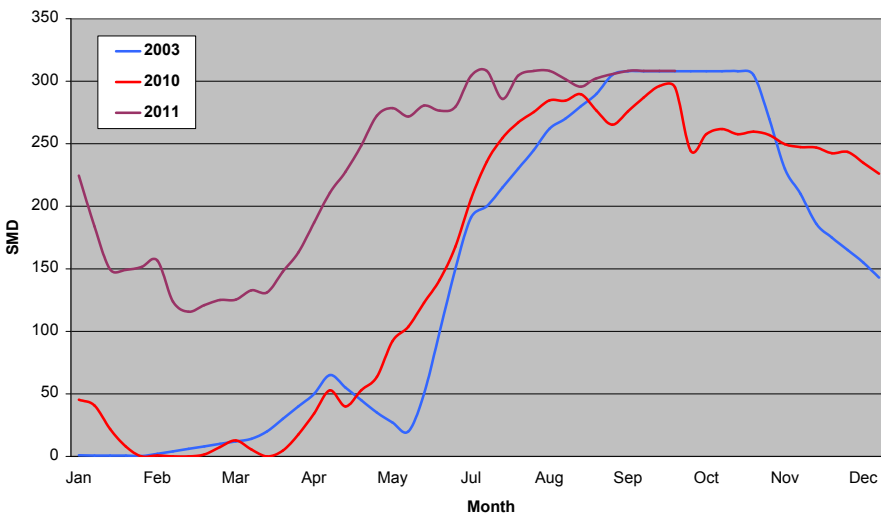
2011 has seen exceptional weather at each end of the Subsidence season. Our first bulletin of the year reported that the March rainfall at only approximately 30% of the 1971-2000 average for the South East is said to have been the lowest for 100 years, and April also was exceptionally dry. This last bulletin for 2011 follows a brief spell of very hot weather where the Met Office has recorded a new all-time high for October temperature of 29.9 °C in Kent on the first of the month.



In September we had above average temperatures and below average rainfall. The Met Office anomaly maps show the situation with the significant features coinciding with the principal clay belt areas. This has increased the drying pressures which had been easing as a result of a relatively benign August in subsidence terms, and is reflected in the MORECS plot.

**MORECS PROFILE**

**MORECS DATA**  
(Deciduous Tree)



The plot continues to show moisture deficits above the critical '300' threshold where the drying pressure from plant activity is highest. The very dry Spring raised the profile early in the season and the recent hot, dry spell is keeping it elevated at the end of the season. Intermittent periods of rainfall over the intervening months have seen corresponding dips below the critical threshold but the plot is still above the 2010 level. Earlier in the season this

would be a cause for concern but with the leaves turning and starting to drop their moisture uptake will be reducing, and increasingly autumnal weather patterns will help to ease drying pressures.

**WEATHER FORECAST**

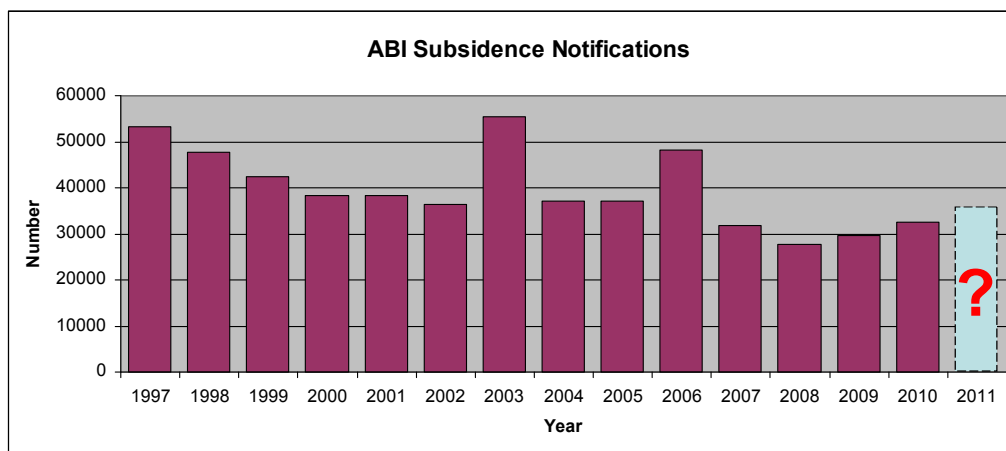
The forecasters are more or less agreed that unsettled autumnal weather is upon us. For the remainder of October and early November the Met Office predicts:

*The unsettled conditions expected during the latter part of October are likely to extend into the start of November, with Atlantic systems moving from west to east across the British Isles. Northern and western areas are expected to see the most persistent rain with strong winds and gales at times. The southeast will be most favoured for some drier and brighter interludes. Overall temperatures, rainfall amounts, and sunshine totals across the United Kingdom for this period should be around average for early November.*

**INCOMING CLAIMS PROFILE**

Our September claim numbers held up well with an increase over August of around 8%. Notifications have stayed relatively high during early October which is not surprising given the recent warm, dry spell. We expect numbers for October as a whole to be very similar to September.

The seasonal lift in new subsidence claims has not been as sharp as in the summer of 2010 but the hot, dry end to the summer has extended its duration. In our last report we estimated that subsidence claim notifications for 2011 as a whole would not be dissimilar to last year and in the region of 30,000 to 35,000 (based on ABI figures). The recent weather is expected to bring the number to the upper end of this estimate but still well below surge proportions:



**We assess the current Surge Risk to be Green, downgraded from last month.**

This is the final bulletin for 2011. We will recommence in spring 2012 as the trends for the year start to develop.