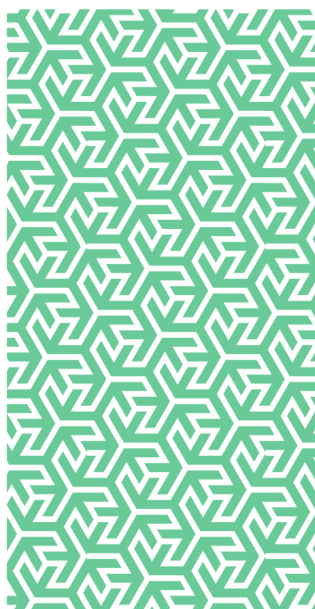




Risk control

Heating up our Highways



In partnership with



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Heating up our Highways

Introduction

On the 13th July 2018 the longest heatwave since 1976 hit the UK followed swiftly by intense rainfall¹. The heatwave caused widespread drought throughout the country and resulted in a hosepipe ban, crop failures and wildfires. We know that extreme fluctuations in weather conditions can have a significant impact on the condition of the highway and so we investigated the relationship between extreme weather fluctuations and Highway Authority claims profiles.

Our Analysis

We analysed the wealth of claims data at our disposal by reviewing highways incidents occurring between the 11th and 20th July over a 10 year period to identify if there were any emerging trends. Many of our clients handle a proportion of their own claims in-house, so this prevents the development of a wholly comprehensive claims picture, however, the data we do maintain is of sufficient volume to be of significant value.

From the analysis we conducted, we were able to identify that 2015 to 2017 were relatively steady years in terms of highways claims numbers received for incidents for the period in question – excluding ‘Incurred But Not Recorded’ claims from this exercise.

However, we did find that there was an 8% uplift in claims numbers for 2018 which could have been as a result of the extreme heat / extreme wet weather creating issues on the highway.

Recent years have shown a pattern of more extreme weather becoming more common. The UK’s hottest day was set on 19th July in Coningsby, Lincolnshire with temperatures reaching 40.3 degrees Celsius² which beat the previous UK temperature record which was set in Cambridge in 2019 of 38.1 degrees Celsius. The 2019 weather event was followed by substantial period of wet weather. As a result of these weather extremes, the dam at Whaley Bridge in the Peak District suffered a partial failure which resulted in the evacuation of residents³.

The New Norm

With reports suggesting that Europe's drought in 2022 represented the worst drought in 500 years⁴ and the drought conditions returning across most of Europe during 2023, it is clear that the global climate is changing and so organisations need to be alive to the potential impact that these changes may have on their physical assets including public highways.

Analysing accident statistics and claims data is a useful way to review what has happened before and identify patterns and trends that suggest / predict future performance.

If you would like any support in analysing your claims data, please don't hesitate to contact your Risk Control Consultant or RMP Account Director.

References

- 1 <https://www.bbc.co.uk/news/uk-45399134>
- 2 [Record high temperatures verified - Met Office](#)
- 3 <https://www.bbc.co.uk/news/uk-england-derbyshire-51912677>
- 4 <https://www.bbc.co.uk/news/world-europe-62648912>

¹ <https://www.bbc.co.uk/news/uk-45399134>

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your broker, RMP risk control consultant or account director.

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