



Heating up our Highways

Introduction

Traditional 'British summertime' was rocked in June, July and August of 2018. 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 sudden fluctuations between extreme weather conditions can have a significant impact on the condition of the highway and so we wanted to investigate if this played through into the claims our highways authority clients subsequently received by members of the public.

Our Analysis

We analysed the wealth of claims data at our disposal by reviewing highways incidents occurring between the 11th and 20th July over the last 10 years to identify if there were any spikes or emerging trends. Many of our clients handle some of their own claims in house, so this prevents us from having a complete claims picture but the data we do have, is of sufficient volume to tell us a story and highlight any trends.

From the analysis we conducted, we can see that 2015 to 2017 were relatively steady years in terms of highways claims numbers received for incidents in the 10 day window – if we exclude IBNR 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.

2019 appears to have mirrored the same weather pattern as last year. We broke the record for the UK's hottest July day with temperatures reaching 38.1 degrees Celsius in Cambridge on the 25th July 2019². This was again followed by significant wet weather, the greatest impact was the dam at Whaley Bridge in the Peak District close to bursting resulting in the evacuation of residents.

The New Norm

The British weather system is changing and we need to be alive to the potential impact this has on our highways as it could influence the materials we use, when we choose to repair and how often we inspect and monitor their condition. Analysing accident statistics and claims data is a useful way to review what has happened before and spot patterns and trends that suggest/predict what will happen in the future.

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

References

- 1 https://www.bbc.co.uk/news/uk-45399134
- 2 https://www.bbc.co.uk/news/uk-49106092

Heating up our Highways 2 / 3

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

² https://www.bbc.co.uk/news/uk-49106092

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.

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

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