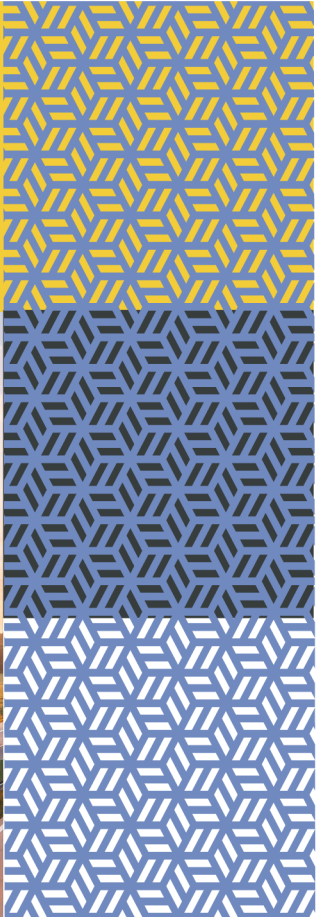
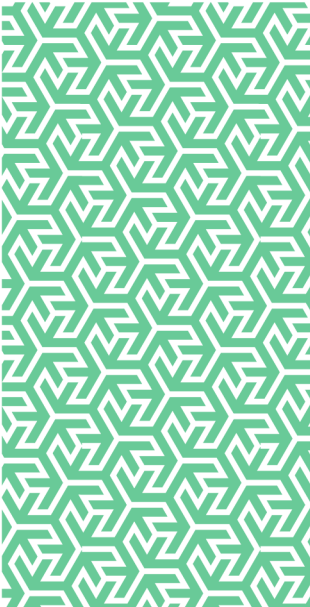


rmp

**Risk control**  
Heating up our Highways



In partnership with



# Heating up our Highways

## Introduction

On the 13<sup>th</sup> July 2018 the longest heatwave since 1976 hit the UK followed swiftly by intense rainfall<sup>1</sup>. 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 highway incidents occurring between the 11<sup>th</sup> and 20<sup>th</sup> July over the last 10 years 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 highway 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 2018 as the record for the UK's hottest July day was broken with temperatures reaching 38.1 degrees Celsius in Cambridge on the 25<sup>th</sup> July 2019<sup>2</sup>. This was again followed by significant wet weather. A significant impact of these weather extremes was the partial dam failure at Whaley Bridge in the Peak District which resulted in the evacuation of residents<sup>3</sup>.

## The New Norm

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> (accessed Oct 2021)
- 2 <https://www.bbc.co.uk/news/uk-49106092> (accessed Oct 2021)
- 3 <https://www.bbc.co.uk/news/uk-england-derbyshire-51912677> (accessed Oct 2021)

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

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

<sup>3</sup> <https://www.bbc.co.uk/news/uk-england-derbyshire-51912677>

## 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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