



US  
Agriculture



## US Agriculture

# Tailored solutions for agribusiness

The McLarens brand is synonymous with quality and we provide a differentiated service underpinned by experienced adjusters. Our business has attracted the best talent in the industry, operating an adjuster-led end-to-end process, without hand-offs to back offices.

The US Agriculture team specializes in all types of agricultural claims including complex manufacturing, food processing and grower claims. The team has extensive agricultural market experience with adjusters degreed in Agribusiness and Animal Science.

Client-specific solutions allow our business to achieve a market-leading reputation for service and technical excellence in agriculture. This includes drone-assist for surveying.

Our team of agricultural expert adjusters is trusted by the industry to deliver on a reliable scope and reserves while bringing the claim to a resolution working within the complex nuances of this industry.

A close-up photograph of a black and white cow's head as it eats from a metal trough filled with brown, textured feed. The cow has a distinctive white blaze on its face and a yellow ear tag. The background is slightly blurred, showing other cows and a bright sky.

When a micro-burst severely damaged the roof of one of our valuable inventory storage facilities, the McLarens agriculture loss adjustment team responded immediately. They helped us effectively secure a temporary solution and eventually a full roof replacement solution that significantly reduced downtime and mitigated the loss by \$50 million. Their services made a substantial positive impact.

– Broker of Beef Processing Client, 2021



## Field to Factory



## Our Agriculture Expertise

Our national team of agricultural adjusters is highly regarded as experts by insurers, brokers and clients in the agricultural sector with an average of 24 years of field experience. We offer specialist adjusting support and loss mitigation in the following areas:

- Agronomy
- Buildings: farm & industrial
- Cannabis
- Cooperatives
- Dairy, Livestock, Poultry, Equine
- Fisheries / Hatcheries
- Food processors / manufacturing
- Food / Produce, Transit, Frozen Food
- Fruit growers
- Grain & feed operations
- Machinery
- Milling
- Stock throughput
- Wineries

## Local Relationships

Our clients receive the best service in the market through their relationships with our highly qualified and recognized agricultural specialist adjusters. We know it's important for our clients to have local agricultural adjusters on hand, so that is what we are. The team also includes appraisers, accountants, and crop specialists.

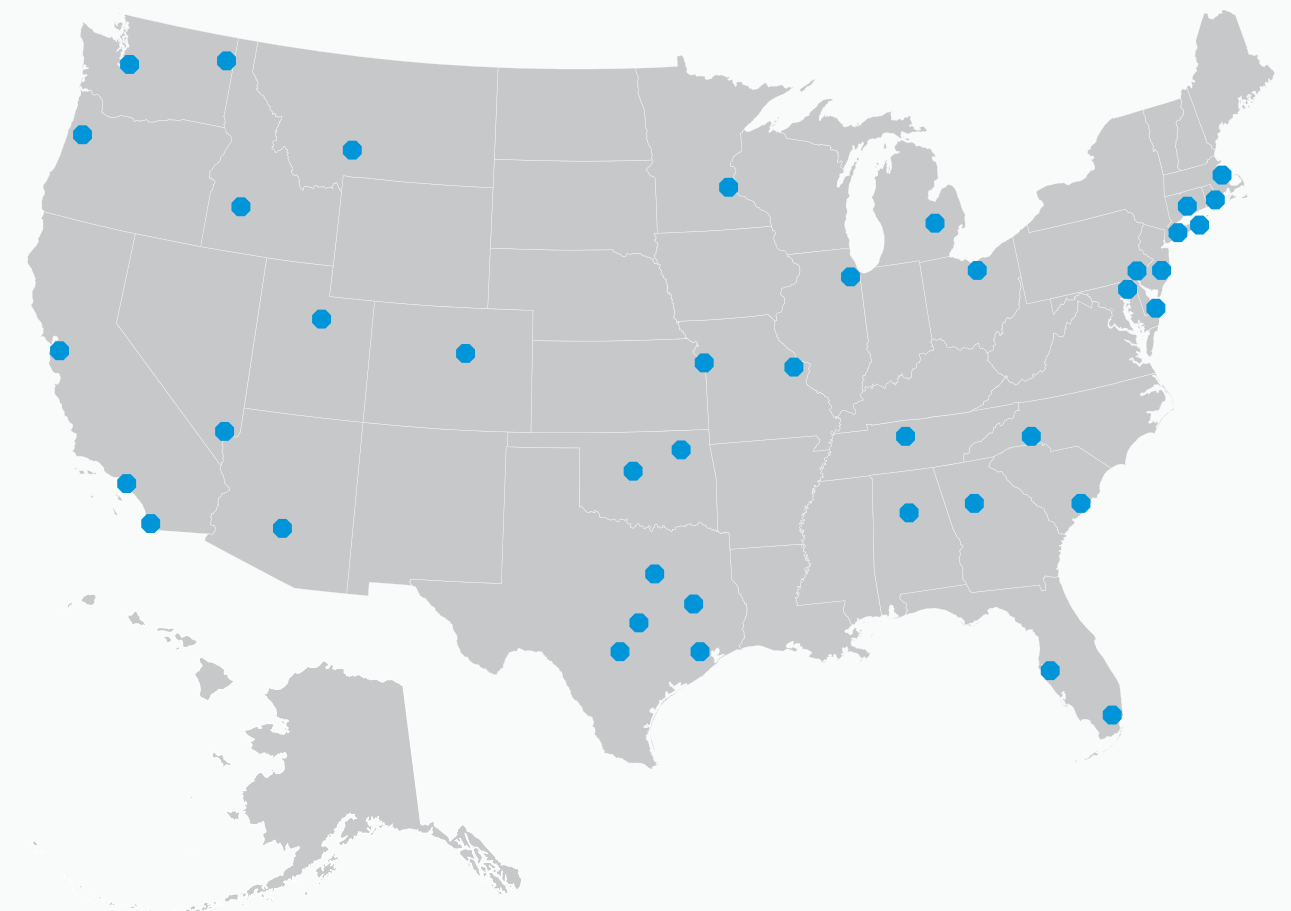
## Agriculture Insights

“ Our team works together and with cross-department colleagues to provide best-in-class service and expertise in the agribusiness sector. We have an in-depth understanding and respect for the industry. We're passionate about it as many of us have personal family roots and affiliations with the agriculture market. As the industry continues to evolve and adds new alternative markets such as cannabis dispensaries and growers, our team stays on top of these new trends by proactively studying these markets and learning their unique nuances. We are more than just experts in farming and livestock, our expertise has expanded 'from field to factory' to include heavy machinery and food production and manufacturing to name a few.

– Trent Gillette, US Agriculture Director

## McLarens Agriculture Service Locations

Our McLarens US Agricultural hub is based in the Chicago office and provides a center of excellence supporting the team and its clients. The team maintains a consistent approach and delivery.





# Key Contacts



**Trent Gillette**  
PCLA/FCLA AIC RPA Industrial  
Electronics/Electronic Technology  
US AGRICULTURE DIRECTOR  
+1 (815) 590 8479 | Mobile  
trent.gillette@mclarens.com



**Greg Brown CPA**  
EXECUTIVE LOSS ACCOUNTANT/  
ADJUSTER (ACCOUNTING)  
+1 (847) 922 7301 | Mobile  
greg.brown@mclarens.com



**Nicholas Schneider CPA**  
ADJUSTER (ACCOUNTING)  
+1 (331) 551 1948 | Mobile  
nicholas.schneider@mclarens.com



**Andrew Bussan MBA**  
BS from University of  
Wisconsin, Animal Science  
BS Agricultural Business  
GENERAL ADJUSTER  
+1 (630) 409 1617 | Mobile  
andrew.bussan@mclarens.com



**Cody Gillette**  
BS from University of  
Wisconsin, Animal Science  
BS Agricultural Business  
SENIOR GENERAL ADJUSTER  
+1 (331) 241 3360 | Mobile  
cody.gillette@mclarens.com



**Tyler Danilson BS from  
University of Illinois, Agronomy  
Minor Agricultural Finance  
Crop License NCIS#140243**  
GENERAL ADJUSTER  
+1 (630) 953 6040 | Mobile  
tyler.danilson@mclarens.com



**Taneal Jepsen-Pickles**  
VP, MAJOR ACCOUNTS & AGRICULTURE  
BUSINESS DEVELOPMENT LEAD  
+1 (720) 695 7503 | Mobile  
taneal.jepsen@mclarens.com

## Case Study:

A Beef Processor's Cost-Saving,  
Risk Mitigation Solution



**Situation:** An insurance broker was given the task of assigning an independent loss adjusting firm with a rich background in food processing to a shared and layered property program. McLarens was selected after multiple meetings and an onsite tour with the local plant managers and engineers ensued. We gained a unique understanding of the facility operations, local contractors, and business objectives.



**Scenario:** A microburst significantly damaged the roof of a mission-critical box storage building that held valuable

inventory. The McLarens team immediately responded with a temporary roof installment and was promptly onsite working with the insurance broker and the insured's local team.

As the issue of a full roof replacement remained, roofing contractors estimated the entire roof replacement project would cause 30-45 days of downtime at the facility, leaving the customer exposed to a \$50 million business interruption loss and risk of losing market share. The McLarens team understood the

importance of eliminating downtime and worked to find a roof replacement solution that would not halt production.



**Outcome:** McLarens eliminated additional downtime and mitigated the loss by more than \$50 million. Our close partnership resulted in:


- 30+ days of mitigated restoration time
- Reduction of estimated loss expectancy by 90% (\$5.5 million vs. \$55 million)
- Net loss ratio improvement of 99% (net loss \$500 thousand vs. \$55 million)

This mitigation success story was critical to the insurance broker's ability to retain incumbent capacity to renew the insured's property program. If not for this proactive mitigation approach, the insured would have faced market share pressure, and insurers would have been hit with a huge loss, making the customer's already challenging risk even more difficult to insure.





## Notification of Loss

 800 813 McLarens

 [us.agriculture@mclarens.com](mailto:us.agriculture@mclarens.com)

## Contact

 [us.agriculture@mclarens.com](mailto:us.agriculture@mclarens.com)

 [www.mclarens.com](http://www.mclarens.com)

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