

September 2023

McLarens People

Sharing news from McLarens UK & Ireland with colleagues and clients



McLarens Hospitality' has launched!

Market
Insights:

The truth about crumbling
concrete (RAAC)

Welcome

Despite the rather inclement weather at home, extreme summer temperatures and the resultant wildfires have brought devastation across the globe, and we are now seeing the commencement of what is widely predicted to be another highly active hurricane season.

The magnitude and frequency of what we are now seeing is alarming, and we continue to build our response teams and refine our planning to ensure that we are ready to tackle whatever lies ahead with ever increasing sophistication.

We took the opportunity during the quieter summer period in the UK to enhance our Lime Street office space, with a refurbishment of the existing space and extending to a further floor.

This represents a strong statement of intent for the business, and important step to support the growth and momentum of the business particularly within the London Market.

McLarens COMMUNITY is gaining real traction with many now in our business having utilised their annual Day of Service, to support their community with various initiatives and it was a delight to personally engage along with a number of my colleagues in the revival of the gardens of Deansfield Primary School which had fallen into an unusable condition.

Over the summer we welcomed many new faces to our business but if I may make specific mention of Lisa Usman, a conservation and restoration specialist, and the first such skillset to bring into our Private Clients and Estates practice, supporting the continual expansion of our multi-disciplined technical offering.

Please enjoy the latest edition of McLarens People and as ever please feel free to share...



Steven Wallace ACII FCILA
Managing Director

✉ steven.wallace@mclarens.com

We're excited to announce that McLarens Hospitality has now launched!

By its very nature hospitality is the act of kindness in welcoming and looking after the basic needs of customers, mainly in relation to food, drink, and accommodation. At McLarens, we understand that your hospitality clients expect the same level of service that they put their heart and souls into delivering to their own customers.

It's no secret that this sector was hardest hit and took the longest to recover from the pandemic, but it has come back fighting and an unforeseen interruption to trade could send those businesses into spiral. We understand that cash flow and speed of settlement are paramount, and we have experts across several lines that can help open the doors as soon as possible. Whether it's calculating tronc, navigating lease responsibilities or managing multiple relationships between, landlord, tenant and insurers, our experienced team of adjusters will manage your hospitality clients' business with the integrity of their brand at the forefront of their minds.

Discover what our Hospitality experts have to offer [here](#) and contact [Rebecca Webster](#), Broker Development Lead for further information.

A tronc is a special pay arrangement that lets businesses in the hospitality and leisure sector, such as bars, restaurants, hotels or casinos, fairly share staff tips, gratuities and service charges given by customers.



McLarens CommUNITY

The McLarens UK Senior Management Board recently took their McLarens Day of Service, this voluntary initiative gives all employees one day of paid leave to support a community organisation of their choice.

They spent the day transforming Deansfield Primary School's garden. The staff and all the children of Deansfield Primary School are so grateful to once again have their forest adventure play area available for them to enjoy, following a two-year closure.

Steven Wallace, EMEA MD said:

“It was wonderful to be part of another great CommUNITY initiative to add to the many taking place up and down the country and indeed across the globe by McLarens employees.”

The garden transformation team included: [Steven Wallace](#), [Neil Baldwin](#), [Toby Knight](#), [David Gillan](#) and [Kieran Gallagher](#).

[Nicola Cattan](#), Client Development Lead, used her McLarens Day of Service to raise much needed funds for her son's football team, [Grappenhall Sports Football Club](#) under 7's.

The day was spent collecting raffle prizes and setting up a function room for 120 people to play Bedlam Bingo later that evening.

The event was a huge success, and they raised an incredible £1,241.00 which will help to keep the club running for another season.



Industry Conference Roundup

At the beginning of July we attended the ALARM Conference in Manchester, with [Gordon Winstanley](#), [Mark Farrant](#) and [Rebecca Webster](#) representing the company. It was a great opportunity to meet our Public Sector clients and discuss the current trends and challenges facing the Public Sector insurance market.

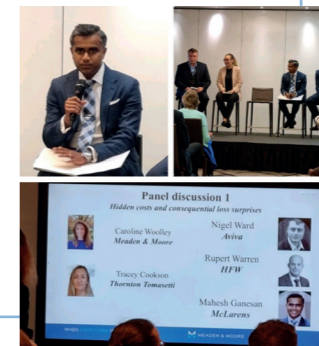
Later that week, members of the Global TPA, Client Development and International teams, led by [David O'Neill](#) and [Gavin Jackson](#), enjoyed a fruitful day at the [MGAA](#) conference in London. There was a real buzz in the air at the Old Billingsgate venue, with the packed crowd enjoying some insightful sessions. The networking opportunities were excellent as well, we came away having made some great connections leaving us with a lot of food for thought.



Thought Leadership in Forensics

[Mahesh Ganesan](#), Head of Major Loss - South was invited to take part at the inaugural Forensic Forum hosted by [Meaden & Moore](#) and [Thornton Tomasetti](#). During the session the panellists took a deep dive into the subject of 'Hidden costs and consequential loss surprises' i.e., unexpected costs on major losses. He was part of this panel alongside representatives from [Thornton Tomasetti](#), [Aviva](#) and [Holman Fenwick Willan LLP](#).

Mahesh provided some examples relating to the challenges we face with reserving due to current market volatility. Issues surrounding inflation and supply chain, as well as the increase in underinsurance levels were hot topics of discussion.



British Insurance Awards

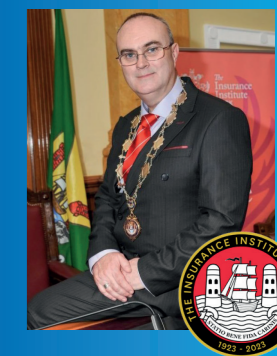


We were proud to have been shortlisted in two categories at the British Insurance Awards (BIAs) this year. Our partnership with Zurich saw us being considered for the highly competitive Major Loss award, while [Heather McMillan](#) was a candidate in the Unsung Hero bracket. Despite not winning on the night, our team had a fantastic evening at the ceremony, surrounded by industry giants.

Heather tells us in her own words what her nomination meant to her.

'I was extremely surprised and honoured to be nominated in the Unsung Hero category alongside the other worthy nominees. As it suggests the nominees are not seeking recognition for their activities, the various endeavours in which we all are involved are reward enough. The awards ceremony was a spectacular event in the prestigious surroundings of the Royal Albert Hall, a venue I had always wanted to visit.'

Congratulations to all the winners, we will be back next year!



Sponsoring Local Sports

The McLarens name will adorn the kit of another sports teams this year. We are delighted to be supporting [Karen Hume](#), Operations & Client Relationship Manager for our Real Estate team, and [Royston Netball Club](#) with this initiative, providing all adult teams with new kit for this season and beyond.

Club captain and avid netball player Karen said that:

'It's great to have sponsorship for the club, the adult teams are very excited to be getting new kits, the last time the club had a kit change was over 10 years ago. We are hoping that seeing our new sponsor on the dresses it will encourage the parents of the junior club to look for a sponsor for them too. Netball has grown hugely in England over the last 5 years with an incredible 320,000 people playing. So, if you live in Hertfordshire and you or your children want to play, please come and see me. And who knows maybe a McLarens team in the future !?!?!'



A Presidential announcement

McLarens UK&I is proud to share news from The Insurance Institute to announce that [Glenn Goggin](#), our Managing Director - Republic of Ireland, is the newly appointed Person President for The Insurance Institute of Cork.

This appointment gives credit to Glenn's 35 years of experience in the industry, his dedication to the McLarens Ireland team and the Institute itself.

Speaking about his appointment, Glenn said *"There is not much that I have not seen in this profession over my 35-year career, but I think I still have a little bit to go. I've had some fantastic moments and memories during that time, I have made some fantastic friendships and acquaintances, but representing the Insurance Institute of Cork will in my view be my greatest honour and my most joyous. There's something special about being honoured in your hometown no matter what journey you have taken and to get this opportunity during this centenary year is the cherry not just on the cake, but on the icing."*



Focus on Casualty - August 2023

The summer months have been a busy time for the Casualty team. We are continuing to grow and develop our specialist practice and are delighted to welcome two new members..

Aidan McGleenon joined us as an Adjuster in Belfast. He needed to hit the ground running, when Deborah Lloyd delivered a new addition into the wider McLarens family several weeks early! We are delighted to report that mother and baby George are both doing well (as is Aidan in his new role!).

Natalie Hung took up the newly created post of Casualty Real Estate Technician. Reporting to Mark Webster, our Casualty Real Estate Account Manager, Natalie is based in Chelmsford office, working closely with the Real Estate team.

A day in the life of a Casualty adjuster is interesting, varied and sometimes challenging!? Here is a snapshot of claims recently received:

- ▶ **Do you have a head for heights?** A visitor to a climbing centre forgot to 'clip in' and unwittingly free climbed 12 meters, before realising his error, panicking and falling to the ground, breaking virtually every bone in his legs.
- ▶ **Who knew that 'gluten-free' does not mean 0% gluten content?** A Product Recall claim involved widely available 'gluten-free' lentil and chickpea snacks. Our investigations revealed that 'gluten-free products' are permitted to contain up to 20 parts per million of gluten. A product containing between 20 – 100 parts per million can be labelled as 'very low gluten'. So even products labelled as 'gluten-free' have the potential for side effects in those with extreme sensitivity.
- ▶ **Need help with a recovery?** A lorry tractor manufactured in Sweden, still under warranty, was sold to a Polish lease company and leased by a Polish haulier. It caught fire whilst delivering cargo to a retailer in Germany. Prompt investigation identified a possible recovery from the Swiss manufacturer of the turbocharger. All managed by Casualty from London!



10 Questions with ...

GRAHAM STAPLES
Executive Manager, Casualty South and NI

Q1 - Describe your home office...

A - My son's untidy bedroom whilst he is away at university.

Q2 - What can you see from your window?

A -A heron sitting on my garden fence peering into my neighbour's pond.

Q3 -If you won the lottery what is the first thing you would do?

A - I would spend a year travelling.

Q4 - If you could do another job for 1 day, what would it be?

A - Prime Minister

Q5 - What is your favourite book?

A - Anything by Kazuo Ishiguro.

Q6 - What is your favourite tippie?

A - Real Ale.

Q7 - If you could invite any 4 people to dinner (dead or alive) who would they be?

A - Suggs, Margaret Thatcher, Michael Caine and my Grandad.

Q8 - If you were stranded on a desert island what 3 items would you miss?

A - Beer, a newspaper and music.

Q9 - What is your dream car?

A - Aston Martin.

Q10 - What is your claim to fame/party trick?

A - I am always in the kitchen at parties.



Market Insights

Looking at the hot topics ongoing and coming up in the market.



Click on the links to find out more.

Tree Root Nuisance

The recent summers of 2018 and 2022 have been among the hottest and driest on record. These weather conditions have resulted in an increased volume of claims submitted to property insurers involving subsidence damage to buildings.

Find out more about the effects of prolonged dry weather in our technical article



Click here

Reinforced Autoclaved Aerated Concrete (RAAC) – concerns are growing over this widely used material

In short, Reinforced Autoclaved Aerated Concrete (RAAC) is a lightweight, bubbly form of concrete which was used extensively in commercial buildings but more frequently in schools, colleges, and hospitals. It was used regularly during the 1950's all the way through to the mid 1990's and is usually found in roof planks, in walls and separating floor construction. Hear from our experts about the manufacturing process, how to identify its presence, what the issues are and what action needs to be taken to prevent further structural failures.



Read more here

Did you miss...



(Click on the titles to view article)

Post 25th August 2023

Lisa Usman news piece:

McLarens appoints Lisa Usman as conservation specialist.

Post 23rd August 2023

Alex Wakefield comments on subsidence:

How insurers cope with shifting ground caused by summer heatwaves.

Post 17th August 2023

Q&A with Gary Brown, CEO McLarens

Gary Brown, CEO of McLarens, speaks to Insurance Post about the loss adjuster's growth, global claims trends and preparing for catastrophic events.

Insurance Day 11th July 2023

Cathal Brennan article on transport infrastructure:

Viewpoint: The UK's transport infrastructure plan presents opportunities for insurers.

Post 4th September 2023

Lightweight concrete used in schools poses coverage questions

Widespread concern about the safety of school buildings could present insurance coverage challenges.