



STEVE WITHERS

CLAIMS HANDLER

CONTACT

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SPECIALTIES

Third Party Administration
Transportation
Retail

ADDITIONAL EXPERTISE

Commercial Fleet

ADJUSTER EXPERIENCE

5 years

BIOGRAPHY

Before entering the insurance industry, Steve spent 13 years in retail, managing operations and delivery fleets, and also worked as a driving instructor. Seeking a new challenge, he joined Haven Claims in January 2020 as a FNOL Handler, where he handled motor claims for high-risk drivers.

He soon moved to the Mitigation Team, focusing on reducing claim spend by capturing third parties, disputing unrecoverable costs, and managing high-value prestige vehicle claims. His creative, cost-saving approach included purchasing and repairing vehicles to minimize hire and overall expenses.

In December 2022, Steve transitioned to Counter Fraud, investigating suspicious cases such as low-velocity impacts and late injury notifications. He led a fraud project with Horwich Farrelly to identify and repudiate fraudulent injury claims.

In June 2023, he joined Arthur J. Gallagher, managing large fleet motor claims end-to-end, reducing costs, protecting indemnity, and helping clients improve risk performance and lower premiums.

In September 2025, Steve joins McLarens, bringing strong technical expertise, analytical thinking, and a proven record in claims mitigation and client service.

INDUSTRY CERTIFICATION

9 GCSEs at B or above, GNVQ at business studies, along with A levels in business and History

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NOTABLE ASSIGNMENTS

- Motor incident involving a Ferrari-Fault claim. Claimant had an incident with one of our drivers, liability was admitted. Repairs were circa £40k but with parts delays and labor, repairs would take over 6 months to complete as a minimum. Even with our intervention hire, which was almost £1000 a day the costs that could have been incurred on this one was excessive. 180 days hire was going to be £180k plus the repairs itself of £40k. In order to try and mitigate agreed with the third party and operations director, to purchase the vehicle. Vehicle was bought for over £200k, after we got it repaired and resold it, we only had £50k claim spend, no hire was taken as we resolved so quickly. Saving a considerable sum
- Motor incident involving a Credit hire company pursuing £35k in hire, full repudiated. Third party hire claim was received for £35k, however the claimant was in hospital with brain damage and later unfortunately passed away. Credit hire company failed to evidence the need for hire and subsequently after repudiation agreed to withdraw their claim.
- Motor incident involving a Taxi claim received for almost £20k for hire. From outset put the claimant and the hire company to strict need for hire in line with Hussain v EUJ, at payment pack stage the claimant couldn't provide any evidence of need, the financials showed no money was lost in terms of loss of earnings, therefore an offer was made for hire of a standard vehicle and no offer for loss of use, claim settled for £3k.
- Motor incident for one of our clients, they had a fire that destroyed 2 of their buses. Insurers offered a low sum of £70k per bus. This was challenged along with supporting evidence provided getting an increase to £91k per bus to settle the clients claim.