

# **STEPHEN SMOUT**

HEAD OF AGRICULTURE, UK & IRELAND



#### CONTACT

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#### **SPECIALTIES**

Agriculture Property Casualty

# ADDITIONAL EXPERTISE

Agricultural/Rural Property & PL Incidents, Forestry Fire & Storm, Intensive Livestock & Pedigree Livestock disease, Food Manufacturing & Retail Interruption Incidents, Renewable Energy and Revenue Claims, Heritage Property & Ecclesiastical Claims

#### **INDUSTRY CERTIFICATION**

- ACII
- ACILA

## **ADJUSTER EXPERIENCE**

33 years

#### **BIOGRAPHY**

Stephen leads our UK & Ireland Agriculture practice. He is a well-known figure in the Agricultural Insurance market having worked as a successful operational and strategic loss adjuster/director for initially Mclaren Dick & Co leaving to join Crawfords, and recently returning to McLarens as Head of Agriculture for the UK & Ireland.

Stephen is a farmers son, qualified in agriculture from Reading University with a working knowledge of dairy, arable, sheep, beef, intensive and organic poultry, and pigs, renewable energy projects and revenue aspects, game rearing/ rural pursuits, estate management/heritage buildings, intensive /organic soft fruit production and growing/packing/logistics/distribution field to table agricultural products.

Prior to entering the Insurance industry, Stephen spent nine years as a technical specialist in Agri-nutrition and Pesticides/fertilizers.

Stephen has completed the Cardiff University Bond Solon (CUBS) Expert Witness civil accreditation.

#### **NOTABLE ASSIGNMENTS**

- CAT Assignment NZ Earthquake
- Commercial EQ claims Property and BI on behalf of Reinsurers Losses ranged (£750 K to £50 Million)
- UK Agricultural property & BI claims up to (£5 Million)
- Farm-based Anaerobic Digester failure environmental and revenue loss (£3.5 Million)
- Thatched Grade 11 listed Rural farmhouse fire (£2.5 Million)
- Intensive Poultry loss of production (£750K)
- Pedigree Livestock Limousine bull fatality (£500K)
- Fish Farm Flood damage Loss of fish & revenue (£150K)
- Glass House Failure and loss of crop and revenue (£1.25 Million)

## **QUALIFICATIONS**

- 2024: CUBS accreditation
- BSc (Hons) Agric