



STEPHEN SMOUT

HEAD OF AGRICULTURE, UK & IRELAND

CONTACT

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SPECIALTIES

Agriculture
Property
Casualty
Private Clients & Estates

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

QUALIFICATIONS

- 2024: CUBS accreditation
- BSc (Hons) Agric

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 & BI on behalf of Re-insurers losses ranged £750k to £50 million
- UK Agricultural Property & BI claims up to £5 million
- Farm-based Anaerobic Digester failure environmental revenue loss £3.5 million
- Thatched Grade II listed rural farmhouse fire £2.5 million
- Scottish fish farm, disease, loss of stock and revenue at £2 million
- Pedigree Livestock Limousine bull fatality at £500k
- Intensive Poultry loss of production BI claim in USA \$36 million
- Glass house failure and loss of crop and revenue £1.25 million
- UK Avian Influenza claims at £3 million
- Escape of Oil/Pollution slurry escape £1 million
- PL: £2.5 million Defective animal feed
- Forestry: €80 million Storm Damage Ireland