



LUKE CROWE

SENIOR EXECUTIVE ADJUSTER

CONTACT

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SPECIALTIES

Property
Catastrophe Response
Private Clients & Estates
Commercial Property
Retail
Real Estate
Hospitality
Manufacturing
Municipalities

ADJUSTER EXPERIENCE

13 Years

BIOGRAPHY

Luke is a Senior Executive Adjuster within McLarens' Major Loss Practice, specialising in the management of complex property damage and business interruption claims, typically valued in excess of £500,000. He regularly handles losses involving high-rise residential buildings, major office premises, hotels, schools, airports, ports, industrial sites, and infrastructure projects. His experience includes fire, flood, escape of water, Contractors All Risks and catastrophe-related losses.

A Chartered Loss Adjuster (FCILA, FUEDI-ELAE), Luke has a strong technical focus and a clear, pragmatic approach to communication. He is experienced in coordinating the broad range of stakeholders engaged in major losses, including insurers, brokers, legal advisers, surveyors, forensic specialists, and policyholders.

Luke has developed particular experience in matters involving Building Safety Act issues, large real estate portfolios, and complex business interruption claims. He also has a strong interest in forensic investigation, misrepresentation, non-disclosure, and policy response, bringing an analytical approach to coverage and quantum issues alike.

He is also involved with the Chartered Institute of Loss Adjusters and the London Business Interruption Association.

Luke joined McLarens to further develop his experience within the London Market and major loss environment.

INDUSTRY CERTIFICATION

- ACILA
- FUEDI-ELAE
- FIFAA
- BDMA (Ins.Tech)

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NOTABLE ASSIGNMENTS

- £12m suspected arson – major fire at a logistics warehouse, involving forensic investigation and the adjustment of material damage and business interruption exposures.
- £5m power outage – mixed-use residential and commercial development, resulting in the displacement of three residential tower blocks and significant interruption affecting national retailers.
- £4.5m residential block fire – fire affecting a residential development and displacing 13 flats, involving alternative accommodation, reinstatement strategy and leaseholder loss of rent issues.
- £3.4m airport closure – loss arising from a light aircraft crash, leading to operational disruption and extensive stakeholder coordination.
- £3m escape of water – major incident affecting a large blue-chip organisation and London law firm, causing significant disruption to business operations.
- €1.4m contamination claim – drinks manufacturing facility loss involving contamination of production equipment and product, with associated business interruption.
- £1.2m asbestos contamination – widespread contamination of PPE stock, requiring validation of stock loss, salvage considerations and disposal protocols.
- £1m arson – fire at a vacant mansion, involving complex investigation and policy response issues.
- £500k arson attack with suspected state-linked involvement.
- Multiple SME losses exceeding £500k – assignments across the logistics, retail, hospitality and education sectors, including fire, escape of water and machinery breakdown claims.