



Sow the seeds of success

with the latest news from Crawford® Agriculture

Welcome to our second newsletter exploring some of the key issues recently impacting both the loss-adjusting sector and the wider agribusiness sector. As the UK's largest network of adjusters specialising in agricultural, rural industries and estate claims, you would expect Crawford to be at the forefront of discussions such as gender diversity, fraud, agritech and equine influenza.



Paul Lofkin

**Head of Agricultural, Rural Industries &
Estate Losses (ARIEL)**
Crawford & Company

 paul.lofkin@crawco.co.uk

 [@paullofkin](https://twitter.com/paullofkin)

MEAT BUSINESS WOMEN CONFERENCE

Crawford Agriculture Adjusters Melissa Ratcliffe and Jane Hunter recently attended the Meat Business Women conference and the latter shares her thoughts on the day.

May 2019



Jane Hunter

✉ jane.hunter@crawco.co.uk

On 14 May 2019, after battling with delays on the underground, Melissa Ratcliffe and I attended the Meat Business Women Conference in London.

Meat Business Women are a professional networking group for women working within the meat industry.

The aims of the group are

to develop the image, culture and landscape of the meat industry to make it more attractive to female talent. They also aim to nurture new female entrants into the sector through networking, education and mentoring.

Whilst I had reviewed the impressive list of guest speakers, I was unsure exactly what the day would involve. I wondered if there would be a real meat industry bias, but actually, whilst most of the speakers were from the industry, the emphasis was very much motivational. During the welcome speech by the Chairwoman, we were told we would have a very special guest attending in the afternoon, but more about that later!



INSPIRE · NETWORK · GROW

The guest speakers included Temple Grandin, an American Professor of Animal Science, who spoke about her career in the livestock industry, focusing on abattoir design and animal welfare. Temple is world-renowned and the leading consultant to the livestock industry. She has developed cattle handling

systems, and her autism allows her to visualise the world through pictures and images the same way that animals do. Her message was 'learn to be a lifelong learner.'

Ursula Lavery, another guest speaker, is currently the Technical, Research and Development Director for Moy Park. Moy Park is a leading food company best-known for poultry production and is also involved in the manufacture of processed foods. Ursula spoke about her career in the industry and her involvement in Moy Park charity work. She is a leading authority on food safety and sits upon several advisory boards; she has also travelled with a group to Africa and worked alongside local women to install beehives, which provide an income for the remote community. We felt reminded to be grateful for what we have whilst listening to this presentation.

I particularly enjoyed the presentation by Teresa Exelby, People Director at Morrisons, who gave an entertaining talk focussing on working with purpose.

There was one "token" male presenter, Phil Hadley, International Development Director from the Agriculture and Horticulture Development Board, who spoke about trading across the world and, of course, the challenges of Brexit. The AHDB has explored various Brexit issues. He highlighted that a third of the lamb produced in the UK is exported and that Europe is a key market for UK agriculture.

The next two presentations involved motivational consultants. Sophie Devonshire from the Caffeine Partnership emphasised the need to understand our own strengths and weaknesses, believing that this will give one the energy one needs to succeed. Mel Wombwell and Kylie Roberts from Shift Unlimited spoke about coaching and mentoring, which could be very much replicated in our industry.



It was then time for the special guest; Melissa and I could hardly believe it when Princess Anne arrived and gave a short presentation to the room! I have to say, she spoke extremely well and clearly had great knowledge of the meat industry. Her talk was engaging and amusing.

The final presentation was from Christine Middlemiss, the UK's Chief Veterinary Officer, talking about her career and the various challenges that the farming sector faces. She spoke about bovine tuberculosis

and its current eradication strategy. 33,000 cattle are slaughtered per year in an attempt to control the disease. There are also concerns about the exotic African swine fever virus and its threat to the UK.

The day was interesting and refreshing. Lunchtime and breaks gave time to network, and we met a number of influential women. I found the day to be motivating; the constant message was to 'be the best you can be' and to remember that women have a tendency to undersell themselves. Apparently, women feel they need to be 80% sure of their capabilities before applying for promotion, whereas the percentage is 40% for men a statistic to bear in mind.

THE RISE OF SHEEP THEFT AND WHAT TO LOOK OUT FOR ON CLAIMS

Isaac Nutter, Crawford Agriculture's newest Graduate Loss Adjuster, provides an insight into sheep farming in the UK, legal requirements and the potential for fraud.

May 2019



Isaac Nutter

✉ isaac.nutter@crawco.co.uk

I am from a beef and sheep farming family, based in the Ribble Valley, Lancashire. The family flock comprises 600 Swaledale sheep, 400 Mules and 20 Purebred Leicester and Suffolk sheep along with 50 head of suckler cows. The farm is spread over 450 acres with another 650 acres taken over winter from local dairy farms.

prices. This, combined with increased security on farms and farm machinery, may have led rural thieves to look for easier options, although no direct cause has been established. The most recent theory is that rustling has moved from localised theft to organised gangs.

There are considered to be two main types of sheep theft:

Breeding sheep: usually stolen by other dishonest farmers (but can also be stolen by non-farmers to sell on the black market). Sheep, like cattle, are hard to sell as mandatory identification ear tags provide clear

I am currently based in Devon and working from our Exeter office, covering the Devon, Cornwall, Dorset and Somerset areas.

Sheep theft across England and Wales has risen from 6,337 cases in 2016 to 9,635 cases in 2018, showing an increase of 52%. Likely reasons for the increase in this type of theft include sheep being kept in ever-increasing flock sizes, which tend to be difficult to monitor as closely and as often. Both sheep and lambs find themselves being prime targets due to strong market



traceability, such as the holding farm, farm of birth, etc. Sales of stolen breeding sheep would have to be done privately and not through an accredited auction house. When sheep theft involves animals of significant value, usually pedigree stock, the claim must be looked at closely for potential fraud. Stolen pedigree animals lose significant value when breeding cannot be evidenced.

Sheep for slaughter: easier to get rid of as they are sold straight to a slaughterhouse. Some illegal/dishonest slaughterhouses will take stolen animals without asking too many questions or requesting the legally required paperwork. In 2005, an illegal slaughterhouse was discovered near Harrogate, North Yorkshire where they were killing lambs for the Halal market. Some sheep are being slaughtered on farm to avoid any paperwork requirements, although this seems to be a more recent phenomenon.

Current advice for farmers to avoid falling victim of ovine theft provided by the National Farmers Union and DEFRA:

- Securely padlock field gates where possible
- Ensure stock is clearly tagged/marked and flock records are up-to-date
- Check stock regularly and vary times of feeding/check-ups
- Ask neighboring farms/properties to report any sightings of unusual vehicles loading sheep or presence at odd hours of the day/night
- Join a FarmWatch scheme

not require to be logged. The only exception to this is if the lamb is under 9 months old or still present on the farm (CPH) of birth, in which case no tags are required.

Claims validation:

Sheep theft is easily fabricated and open to exaggeration. In theory, farmers can cut tags out of sheep and put new ones in, claiming that the sheep have been stolen. Though this is known to happen, it is impossible to prove, and therefore, would be something we would struggle to repudiate.

What to look out for on claims:

Identification:

Always obtain the ear tag numbers of any stolen sheep; by law, all sheep must now have an electronic tag, which individually identifies that animal. This chip is read at all auctions, markets and slaughterhouses. If an animal is moved from one county parish holding (CPH) to another, this number must be registered in the flock movement records as a movement, and therefore, if the animal is taken from or moved onto another holding, there should legally be a record of it. A county parish holding is another farm or dwelling; movements to different fields within the same CPH or to common land adjacent to the main CPH do

Future claims:

With rural police having very limited resources, experience and knowledge of sheep theft, they are looking to local communities to assist them with theft claims. This process led to only one prosecution in 2018 for sheep theft. This provides very little deterrent for criminals; thus, the problem is likely to continue into the future.

If you receive an instruction for a claim involving sheep theft, or have any other queries concerning sheep and wish to seek advice either pre or post visit, please contact Isaac on **07387 416 858** or isaac.nutter@crowco.co.uk



AGRITECH AND THE FUTURE OF BRITISH FARMING EXHIBITION – CIRENCESTER

By Crawford Agriculture Adjusters, Martin Seabright, Sally Bevan and Rosie Jones.

April 2019



Sally Bevan

✉ sally.bevan@crawco.co.uk

Sally: On 5 April, Martin, Rosie and I had a break from losses and spent the day near Cirencester at the Rural Innovation Centre for AgriTech and the Future of British Farming. I didn't really know what to expect; would wellingtons be needed or not?

As we approached the venue, it became apparent

that Martin was going to be disappointed by the absence of a buffet, but the technology being offered more than made up for that.

Various exhibitors were present, and I have been asked to write about The Small Robot Company.



Three robots have been developed with a vision of enhancing the smooth running of farms in order to increase profits. Meet Tom, a scouting robot, who has been developed for crop monitoring. The aim is to provide 100% ground cover, and with 1:1 resolution, Tom can survey every plant at 2cm accuracy. Data is then fed back, which can then be sent on to the agronomist. Other robots have been developed for seed drilling.

40 to 50 farmers have already signed up to the field trials. Interestingly, the CEO of the small robot company, who has been trialling the robots on his own farm, has fed back some impressive results. By having the robots tiptoeing over his land and constantly

“

Regenerative Agriculture - What if you could replace chemical dependant agriculture and design the optimal farm which produces healthy food, renewable energy and regenerated natural resources?

”

monitoring the crops, rather than heavy tractors compacting the soil and using expensive diesel, the chemical use has been cut by 95%, overall energy has been cut by 90%, costs are down by 60% and revenue is up by 40%.

As agriculture continues to evolve with the forward march of technology, the type of insurance claims passed to us will change, too. The loss adjuster in me couldn't help but ask what protections were in place to stop the robots being stolen, or would there be carnage on the roads caused by robots who have escaped from the confines of their fields, or drones who have flown ever so slightly off course?

Will insurers have an appetite to offer such cover? We met some representatives from the NFU Mutual, who were also attending the event and were taking time to research the changing needs of their members.



Martin Seabright

✉ martin.seabright@crawco.co.uk

Martin: Whilst walking around the stalls, our eyes were also drawn to the BioCarbon Engineering stand, where a number of drones were on display. We have previously seen demonstrations of how Iprosurv uses drones to fly over and into buildings to carry out surveys, but here we were shown how drone technology can be used for many other processes in the agricultural sector.

We were shown video footage of drones being used to scatter seeds, especially across terrain that would be challenging for more conventional machinery.

We learned that drones are now being used to plant trees, based upon mapping data previously gathered. The rate at which the drone can undertake this work is considerably quicker than when traditional machinery was used with obvious ecological advantages.

As with robots, drones can be deployed to survey large expanses of land, checking growing crops and identifying issues that the farmer can then remedy that

might otherwise have remained undetected. With more data at his disposal, the farmer or agronomist can then make better informed decisions to maximise yield.



Rosie Jones

✉ rosie.jones@crawco.co.uk

Rosie: Our last stop was the CASE IH display where we were able to gain an insight into their impressive new advanced farming systems and the launch of their new product, the X-Power system.

The product is a form of weed control. It works by converting mechanical

energy into electrical energy with the aim of substituting the use of chemicals with high energy electrons. Lowering the use of chemicals on farmland will help to reduce the ever-growing problem of weed resistance to active ingredients in modern herbicides, which is one of the biggest barriers to successful weed management.

The biggest problem currently in the UK, with regards to agricultural weeds, is herbicide-resistant black grass in cereal crops. This is because the range of fully effective active ingredients is limited. Therefore, complex spray programmes, mixtures and chemicals containing multi-active ingredients are required to effectively reduce the grass-weed species, which is both time-consuming, labour-intensive and expensive.

The X-Power system can be mounted onto a tractor and implemented at a working width of 1.2 – 3.0 meters. With the aid of a sensor and camera-based guidance system, X-Power transfers voltage when it comes into contact with weeds standing above ground and travels down the plant into its roots. The system is as effective on larger weeds as it is on smaller ones and is also

compatible with organic farming principles, making it an attractive option for organic growers in controlling both grass-weed and broad-leaved species.

This innovation removes the need for chemical fertilizers and complex spraying schemes, while also reducing soil disturbance, which can often worsen a weed problem. It certainly seemed that this could be an attractive piece for farmers and wider agricultural industries moving towards the future, which was clearly demonstrated by the X-Power winning a bronze medal at the 2019 SIMA Innovation awards.



X-Power electrical weed control system



Rosie, Sally and Martin of the West team

The unavoidable conclusion is that the use of modern technology will have many benefits, but will result in the disappearance of jobs previously carried out by human beings.



EQUINE INFLUENZA

Crawford Agriculture Graduate Trainee, Rosie Jones, who recently spent a period in Australia with a thoroughbred stud and has experience of working in a thoroughbred training yard, explains the recent concern over Equine Influenza and the insurance implications.

March 2019



Rosie Jones

✉ rosie.jones@crawco.co.uk

Caused by different strains of the influenza virus, equine flu is a damaging respiratory virus contracted either from direct contact with an infected horse or through contaminated environment/air. Infected animals incubate the virus for only 1-3 days before developing symptoms,

which include coughing, nasal discharge and fatigue. When recovering, horses are often susceptible to secondary infection as they are left in a debilitated state, and the virus can quickly deteriorate into life-threatening pneumonia.

The outbreak, first made public on 5 February 2019, was followed by the immediate decision by BHA (British Horseracing Authority) to cancel all race meets for further review on 15 February. The outcome hinged upon the results of swab tests being carried out on

2,100 thoroughbreds across the country. The BHA's decision arose from the fact that the animals which had tested positive for the virus had already been appropriately vaccinated, leading to fears that this could be a new, resistant strain.

The cover for racehorses depends on how the owner and the trainer have decided to structure the responsibilities for insurance against equine flu. They will need to have an understanding of each other's policies in order to ensure the horse is appropriately covered. If this has not been discussed or documented, there may even be dual insurance. Equine flu is not an exclusion in insurance policies; the majority of equine insurers will cover vet and mortality fees should your animal contract the virus. However, this is entirely dependent upon the insured declaring that they have taken certain precautions themselves. The level of risk involved in exposing animals to others, in environments necessary for the sport, require the insured to have their animal(s) appropriately vaccinated in accordance with the schedule below:

- 1st vaccine
- 2nd vaccine (21-92 days after first)
- 3rd vaccine (150-215 days after second)

Non-compliance with the requirement for a vaccination programme, or any other warranty, could result in insurers repudiating a claim.

Other policyholders may be looking into their cancellation cover due to the shutdown of racing. Cover may be held, and thus claims could arise, for financial loss following cancellation, disruption, postponement or relocation of an event for reasons beyond the insured's control.

However, racing has now resumed and trainers with affected horses have taken appropriate action with regards to vaccinations and quarantines. Out of the 2,100 tested animals, only ten tested positive, six in the care of Donald McCain in Cheshire, and four trained in Newmarket by Simon Crisford. With the virus being successfully contained on just two sites across the UK, the level of risk has been reviewed and considered as acceptable for the time being. The BHA veterinary committee believes that the swift actions that were put into place by the British horseracing authorities have clearly helped to substantially restrict the spread of the virus.

Nevertheless, the occasional claim may still arise from the shutdown as businesses deriving income from the racing events, which have been cancelled, whether directly or indirectly (as a supplier), may have the business interruption extension necessary to claim for loss of revenue.

About Crawford & Company[®]

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Third Party
Administration



Loss
Adjusting



Managed
Repair



On-Demand
Field Services



Catastrophe
Support

9,000 employees | **50,000** field resources | **70** countries | **\$14B** annual claims payments

Crawford[®]

CRAW-AGR-WP-0619

Learn more at
www.crawco.co.uk/services/agriculture   