



Nick Dench

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Chartered Loss Adjuster

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Claims Experience

Catastrophe Response

Property

Complex and Technical Claims

Complaint Resolution Claims

Land Issues

Contract Works

Liability

Nick is a Chartered Loss Adjuster with over eleven years' experience in the insurance and loss adjusting industries. After an early career in insurance claims and technical training with a major underwriter, he joined Godfreys in mid-2007. He specialises in Commercial Property losses and losses with land-related issues, providing advice on issues such as building, contents and stock losses, and retaining wall failure.

Following the series of earthquake events and aftershocks in Christchurch, Nick was seconded to the Earthquake Commission (EQC) as a technical advisor to the EQC Land Team, assisting in the establishment and training of the team.

As a result of his involvement with catastrophe response efforts in Christchurch, Nick has gained significant experience in earthquake losses.

Nick works with principals and insureds to manage expectations and establish appropriate timeframes to manage a loss through to its final resolution. He remains focused on delivering results within agreed deadlines and works alongside all stakeholders involved in the claims' process in a professional and friendly manner.

Examples of Work

Earthquake Damage Claim - Denominational Church Building, Christchurch, New Zealand

\$5 million. Extensive damage to several buildings and contents. Evaluation of damage and adjustment of loss. Settlement of claim prior to reinstatement.

Earthquake Damage Claim - Large Retail Clothing Chain, Christchurch, New Zealand

\$3 million. Extensive damage to contents and stock throughout various retail sites. Business Interruption and Additional Increased Costs of Working (AICOW) losses.

Fire Damage Claim - four Kindergartens, Nelson, New Zealand 2009/10

Circa \$100,000 each. Moderate damage to building, plant and equipment, and contents. Increased cost of working (ICOW) claims for several months until reinstatement was completed. Evaluation of damage and oversight of reinstatement.

Fire Damage Claim – Large Industrial Building, Wellington, New Zealand 2014

\$1,045,000. Extensive damage to building. Loss of rents claim for most of the indemnity period. Evaluation of damage and oversight of reinstatement.

Landslip Damage Claim – Residential Building, Nelson, New Zealand 2015

Circa \$1,000,000. Extensive damage to dwelling and access way.

Catastrophe Response

Hailstorm Damage - Melbourne, Australia 2010

Mix of commercial and large domestic losses between \$25,000 and \$800,000. Initial assessment and scoping, reporting for local loss adjusters to takeover.

Storm Damage Claim - Island Resort, Fiji 2012

\$1 million. Extensive damage to several buildings and contents. Evaluation and scoping of damage.

Cyclone Damage Claims - Island Resorts, Fiji 2012/13

\$1 million - \$20 million. Extensive damage to buildings and moderate damage to contents in the wake of Cyclone Evan. Evaluation and scoping of damage immediately after loss.

Flood Damage Claims - Queensland, Australia January / February 2013

Team Leader of Catastrophe Response Team. Mix of commercial and large domestic losses between \$20,000 and \$600,000. Initial assessment and scoping, reporting for local loss adjusters to takeover.

Cyclone Damage - Island Resorts, Fiji

\$9,000,000 - \$35,000,000. London market claims following extensive damage to island resorts as a result of Tropical Cyclone Winston in 2016. Work involving evaluation of damage, checking of costs, and oversight of reinstatement. Substantial business interruption loss due to closure of resorts.

Qualifications and Other Credentials

ACLA – Associate of the Australasian Institute of Chartered Loss Adjusters

ANZIIF Snr Assoc – Senior Associate of the Australian and New Zealand Institute of Insurance and Finance