



RICHARD NIGHTINGALE

EXECUTIVE ADJUSTER - MAJOR LOSS

CONTACT

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SPECIALTIES

Property
Commercial Property
Hospitality
Municipalities
Real Estate

QUALIFICATIONS

- BDMA Insurance Tech
- BSc (Hons)

INDUSTRY CERTIFICATION

- Dip CII
- ACILA

ADJUSTER EXPERIENCE

9 Years

BIOGRAPHY

Richard began his career as a Graduate Trainee with Crawford & Company, initially working within the desktop team in Manchester before relocating to the South East of England to take up a field adjusting role. During this time, he gained valuable experience handling a broad range of property claims across various perils, on behalf of several major insurers. In February 2021, Richard joined McLarens as a Loss Adjuster within the Commercial Property team in London. Since joining, he has consistently sought opportunities to assist on Major Loss claims to build his technical knowledge and broaden his experience. While at McLarens, Richard has gained significant exposure to commercial property, real estate, and social housing claims, working on behalf of a number of clients. Richard completed his CILA exams and achieved Chartered Status in April 2023 and formally transitioned into the Major Loss role as an Executive Adjuster in July 2023 and now manages claims ranging from £100,000 to £1 million. He continues to develop his expertise and remains focused on delivering a thorough and excellent service to all stakeholders throughout the claim life cycle.

NOTABLE ASSIGNMENTS

- Escape of water at a high-end London restaurant, causing significant damage to contents and business interruption. The initial claim value was circa £1 million, significant savings were made, resulting in a final settlement of £400,000.
- Total loss due to fire at a private dwelling, negotiated and settled on the basis of diminution in market value, significantly below the declared sum insured — settlement agreed at £110,000.
- Flood event at a school, causing extensive damage to the boiler and plant room – £600,000.
- Fire at a builders' merchants, resulting in major damage to stock and contents, with claim settlement of approximately £500,000.
- A number of high-value residential real estate claims involving multiple occupancy blocks and complex stakeholder management — individual claims up to £1 million.
- Fire at a residential independent living scheme, leading to the decanting of 15 vulnerable residents been decanted and a claim in the region of £550,000.