



NICK TAY

REGIONAL LOSS ADJUSTER

CONTACT

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SPECIALTIES

Property
Commercial Property
Construction & Engineering
Energy & Natural Resources
Renewables

LANGUAGE SKILLS

- English

BIOGRAPHY

Nick Tay is a Chartered Loss Adjuster with more than 14 years' experience across engineering underwriting and complex loss adjusting, specialising in construction, infrastructure and energy-related claims. His unique combination of underwriting and technical claims expertise enables him to provide commercially focused advice while navigating the complexities of policy coverage, causation and loss assessment.

Nick has extensive experience managing high-value and technically complex losses across the construction, engineering and property sectors, including major infrastructure, renewable energy, transport and industrial projects. His portfolio has included Construction All Risks (CAR), Erection All Risks (EAR), property damage and liability claims involving bridge and tunnelling failures, defective design, mechanical breakdown, fire, storm and flood losses, as well as wind, solar, hydro and LNG facilities. He has managed claims with values exceeding US\$10 million, working closely with insurers, brokers, insureds and technical specialists to deliver practical and technically robust claim outcomes.

Prior to specialising in loss adjusting, Nick held engineering underwriting roles with Zurich and QBE, where he underwrote complex construction and engineering risks, developed bespoke rating tools and gained extensive experience interpreting policy wordings and engineering exposures. This experience provides valuable insight into coverage intent and supports his balanced approach to claim investigation and policy response.

Nick holds a Bachelor of Engineering Science in Mechanical Engineering and is an ACLA Chartered Loss Adjuster. He was awarded the prestigious 2023 AICLA Carey Bird Scholarship and has previously served as an AICLA NSW/ACT Division Councillor, reflecting his ongoing commitment to the advancement of the loss adjusting profession.

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CONTINUED

NOTABLE ASSIGNMENTS

- Accidental damage to windfarm under construction
- Storm damage to wastewater treatment plant under construction
- Bridge construction damage – design defect
- LPG facility under construction – UPS Fire

QUALIFICATIONS

- BEngSci (Mechanical)

INDUSTRY CERTIFICATION

- ACLA – Chartered Loss Adjuster
- ANZIIF (Snr Assoc) CIP
- Certificate IV in General Insurance