

## Danielle Gardiner, CPA, CFF

Senior Vice President,  
Lowers Forensics International



### Professional Summary

Danielle M. Gardiner, CPA, CFF has authored expert reports for various Federal and State courts. Has concentration in investigative accounting and litigation support. Clients include major property insurance companies, law firms, and corporations.

Ms. Gardiner specializes in the evaluation of damages. She has handled complex business interruption claims, builders risk and soft costs, large property damage claims, inventory losses (in-sight/out-of-sight), fidelity, and litigation support services. Ms. Gardiner's industry expertise includes; but is not limited to the following:

- Cyber
- Fidelity/Employee Dishonesty
- Builders Risk/Soft Costs (DSU)
- Manufacturing
  - Auto
  - Jewelry
  - Steel
  - Paper/Pulp
- Banking
- Restaurants
- Environmental Services
- Rental Properties
- Hospitality/Hotel
- Import/Export
- Food Distribution
- Agriculture
- Solar Energy
- Real Estate
- Colleges and Universities
- Medical Facilities
- State Consortiums

Engagements have included losses incurred by businesses as a result of the World Trade Center and U.S./Caribbean Hurricane activity. In addition, Ms. Gardiner has been involved with the following losses/engagements:

- Subrogation
- Personal Injury
- Errors & Omissions
- Breach of Contract
- Forensic Analysis of TPA
- Escrow fund account administrator on behalf of multi-international insurance companies (multi-million-dollar fund value)

Ms. Gardiner has given expert testimony on behalf of insurers. She has also assisted during depositions and interrogatories prior to trial.

Prior to joining Lowers Forensics International, Ms. Gardiner was a partner at both Hagen, Streiff, Newton & Oshiro and Magnan, Graizzaro & Associates, and worked at Campos & Stratis all of which serviced the insurance and legal industry. Her primary work experience is in insurance claim analysis, forensic accounting and litigation support.

### Contact Information

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[Contact Me](#)

[LinkedIn](#)

### Licenses & Certifications

- CPA License for the State of NY
- CPA License for the State of RI
- CFF AICPA Certification
- Certified Fraud Examiner – Associate

### Professional Affiliations

- American Institute of Certified Public Accountants
- New York State Society of Certified Public Accountants
- Rhode Island Society of Certified Public Accountants