



David R. Gardiner, CPA

Senior Vice President

Lowers Forensics International

Professional Summary

David R. Gardiner, CPA, has provided deposition and arbitration testimony as a CPA. Authored expert reports for various Federal and State courts. He has concentration in investigative accounting and litigation support. Clients include major property insurance companies, law firms, and corporations.

Mr. Gardiner specializes in the evaluation of damages. He has handled a wide range of files related to property damage or theft inclusive of, but not limited to business interruption, out-of-site and in-site inventory losses, fidelity and litigation support services. With respect to business interruption, Mr. Gardiner has handled a multitude of diverse engagements ranging across a broad business spectrum. Mr. Gardiner's industry expertise includes, but is not limited to the following:

- Applied Sciences
- Hotels
- Manufacturing
- Personal Service Firms
- Various Retail Sectors
- Beverage Distributor
- Agriculture
- Fidelity
- Rental Properties
- Restaurants
- Sport Franchises/Arenas
- Health Services
- Banking & Financial Services
- Real Estate
- Solar Energy
- Social Security Distributions
- Property Management
- Mortgage Fraud

Engagements have included losses incurred by businesses as a result of the World Trade Center, BP Oil Spill along the gulf coast and recent U.S. Hurricane activity. In addition, Mr. Gardiner has been involved with the following losses/engagements:

- Subrogation
- Low Income Tax Credit Recovery
- Personal Injury
- Workers' Compensation Income
- Breach of Contract
- Shareholder Disputes
- Escrow Fund Account Administrator on Behalf of Multi-National Insurance Companies - Fund Value In Excess of \$25 Million US Dollars

Mr. Gardiner has also assisted during Examinations Under Oath, Examinations Before Trial, and interrogatories. Finally, Mr. Gardiner has prepared and delivered in-house seminars for insurance carriers, as well as provided lectures to his peers.

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

Contact Information

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Licenses & Certifications

- Certified Public Accountant License for the State of RI
- Certified Public Accountant License for the State of NH
- Certified Fraud Examiner - Associate

Professional Affiliations

- American Institute of Certified Public Accountants
- Rhode Island Society of Certified Public Accountants
- New Hampshire Society of Certified Public Accountants