

David Black

Professional qualifications

1978	Member of the Institute of Chartered Accountants of Scotland
1990	Chartered Insurance Practitioner (ACII) - Qualified as associate
1992	Associate of the Chartered Institute of Loss Adjusters (ACILA)
1997	Fellow of the Chartered Institute of Loss Adjusters (FCILA)
1999	FUEDI European Loss Adjusting Expert (ELAE)
2000	Fellow of the Chartered Insurance Institute (FCII)
2002	Associate of the Chartered Institute of Arbitrators (ACI Arb)
2006	Accredited as a Mediator by ADR Chambers (UK)

Training and Memberships

Member of the Expert Witness Institute (2000)

Member of BIBA West Midlands Liability and Consequential Loss Society and of BILA.

Panel member of ICAEW Presidential Appointments Scheme for expert determination of business disputes.

Authorised by the Financial Services Authority (FSA) to supply insurance claims mediation services.

Past president of a local insurance institute and current chairman of trustees for a large charity.

Included in the UK Register of Expert Witnesses and various panels as an expert or mediator.

Trained or experienced in arbitration, mediation and the requirements of acting as a Single Joint Expert.

Education

1973 Honours degree in Chemistry, University of St Andrews

1974 Postgraduate diploma in Accountancy, Strathclyde University

1974-77 Training contract with Thomson McLintock, Glasgow

Professional experience

On qualifying, I remained with Thomson McLintock in Glasgow specialising in the financial services industry before going overseas with Coopers & Lybrand. On my return to the UK, I moved to Pannell Kerr Forster and then a regional firm of accountants, giving me 14 years of experience in accountancy firms, both in the United Kingdom and overseas. The experience of working abroad as an accountant has improved my understanding of alternative practices and valuation approaches and how to present matters in statements.

I joined McLarens Toplis, a large firm of loss adjusters, in 1988 as an insurance claims accountant based in Birmingham. I was promoted to associate director in 1993 and left in 1997. My primary responsibilities were the accounting aspects of stock and business interruption claims. The claims covered a wide range of areas, from property to product liability and professional negligence. Business valuations and viability assessments were also required, particularly where fraud was suspected. I became involved in expert witness work during my time as a loss adjuster.

I now specialise in the provision of forensic accounting, litigation support and claims consultancy services as a partner with HW Forensic, where I have been based in their Wolverhampton office since 1999.

Expert witness experience

I have acted regularly for claimants, defendants and as a Single Joint Expert. I have appeared in Court in a variety of circumstances and have contributed to the successful resolution of disputes and claims by negotiation.

My dual accounting and insurance expertise has assisted in many appointments where practical knowledge of the requirements of both fields has been necessary in civil and criminal cases, including those settled without the issue of proceedings.

My recent work has included quantum investigation on contract disputes, insurance fraud, personal injury loss of earnings, pension benefit loss, reductions in benefits from share options, share and business valuations and professional negligence in insurance, accountancy and legal situations. It has also involved probate valuation and estate management disputes.

Recent court appearances have related to business valuations (also for the purposes of matrimonial disputes), fraud, confiscation of assets and loss of earnings. Mediator appointments have covered fee and contract disputes, family businesses and insurance claims.

Areas of expertise

- Share/business valuation
- Partnership disputes and valuations
- Ancillary relief/financial aspects of divorce
- Personal injury
- Commercial litigation
- Professional negligence
- Property and business interruption claims
- Insurance disputes
- Insurance fraud investigations
- Criminal asset confiscation orders
- Criminal/fraud investigations
- Probate valuations and assessments to assist solicitors
- Intellectual property
- Expert determination

In addition to these areas of expertise, I speak and write on a variety of topics that affect business practice and disputes, including insurance claims, aspects of ancillary relief settlements and church accounting requirements.