McLarens

# SHARON GREEN

SENIOR ASSOCIATE - FORENSIC ACCOUNTING

## CONTACT

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## SPECIALTIES

Property

## ADDITIONAL EXPERTISE

Business Interruption, Stock, Fidelity Guarantee, Leisure, Manufacturing and Retail

## QUALIFICATIONS

BSc (Hons) Applied Physics and Electronics - 2:1

## INDUSTRY CERTIFICATION

ACA, ACILA

## ADJUSTER EXPERIENCE

28 years

## BIOGRAPHY

Sharon joined McLarens in January 2016 and is a dual qualified accountant adjuster (ACA / ACILA) who has worked in the major loss arena since 1998. During this period Sharon has worked as a specialist involved in Business Interruption claims, Stock loss, Product Recall and Fidelity Guarantee relating to a wide range of business sectors notably Manufacturing, Retail and the Leisure Industry. In recent years Sharon has been engaged to prepare Expert Witness reports.

## NOTABLE ASSIGNMENTS

- £10 Million Business Interruption loss under an unspecified Suppliers Extension resulting from the floods in Thailand in 2011 suffered by a leading manufacturer of computers and other mobile devices. The key issue in this case was establishing the complex supply chain and consideration if cover extended to ‘suppliers of suppliers’. The claim process involved meetings with insurers and co-insurers and also with the Insured and their claims advisors at the head office in Europe.
- £5 Million Business Interruption loss following a fire in sawmill where the damaged, state of the art, saw system was in the commissioning phase, yet to reach optimum production volumes. Loss mitigation strategies, developed in conjunction with the Insured, included use of alternative sites, re-commissioning an old ‘moth-balled’ sawmill and an element of subcontracting in the early stages. Other features included seasonality, availability of raw material, customer demand and market research data relating to timber traded as a commodity.
- £2 Million stock loss arising from a fire at warehouse premises occupied by a wholesaler and distributor of electrical goods. Critical feature was the mitigation strategy implemented quickly and agreed with the Insured. Suppliers were contacted and direct delivery to customers arranged until fit-out of the temporary premises was complete and stocks replenished. Successful mitigation resulted in a minimal claim for loss of gross profit.

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## NOTABLE ASSIGNMENTS CONTINUED

- Analysis of quantum of first and third party claims following a product recall of bread supplied to manufacturers of sandwiches for sale to major retailers with stores across the UK. Metal particles were detected in sandwiches sold to the final customer. Key issues were maintaining supply to customers whilst all plant was quarantined for investigation to establish the source of the contamination. Loss settled at £2 Million.
- £1 Million loss following theft of money by an employee in collusion with a third party. Investigation included review of system controls confirming compliance with policy conditions, collating documentation and preparation of report for Police investigators leading to a successful prosecution.
- Coordination and adjustment of all claims (35 in total) submitted to an Insurer client under the Supplier/Sub-supplier Extension of the Business Interruption section of their motor dealership policy. The claims arose from the tsunami and earthquake in Japan and subsequent floods in Thailand in 2011. The key issue was establishing the identity of the sub-suppliers, their location in relation to the affected areas from the car manufacturers around the world.
- Fire damage to Naval design and construction site. Property Damage and Business Interruption - £130 million.
- Flood damage to aerospace testing and eavuation facility. Property Damage and Business Interruption - £16 million.
- Hotel fire. Property Damage and Business Interruption - £10 million. Winner - British Claims Award Major Loss 2022