

Harriet Bateman, ACA

Harriet Bateman is a Manager in the Global Forensics consulting practice at Baker Tilly.



Baker Tilly Virchow Krause, LLP
Manager, Global Forensics
One Penn Plaza, Suite 3000
New York, NY 10119-0032
United States

T +1 (212) 697 6900
D +1 (646) 737 1780
harriet.bateman@bakertilly.com
bakertilly.com

Languages
Spanish

Education
Bachelor of Science in Economics with Spanish
University of Birmingham

Harriet Bateman is an experienced forensic accountant and has focused her career on calculating and quantifying losses for insurance and legal professionals. Harriet has experience working with a variety of industries to measure physical and non-physical business interruption losses resulting from property events or cyber-attacks.

In more recent years, Harriet has focused on the valuation of business income losses arising from cyber-attacks across different types of insurance policies. These include stand-alone cyber policies, kidnap ransom and extortion, computer violation and computer fraud, and other casualty / financial lines.

Fluent in Spanish, Harriet has worked extensively with clients in Spain and Latin American countries.

Specific experience

- The firm was instructed by insurers to review the business interruption losses arising following a malware attack on the servers of a global hotel chain based in Spain. Our forensic accounting and forensic technology teams worked together to review the First Response Forensic Report and understand how the attack had impacted the insured's ability to operate. A significant part of the analysis focused on the insured's claim. The key impacts had been felt at the call center, so we worked with them and analyzed the daily revenue that had been lost as a result of the interruption.
- We were instructed by insurers to review the business income loss suffered by a large international law firm following a ransomware attack. Our review included a detailed analysis of the insured's daily billings by hours and by value before, during and after the interruption period. We also reviewed the extent to which the insured had lost the ability to generate new work during the interruption period and extended period of liability.

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- The firm was instructed by insurers to review the business income loss suffered by an online jewelry retailer following a Denial of Service attack on its online sales made through a third party. The attack had impacted the automated updating of stock levels thus impacting the sales of the business. The insured had a variable budget due to the nature of its business which depended largely on events such as sales, payday, and bank holidays. We reviewed the reasonableness of the budget in the context of both the insured's historic performance against budget, as well as against current factors impacting the business at the time of the incident. We also undertook an analysis of the rate of gross margin by considering the variable and fixed costs of the business, and reviewed the period of loss and application of the waiting period.

Court experience

Harriet has been involved in the preparation of expert accounting evidence for trial for both claimants and defendants.

Thought leadership

Harriet has prepared and presented a number of seminars to UK and Spanish clients on the calculation of business interruption losses, cyber related matters and the impact of macroeconomic issues on loss quantification

Continuing professional education and credentials

- Member, Institute of Chartered Accountants in England & Wales