

SUMMARY OF QUALIFICATIONS

Background includes 34 years in automobile appraisal, arbitration, expert testimony, sales, financing and consultation:

President of AEX, Inc. and Owner/Manager of APPRAISAL EXPRESS, a wholly owned subsidiary of AEX, Inc., (founded by Bruce Summers in 1975) specializing in automobile appraisal, actual cash value and damage arbitration, repair estimating and total loss evaluating for the insurance industry relating to autos, trucks, recreational vehicles and heavy equipment.

Former Sales Manager of ROLLS-ROYCE OF BEVERLY HILLS.

Former New Business Representative/Loan Officer for a Midwest industrial lending institution.

Areas of Competence:

- Licensed Insurance Adjuster - License #2B19578, State of California.
- Certified - California Fair Claims Settlement Practices Regulations.
- Verifiable appraisal and determination of current market value for insurance carriers, attorneys, financial institutions, government regulatory agencies and collectors.
- Claims arbitration to establish current market value of automobiles involved in disputed insurance claims.
- Court appointed umpire. Officiate as neutral arbitrator/umpire in matters related to value and damage disputes.
- Court appointed expert for Los Angeles County Public Defenders Office on matters related to vehicles, repairs and repair procedures to vehicles.
- Professional appointee. Superior Court of California, County of Los Angeles (Central Dist, Dept 40) court appointed expert witness.
- Expert witness in court cases related to bad faith and physical damage insurance claims matters.
- The fine tuning and maintenance of personal collection of special interest and exotic automobiles.
- Services as a Concourse Judge at national classic and exotic car events.

BRUCE SUMMERS

PROFESSIONAL EXPERIENCE

AEX, INC.

APPRAISAL EXPRESS, Torrance, CA

1975-Present

PRESIDENT/MANAGER: Manage California's automobile appraisal operation.

- Act as a bona fide appraiser in determining current market value of automobiles of any make or manufacturer including classic, antique, collectible, one-of-a-kind or exotic makes.
- Arbitrate insurance claims, or provide expert testimony in court cases involving: bad faith, product liability, fraud, recovered and unrecovered theft.
- Supervise staff of appraisers inspecting damaged and total loss vehicles which includes preparing detailed estimates of repairs for major insurance companies.
- Appointment as umpire to mediate between carrier and insured/claimant appraiser appointees in disputed claim settlements.

Rolls-Royce OF BEVERLY HILLS, LTD.

1977-1980

SALES MANAGER: Managed company during its rank as second in the world in sales volume. Supervised staff and administered the purchase and sale of inventoried Rolls-Royce automobiles. Negotiated with prestige accounts consisting largely of celebrities, principals of corporations and international clientele.

DAVIS WILLIAMS, Beverly Hills, CA

1975-1977

VICE PRESIDENT: Directed the appraisal, buying and selling of classic, antique, special interest and exotic automobiles on behalf of firm.

CLASSIC CAR, INC., Atlanta, GA

1973-1975

VICE PRESIDENT/FINANCIAL CONSULTANT: Administrative management of all aspects of National Finance Program (created while employed at ASSOCIATES CORPORATION OF NORTH AMERICA).

ASSOCIATES CORPORATION OF NORTH AMERICA, South Bend, IN

1967-1973

NEW BUSINESS REPRESENTATIVE/LOAN OFFICER: Created the first National Finance Program available in the country for collector automobiles. Established new markets for this large Midwestern industrial lending institution.

Traveled throughout Indiana, Ohio and Michigan to purchase third party retail contracts related to heavy duty trucks, agricultural/industrial equipment and recreational vehicles.

Developed new and repeat business with leading corporate executives. Established loan credibility; determined financing and repayment schedules for loans to major key accounts.

BRUCE SUMMERS

APPRAISAL ACCOUNTS

21st Century Insurance Company, AIG Insurance Group, Aetna Insurance, Allied Insurance Company, Allstate Insurance, American Cancer Society, American First Insurance, American National P&C, American States Insurance, Ameristar Insurance Company, Amica Insurance, American Security Insurance, Atlantic Casualty, Atlantic Mutual Insurance, Automobile Club of Southern California, Balboa Life & Casualty, Bank of America, Bankers and Shippers Insurance, Budget Rent-A-Car, Cal-Farm Insurance, Cal-West Adjusters, California Casualty, Canadian Insurance, Carlisle Insurance, Cencal Insurance Service, Century Insurance, Chicago Insurance Company, Chubb Group of Insurance, City of Beverly Hills, City of Los Angeles, Claims West, CNA Insurance, Colonial Penn Insurance, Commercial Union, Continental Canada, Continental Insurance, Continental Loss Adjusting, Country Companies, County of Los Angeles, Country Mutual, Crawford and Company, CSAA, CSE Insurance Company, CSC Insurance, Economy Fire and Casualty, Encompass Insurance, ESIS Rick Management, Esurance, FAA Credit Union, Farm Bureau, Farmers Insurance, Financial Indemnity, Fireman's Fund Insurance, Five Star, Geico Insurance, GMAC Insurance Company, Golden Eagle Insurance Company, Grange Insurance Company, Great American Insurance Companies, John Hancock Insurance, Hanover Insurance Group, Harleysville Insurance, The Hartford, Hertz Claims Management, Home Insurance, Insurance Company of the West, J. C. Taylor, Kemper Insurance, Liberty Mutual, Lloyd's of London Agencies, Los Angeles City Attorney, Los Angeles County Flood Control District, Los Angeles County Public Defender Office, Los Angeles County District Attorney, Main Bonding, Maryland Casualty, Mercury Casualty, Mercedes-Benz of North America, Merit Plan, Metropolitan Insurance, MGM Grand Hotel & Casino, Midwest Mutual Insurance, Mirage Hotel & Casino, Motors Insurance, National General, Nationwide Insurance, New Jersey Insurance Commission, New York-New York Hotel & Casino, Northbrook Insurance, Northland Insurance Company, Ohio Casualty, Pacific Pioneer Insurance, Preferred Insurance, Price-Waterhouse, Progressive Insurance, Prudential Insurance, Robert Moreno Insurance Service, Safeco Insurance, Rolls-Royce Motors of North America, Rolls-Royce of Beverly Hills, Rusnak Rolls-Royce, Sterling Rolls-Royce, Terry York Rolls-Royce, Safeco Insurance Company, Southern California Edison Company, St. Paul Insurance Company, State Farm Insurance, Stonewall Insurance, Sullivan & Curtis, Sutter Insurance, TIG Insurance, TOPA Insurance, Travelers Insurance, Unitrin Business Insurance, USAA, USF&G, Utica Insurance, Wawanesa Insurance Company, and Zurich-American.

Sole contractor with Risk Management Department\State of California to inspect, estimate damage, and determine the value of all third party claims.

CONTINUING EDUCATION

University of Southern California, Executive Education Program. Insurance Institute of America, Studies Related to Associate in Claims Designation. National Institute of Forensic Studies. Vale National Technical School Estimatics II. Unistructure Appraisal Course for Unibody & Conventional Frame Concepts (March 1991, Certificate #2661). MCLE CTLA/Seminars (Arbitration). California Fair Claims Practices Regulations, Section 2695.6 (c), certified.

AFFILIATIONS

List of Experts - Los Angeles Trial Lawyers Association, California Chamber of Commerce, California Association of Independent Insurance Adjusters, Los Angeles County Better Business Bureau, Orange County Better Business Bureau, Classic Car Club of America, Antique Automobile Club of America, Shelby American Auto Club, MBZ Gullwing Group, Hispano Suiza Society, Ferrari Owners Club, Rolls-Royce Owners Club, Airplane Owners & Pilots Association, NCRS (National Corvette Restorers Society), National Corvette Owners Association, American Society of Appraisers Candidate, Associate Member American Bar Association, and Risk & Insurance Management Society Member.