

CURRICULUM VITAE
(As of Nov. 22, 2012)

Personal Data: Peter Romero, Married, Two Grown Children (ages 41 and 39) & 6 Grandchildren
Employer: UNITY ADJUSTMENTS, INC. (a multi-State licensed "Public Insurance Adjusting" corp.)
Principal Office: Physical: 1782 Old Canyon Drive, Hacienda Heights, CA 91745.2544
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Past and Present:

Business Education: Insurance: Claim Adjusting/Appraisal/Mediation/Arbitration of Res. & Major Comm. losses/Bus. Inter. Loss Valuation/Bus. Ins. & Income Valuations/Bad Faith/Unfair Claims Practices/ongoing CE/Software Training/Computerized Res. & Major Comm. Constr. Estimating and Valuations: "Xactimate", "Fast-Est", and "Marshall-Swift-Beck" Beg.+Inter.+Adv'd. Courses/"NAPIA" ("Nat'l. Assoc. of Public Insurance Adjusters") "PIA" Accredited Seminars/Several Major "CAI" Condo Ins. Classes/24 Credit Hours of CE every two years, and "The Andy Beverly Florida School of Insurance Adjusting", Real Estate: Trusts/Wills/Probates/Principals/ Agency/Ethics/Legal Aspects/Appraisal/Finance/Prop. Mgmt./Investment/Analysis, and many "Nat'l. Notary Assoc." Re-Licensing all-day Seminars,

Affiliations: Charter Member of the "CA Assoc. of PIA's" ("CAPIA") and the "FL Assoc. of PIA" ("FAPIA"), Member of the: "Nat'l. Assoc. of PIA's" ("NAPIA"), "NC Appraisal Consultants Assoc." ("NCACA"), "Puerto Rico "Professional Insurance Agents Assoc." ("PIA"), CA Conf. of Arson Investigators" ("CCAI"), "Condominium Association Institute" ("CAI"), Affiliate Member of "The Galveston Area Board of Realtors" ("GAR"), Better Business Bureau ("BBB"), and "United Policyholders" ("UP") - a non-profit Insurance Consumer Advocacy Organization).

Professional Licenses: Public Insurance Adjuster in the States of: CO #402214-Indiv & #402629-Corp, AZ #135136-Indiv & #163993-Corp, CA #PJ-2702794-Indiv & #PJ-2B01499-Corp, FL, A225259-Indiv & Corp, GA #PAN544988-Indiv Corp, MO, #8074080-Indiv & #8074081 Corp, NC #562746448-Indiv. & #2603662-Corp., Puerto Rico-Indiv & Corp, SC #366410-Indiv & Corp, TX #1569283-Indiv & #1575817-Corp Independent (P & C) Adjuster in the States of: NM - #53061 both Indiv & Corp, &TX - #1120413. Lic'd. Gen'l Comm. & Resid. Contractor in: CA #816015, NM #84456, and AZ, #ROC196729 "KB-01". Real Estate Salesperson, CA - #01025645, and Notary Public, CA - #1755087.

Civic Memberships: Masonic Lodge, Shrine, Scottish Rite, York Rite, Kiwanis, Rotary & Elks. Chambers of Commerce: Los Alamos, Oakland, Berkeley, Panama City Beach, FL (Ambassador, the Legis. Affairs Comm., and the Military Affairs Comm.), Bay County, FL (Ambass. the Legis. Affairs Comm., and the Military Affairs Comm. ("MAC"), Greater La Puente Valley, CA, Galveston, North Galveston County, Texas City, La Marque City, League City and Clear Lake Area, Mount Lemmon Homeowners' Assoc., and the National Notary Assoc. #000387046.

Public Speaking: Pro-bono educational workshops & seminars for Federally-declared National disaster insured loss Survivors at every location we were involved in: The Los Alamos National Laboratories ("LANL"), various Civic groups including but not limited to: Rotary clubs, Kiwanis, Senior Centers, Fire Survivors Assocs. (at the General Meetings, almost all of the Insurance sub-groups and others), the "Insurance Committee" & Insurance "Groups", the "CA Gov.s' Blue Ribbon OES Fire Comm." hearings in Costa Mesa & Los Angeles, CA, "What's Next" on Mt. Lemmon (by AZ "Firewise" Communities) in Tucson, Policyholder Groups, "Annual HOA Meetings and Dinners", & the Tucson Shrine Lodge.

Also, I've been interviewed on numerous radio talk shows around the US; and had many newspaper & TV articles written and interviews given about my disaster claims handling.

And much to my surprise and honor, eight of my "recommendations" that were considered by the "Commission" and submitted for consideration to the CA DOI, were included in the "final" version of that "Commission's" final report. I understand these was presented to the CA Governor recently; and resulted in partially supporting the formation of then Insurance Commissioner Garamendi's "Home-Owners' Bill of Rights") which shortly later was made into law by the California Legislature in 2005.

Panelist regarding Public Adjusting, constr. damages & insured prop. loss valuations & issues, at: The Charleston, S.C. Chamber of Commerce as related to “Hurricane “Hugo”, “So. CA Conf. of Baptist Ministers” as relates to the “LA Riots”, Hurricanes Hugo-Andrew-George-Storm of The Century loss Survivors groups, the Adjusting & Appraisal processes in Prop./Casualty EQ disaster claims, and the “CA Conf. of Arson Investigators (“CCAI”) and various Fire Department panels. Lecturer to Loss Survivors/Victims, Fire Departments, Insurance & other groups on construction & property loss valuation, as well as the “adjusting” & “appraisal” / “mediation” processes.

Business Experience: 1969 to 1982: Various insurance, real estate, & investment employment (often simultaneous) which provided services to small & medium sized clients’ personal portfolios,
1982 to 1983: Mgr., & later owner of “PUSH” (a comm. credit consulting & training business) that specializes in educating clients in accounts receivable management.,
1982 to 1983: Mgr. of “The Law Offices Of Gordon Bubar”, a comm. collections law office that specialized in “immediate” collections using “ex-parte” Attachments,
1984 to 1985: Gen’l. Mgr. of the “First Commonwealth Bank of Rockville, MD’s” So. CA. Branch, a “factoring” bank which loaned money to petroleum dealers. I handled both marketing & the collection of badly past-due loans made to our customers,
1985 to 1987: V-P of “Rainbow Claim Service”, a CA “PIA” company primarily in the marketing of insured property loss & construction loss valuation area – specializing in all resid. & small to medium comm. property loss claims,
1987 to 1989: V-P of “Sarasohn & Associates, Inc.” (franchised office), a CA “PIA” company primarily in the construction & insured property loss valuation area – specializing in all sizes of commercial and residential property loss claims,
1989 to Present: Peter Romero d/b/a UNITY ADJUSTMENTS from 1989 until 1993, then President of UNITY ADJUSTMENTS, INC. d/b/a UNITY ADJUSTMENTS (in some States) & d/b/a PETER ROMERO, P.A. (in some others), a multi-State & Territory licensed “PIA” business primarily in the construction damage & insured property loss valuation business specializing in all sizes of Home-Owner Assoc./Comm/Indus’tl/ Mfctr/Gov’t. Buildings/Residential major National disaster property loss claims,
1993 to Present: Real Estate salesperson & loan representative until 2000, then as a Private Investor specializing in commercial and residential property valuations, property investments, & the funding of private, commercial, “hard-money” first & second mortgages & deeds of trust (for our own accounts).

Loss Events Worked: Hurricanes: “Ike”, “Hugo”, “Opal”, “Andrew”, “Fran”, “George” & “The Storm of the Century”.
Earthquakes: “Whittier” & “Northridge”.
Firestorms: “Baldwin Hills”, “Turnbull Canyon” & Oakland-Berkeley”, CA, “Showlow/Heber-Overgaard”, Mount Lemmon/”Aspen”, & Sierra Vista/Hereford, AZ “Monument Firestorm” and many smaller disaster events around the U.S.
Hailstorms: 2010 in Phoenix/Glendale/Scottsdale/Mesa, AZ
Combined losses and recoveries: thousands of insured losses = over \$100+ Million in supplemental insured property loss payments obtained AFTER their original settlement.

“Expert” Witness: Qualified as an expert witness in the valuation of insured prop. & constr. losses—both Comm. & Resid., Bus. & Indiv. personal prop. and equip., “BI” &/or Lost Income, Loss of Use/”ALE” caused by Flood, Hurricane, Fire, Riot, Vandalism, Malicious Mischief, Theft, EQ, Wind, Water, Ice, Hail, Extra Expense, Tenant Improv, Fire Legal Liab. & other areas of Indiv. as well as Concurrent Causation coverage losses.

Property Insurance Appraiser: Engaged by other “PIA”, Clients (both Commercial & Residential), Attorneys, CPA’s, and Property Management Companies for the benefit of their Clients.

Outside Activities: Member of the Parent /Teacher Advisory Board at Los Altos High School and the Hacienda Heights Improvement Association, & a Member and past President of various religious/church groups.
(PRs-Nov-22-2012—CV.doc)