

Curriculum Vitae of: Terrence S. Knight, CPA, CFF, FCPA

GENERAL BACKGROUND

Since 1991, Mr. Knight has focused his career entirely on investigative accounting and the measurement of damages. He has diversified experience in matters dealing with fidelity losses, third party liability, loss of income, loan losses, theft, fraud, arson, non-performance and gross negligence. Mr. Knight has extensive experience in the review of insurance claims for economic and physical damages in a variety of industries. He also participates in numerous industry-related functions and presents seminars on various topics to insurance companies and industry associations. Mr. Knight provides litigation support services and has testified as an expert witness in federal and state courts.

EDUCATION

Bachelor of Science, Accounting — 1983 MARQUETTE UNIVERSITY, Milwaukee, Wisconsin

PROFESSIONAL STATUS

Shareholder, Insight Forensic Accountants, S.C., formerly known as Peters & Associates, S.C.

Certified Public Accountant since 1984

Licensed as a Certified Public Accountant in the State of Illinois

Certified in Financial Forensics - American Institute of Certified Public

Accountants

Member, American Institute of Certified Public Accountants

Member, Illinois CPA Society

Associate Member, American Bar Association

Member, National Society of Professional Insurance Investigators

Member, Forensic CPA Society

Member, Western Loss Association, Chicago, IL

PROFESSIONAL HISTORY

Insight Forensic Accountants, S.C. — July 1997 to Present Moody's Accountants & Controllers, Inc. — June 1991 to June 1997 ACR Services, Inc. — January 1990 to June 1991 Horizon Federal Development Corp. — January 1988 to December 1989 Amli Realty Co. — November 1985 to January 1988 JMB Realty Corporation — January 1984 to November 1985

AREAS OF EXPERTISE

- · Breach of Fiduciary Duty
- Business Interruption
- Economic Loss Analysis
- Employee Dishonesty / Fidelity Bond
- Extra Expense
- · Financial Condition / Motive
- Fraud
- Inventory and Other Contents Loss
- · Liability Matters
- · Loss of Profits
- Personal Injury
- Subrogation
- Theft
- · Wrongful Dismissal

INDUSTRY EXPERIENCE

- Airlines
- Banking
- · Chemical Processing
- Churches / Religious Institutions
- Construction
- Dentistry
- Distribution
- Egg / Food Production
- Electronics
- Hardware / Software
- · Hospitality
- Manufacturing
- Meat Processing
- Mercantile / Retail Sales
- Not for Profit
- Paper, Plastics and PrintingPharmaceutical
- Professional Service Firms
- Property Management
- Real Estate DevelopmentRestaurants
- Schools
- Service
- Steel / Heavy Manufacturing
- Textiles / Apparel
- Transportation
- Utilities
- Wholesale



Cases Testified in Court: Terrence S. Knight, CPA, CFF, FCPA

Williams Electronics Games, Inc. U.S. Northern District Court of Illinois

vs. Gregory S. Barry, et al. Case No. 97 C 3743

Rao Design International, Inc. Circuit Court of Cook County, Illinois vs. Florence Macaroni Mfg. Co., Inc. Case No. 98 M1 134058

U.S. Northern District Court of Illinois Kathleen S. Flaherty vs. Cecil Marchand, Betty

Bukraba, Daniel Stralka, in their individual and official capacities as employees of the Office of the Circuit Court Clerk of Cook County

Case No. 00 C 0565

Van Barnes and Kelly Barnes Circuit Court of Cook County, Illinois vs. State Farm Fire and Casualty Company Case No. 03 L 15395

Circuit Court of Cook County, Illinois Cath Lab One, an Investment Club

vs. Enrico Pecson Case No. 10 M1 209088

People vs. Carl Frazier Circuit Court of Cook County, Illinois

(Grand Jury indictment) Case No. 11 CR 10975

People vs. Yolanda Kozicz Circuit Court of Cook County, Illinois

Case No. 10 CR 14515

Eloy and Juan Miranda vs. State Farm Circuit Court of Cook County, Illinois

Fire & Casualty Company Case No. 09 L 07943

Depositions Offered: Terrence S. Knight, CPA, CFF, FCPA

Amcast, Inc. vs. American Freightways, Inc., Circuit Court of Cook County, Illinois nka Fedex Freight East, Inc., and Jason Vickery Case No. 03 M1 16479

Transportation Insurance Co. vs. Circuit Court of Douglas County, Illinois

OK Jobbers, Inc. et al Case No. 2001 L 07

Unique Homes Properties, Inc. vs. Circuit Court of Coles County, Illinois

Brown's Plumbing & Heating of Charleston, Inc. Case No. 2003 L 23

Michigan First Credit Union vs. U.S. Eastern District Court of Michigan

Cumis Insurance Society, Inc. Case No. 2:05-cv-74423

Circuit Court of Cook County, Illinois Tres Peel and Denise Peel vs.

State Farm Fire and Casualty Company Case No. 05 L 005130

Circuit Court of Cook County, Illinois Mary Jean Wallace vs.

Catholic Bishop of Chicago, et. al. Case No. 08 L 5594

Hartford Fire Insurance Company vs. U.S. District Court of Minnesota

Donald Laverne Clark, Jr., et. al. Case No. 03-3190

Coleman Cable, Inc. vs. U.S. Northern District Court of Illinois

The Travelers Indemnity Company and Case No. 08 CV 5687

Federal Insurance Company