PETER KNOWE KNOWE CONSULTING LLC 645 TRACE CROSSINGS TR HOOVER, AL 35244 205-531-4279 EMAIL-PETER123@CHARTER.NET

WORK EXPERIENCE

KNOWE CONSULTING 5/2006- PRESENT BIRMINGHAM, AL PRESIDENT

PROVIDING EXPERT TESTIMONY AND EVALUATION OF INSURANCE LITIGATION NATIONWIDE FOR CARRIERS AND PLAINTITFF'S. QUALIFIED AS AN EXPERT BOTH IN STATE AND FEDERAL COURTS. EXPERIENCED IN GIVING DEPOSITION AND TRIAL TESTIMONY OVER 22YR INSURANCE CAREER AND AS AN EXPERT. RETAINED AS AN EXPERT ON OVER 45 DIFFERENT CASES IN LAST THREE YEARS. CURRENT PENDING CASE LOAD SPLIT WITH CARRIERS AND PLAINTIFFS. ALL TYPES OF LITIGATION IN PENDING CASE LOAD, CGL, MALPRACTICE, COMMERCIAL TRUCKING, PERSONAL AUTO, CONSTRUCTION DEFECTS, BUSINESS INTERRUPTION, ARSON, FRAUD, CAT CLAIMS, HOME OWNERS, EXCESS, UMBRELLA, SPECIALITY LINES, BOATING, ADMIRALTY AND STAFF MISCONDUCT.

INFINITY INSURANCE GROUP 10/1991- 5/2006 CORPORATE OFFICES BIRMINGHAM AL MANAGER CORPORATE LITIGATION

RESPONSIBLE FOR THE NATIONWIDE EVALUATION OF BAD FAITH LITIGATION, RESOLUTION, MATERIAL MISREPRESENTATION ISSUES, AGENT ISSUES, MEDIATION PLANS, DEFENSE PLAN, COMPANY 30-B6 TESTIMONY AND TRIAL TESTIMONY FOR OVER 12 YEARS, MEDIATIONS AND DEVELOPED AND WROTE COMPANY BEST PRACTICES FOR CLAIMS HANDLING TO MEET INDUSTRY STANDARDS AND TO COMPLY WITH DOI GUIDELINES AND STATE LAWS. TAUGHT PROPER CLAIMS HANDLING TO BOTH FIELD STAFF AND HOME OFFICE PERSONEL EVERY QUARTER. MEMBER OF COMPANY AUDIT TEAM TO REVIEW AND CHANGE COMPANY CLAIM HANDLING PROCEDURES. DIRECTED COMPANY COMPLIANCE FOR CLAIMS DEPARTMENT WITH ALL STATE DOI AUDITS OF COMPANY CONDUCT. DIRECTED THE CHANGES TO COMPANY POLICY WORDING AS REQUIRED BY CHANGES TO STATE LAWS AND EC LITIGATION RESULTS. DEVELOPED LIBRARY FOR BAD FAITH, GOOD FAITH AND FAIR DEALING HANDLING OF CLAIMS, GOOD FAITH TRAINING, EXTRA CONTRACTUAL LITIGATION, MAJOR EC DECISIONS AND PAST CASES DISCOVERY. EXCLUSIVELY PROVIDED COMPANY TESTIMONY FOR 30-B6 AND TRIAL TESTIMONY FOR COMPANY PAST ACTIONS.DIRECTED HOME OFFICE ANALYST DEPARTMENTS FOR EACH REGION AND EVALUATED POLICY LANGUAGE DISPUTES FOR THE COMPANY. RESPONSIBLE FOR NATIONWIDE MONITOR OF EC TRENDS AND DECISIONS WHICH IMPACTED BEST PRACTICES FOR THE COMPANY. DIRECTED COMPANY CHANGES TO POLICY WORDING AND COMPANY GUIDELINES AS NEEDED TO ENSURE PROPER CLAIMS HANDLING BY ALL STAFF. DIRECTED EXCESS REPORTING AND RECOVERY UNDER EXCESS COVERAGES. RESPONSIBLE FOR COMPANY REPORTING OF EXCESS EXPOSURES TO BOARD AND OUTSIDE PARTIES OF ALL EC EXPOSURES NATIONWIDE.

AETNA CASUALTY AND SURETY 7/1979- 9/1991 ALABAMA FIELD OFFICE SR TECHNICAL REPRESENTATIVE

RESPONSIBLE FOR THE EVALUATION OF COMPLEX LITIGATION AND POLICY DISPUTES FOR THE STATE FOR ALL LINES. STARTED AS AN ADJUSTER WHO HANDLED COMMERCIAL CGL, CONSTRUCTION CLAIMS, COMMERCIAL TRUCKING, COMMERCIAL PROPERTY LARGE LOSSES, BUILDING DAMAGES, CONTENTS, BUSINESS INTERRUPTION, ARSON, FRAUD, CAT LOSSES, MALPRACTICE, EXCESS, UMBRELLA, HOME OWNERS, PERSONAL AUTO AND SPECIALITY. RESPONSIBLE FOR WORKING WITH HOME OFFICE ANALYST WITH THE RESOLUTION OF COMPLEX LITIGATION INCLUDING ALL CLAIMS OF BAD FAITH, NORMAL CONTRACT OR EMPLOYEE MISCONDUCT. PARTICIPATED IN CAT DUTY, CAT MANAGEMENT, FIELD ADJUSTMENT OF CLAIMS AND DIRECTION, AUDIT TEAM AND INVOLVED IN THE COMPANY REVIEW OF PROPER CLAIMS HANDLING TO THE INDUSTRY STANDARD.

EDUCATION

8/1973 - 5/1977 UNIVERSITY OF NORTH ALABAMA, FLORENCE AL

BS DEGREE, MAJOR MARKETING AND BUSINESS

INSURANCE DESIGNATIONS, ASSOCIATE IN CLAIMS, CLLA, CPCU 2,3,4. QUALIFIED AS AN EXPERT IN BOTH STATE AND FEDERAL COURTS FOR INSURANCE CUSTOM AND PRACTICE ADJUSTER LICENSED IN FL, TX, NM, KY, AND CT. AETNA C&S BASIC AND ADVANCED CLAIMS SCHOOLS, MULTIPLE SEMINARS EVERY YEAR ON INSURANCE PROPER CLAIMS HANDLING, CURRENT TRENDS AND BAD FAITH, EXTENSIVE READING OF INDUSTRY REPORTS AND TRENDS, UPDATED TRAINING BY ATTORNEYS IN EACH STATE YEARLY ON CHANGES IN LAW OR CASES WHICH IMPACT POTENTIAL BAD FAITH EXPOSURES FOR THE INDUSTRY. CURRENTLY TAKING CPCU COURSE WORK AND WEB SEMINARS.