



Curriculum Vitae of Steve Roberts, CPA, CFE, CGMA, FCPA, CFF, RI, Principal

GENERAL BACKGROUND

Since 1987, Mr. Roberts has focused exclusively on forensic accounting, including investigative accounting consultation, expert testimony, insurance loss quantification, operational reviews, due diligence, economic research, damages and business valuation, and other claims & litigation support activities. His background centers on review of businesses and business operations to determine the financial impact of specific events, breaches, and courses of action. Mr. Roberts is a Certified Public Accountant, Certified Fraud Examiner and Forensic Certified Public Accountant. He is also certified by the AICPA in financial forensics and is a Registered Investigator. Mr. Roberts has testified on many occasions as an expert witness and is regularly retained by insurance companies, businesses and legal counsel.

PROFESSIONAL HISTORY AND REPRESENTATIVE ENGAGEMENTS

VERITAS Forensic Accounting & Economics (Formerly Coram Deo Consulting Group, LLC) 1998 to present

Principal – Mr. Roberts is principal and founder of this group specializing in investigative accounting and consulting, transactions and assertions testing, fraud examination, economic damage and business valuation, and related business and litigation activities. The majority of the firm’s assignments focus on investigative review of business operations, and specific accountings and activities, to document the substance and outcome of transactions, courses of action, and individual performance. The majority of assignments then call for quantification of lost profits, theft, extraordinary cost, lost income or other form of income or business valuation.

Representative Forensic Accounting Engagements 1987 to present

ADAK FISHERIES – Business Interruption Losses – Adak, AK

ALASKA GLACIER SEAFOODS – Business Interruption Losses – Anchorage, AK

AMDAHL CORPORATION – Litigated Matters - San Jose, CA

AMERICAN MICROSYSTEMS – Economic Damage Analysis - Pocatello, ID

AMY’S KITCHEN, INC. – Economic Damage Analysis - Medford, OR

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BASIC AMERICAN FOODS, INC. – Business Interruption Losses – Blackfoot, ID
BLUE BIRD, INC. – Apple Harvesting & Processing – Business Interruption Losses – Wenatchee, WA
BOEING (FLIGHT SAFETY) – Economic Damage Analysis - Seattle, WA
BOEING – (Confidential) - Seattle, WA
CASCADE DRILLING – Litigated Matters – Seattle, WA
CABOT CORPORATION - Hurricane Andrew Income Loss Review - New Orleans, LA
COAKLEY & WILLIAMS – Hotel Management – 9/11 Related Economic Damages – Washington, D.C.
CRANIUM – Values-At-Risk – Seattle, WA
COSTCO - Business Interruption Losses & Inventory Valuation - Orlando, FL
COSTCO – Arbitrated Matters – Seattle, WA
COST-U-LESS – Economic Damages Analysis – Guam
DHL - Loma Prieta Earthquake Recovery and Business Income Loss Analysis - San Francisco, CA
DOVEX FRUIT COMPANY – Business Interruption Losses – Wenatchee, WA
ESTATE OF JIMI HENDRIX – Breach of Fiduciary Duty and Economic Damages – Seattle, WA
FREEMAN V. BUREAU OF LAND MANAGEMENT – Commercial Viability Analysis – Various Sites, OR
GEORGIA PACIFIC LUMBER - Pipeline Explosion Impact and Damage Measurement - Bellingham, WA
GRITMAN MEDICAL CENTER – Business Interruption Losses – Moscow, Idaho
HARDEL LUMBER - Primary Location Destruction - Business Income Loss Analysis - Olympia, WA
IBM – (Confidential) - Los Angeles, CA
ICICLE SEAFOODS FIRE – Economic Damage Analysis - Homer, AK
IRON MOUNTAIN STORAGE COMPANY - Analyze Variety of Earthquake Loss Scenarios – Seattle, Las Vegas
JORGENSEN FORGE – Litigated Matters – Seattle, WA
MERRILL PUBLISHING - World Trade Center Income Losses - New York, NY & Minneapolis, MN
MICRON TECHNOLOGY – Economic Damages Analysis - Boise, ID
MICRON TECHNOLOGY – Economic Damages Analysis – Avezano, Italy
NORTH PACIFIC PROCESSORS - Income and Extraordinary Cost Losses - Cordova, AK
OLYMPIC PIPELINE COMPANY - Pipeline Explosion Damage Measurement - Bellingham, WA
OCEAN BEAUTY SEAFOODS – Ferry Incident - Business Income Losses – Petersburg, AK
PACIFIC GAS AND ELECTRIC – Loma Prieta Earthquake - Recovery Cost Analysis - San Francisco, CA
POLYGON HOMES - Litigated Matters - Seattle, WA
PORTLAND STATE UNIVERSITY – Business Interruption Losses – Portland, OR
PUGET SOUND ENERGY – Variety of Litigated Matters (over 16 years) - Seattle, WA
QUANTUM CORPORATION – (Confidential) - San Jose, CA
SAIA FREIGHT - Litigated Matters – Portland, OR
SEA FREEZE – Business Interruption Losses – Bellingham, WA
SEATTLE CHOCOLATES - Business Interruption Losses – Seattle, WA
SEATTLE SUPERSONICS - Values-At-Risk – Seattle, WA
SIMPSON TACOMA KRAFT, INC. – Business Interruption Losses – Tacoma, WA



SUN MICROSYSTEMS – (Confidential) - Santa Clara, CA
TALKING RAIN BEVERAGE CO. – Business Interruption Losses – Preston, WA
TAKATA RESTRAINT SYSTEMS – Economic Damage Analysis - Moses Lake, WA
TIMBERLAND BANK – (Confidential) - Seattle, WA
TK HOLDINGS, INC. - Business Interruption Losses - Monclova, Mexico
TRANSALTA – Power Generation – Business Interruption Losses – Centralia, WA
TRIDENT SEAFOODS - Business Interruption Losses – Chignik, AK
TWIN CITY FOODS - Business Interruption Losses – Stanwood, Washington
(CONFIDENTIAL) PRODUCT DISTRIBUTOR – Product Losses – Germany and Holland
UWAJIMAYA - Values-At-Risk – Seattle, WA
WASHINGTON MUTUAL BANK – (Confidential) - Seattle, WA
WASHINGTON SQUARE – Builder’s Risk/Construction Delay Appraisal – Bellevue, WA
WILSON’S LEATHER - World Trade Center Economic Damages - Airports Worldwide
WORLD TRADE CENTER - Economic Damages – New York, NY
WORLD VISION – Values-at-Risk – Seattle, WA

TEACHING

Mr. Roberts has authored and conducted training seminars in business income loss valuation, forensic accounting, investigative accounting and damage measurement issues, values-at-risk, fraud examination and fraud prevention for a variety of business and not-for-profit organizations.

CERTIFICATIONS

CPA	Certified Public Accountant
CFE	Certified Fraud Examiner
CFF	Certified in Financial Forensics
CGMA	Certified Global Management Accountant
FCPA	Forensic Certified Public Accountant
RI	Registered Investigator

ASSOCIATIONS

ACFE	Association Of Certified Fraud Examiners
ACFEI	American College Of Forensic Examiners
AICPA	American Institute Of Certified Public Accountants
CEB	Council On Ethical Billing
CLM	Council On Litigation Management
FCPA	Forensic Certified Public Accountant
IAAR	International Association For Asset Recovery
WSCP	Washington Society Of Certified Public Accountants



EDUCATION

Bachelor of Science in Economics from California Polytechnic University, San Luis Obispo, with minors in Accounting & Finance

TRIAL & DEPOSITION TESTIMONY COMBINED ENGAGEMENTS (Rule 26(a) 2(B) Testimony Only):

First Sound Bank v. Larasco, Inc., et al., (United States District Court – Western District Of Washington – Seattle) Cause No.: Co9-56TSZ (*Fraud examination, breach of contract & economic damage review - Benefit of the bargain, lost profits and out-of-pocket damages*)

Peters v. Hudson Bay Insulation (Pierce County Superior Court) Cause No.: 07-2-05979-8 (*Economic damages & investigation*) Trial Date: February 22, 2010 / Verdict: March 5, 2010

Puget Sound Energy v. Washington State Department of Transportation (Pierce County Superior Court) Cause No.: 07-2-10404-1 (*\$116,000,000 in economic damages*)

Billie B. Caudill and Lois M. Caudill v. Safeco Insurance Company Of America (Kitsap County Superior Court) Cause No.: 00-2-03175-2 (*Fraudulent misrepresentations*)

Leon Hendrix v. Estate of Jimi Hendrix (King County Superior Court) Cause No.: 02-4-02569-0 SEA (*Breach & accompanying economic damages*)

Homebuilder's Association of Kitsap County v. Bainbridge Island (Kitsap County Superior Court) Cause No.: 01-2-01773-1 (*Investigative accounting findings and damages*)

Allstate v. First Health Care (Pierce County Superior Court) Cause No.: 97-2-17564-0 SEA (*Fraud examination*)

Lane v. Skamania County, et al. (Skamania County Superior Court) Cause No. 03-2-00082-7 (*Economic damages*)

Talking Rain Beverage Company, Inc. v. Warrenton Products, Inc.
(Adversary Proceeding, United States Bankruptcy Court, Eastern District of Missouri, Eastern Division)
Cause No.: 02-4139 (*Business interruption damages*)

Martha Rogers v. Kids' Corps, Inc. (State of Alaska Superior Court) Case No.: 3AN-06-10576 CI (*Commercial contract valuation*)



DEPOSITION TESTIMONY:

Jorgensen Forge v. Warfab, et al. (King County Superior Court)
Cause No.: 10-2-02139-6 KNT (*Business interruption and economic losses (variety of types and analyses)*)

Nautilus Insurance Company v. Iliamna Development Corporation and Iliamna Limited, LLC, et al.
(United States District Court – District Of Alaska)
Case No.: 3:10-CV-00008-HRH (*Remediation cost audit*)

First Sound Bank v. Larasco, Inc., et al.
(United States District Court – Western District of Washington at Seattle)
Case No.: C09-0056 TSZ (*Fraud and economic damages*)

Motiv Sports, Inc. v. Costco Wholesale Corp. (Arbitration)
Cause No.: 75 155 Y 00293 08 GLO (*Investigation & quantification of damages accounting review*)

Vance Vollstedt and Vollstedt Family, LLC v. DeYonne Tegman, as personal representative of the Estate
of Charles Vollstedt (King County Superior Court)
Cause No.: 07-2-18777 4 SEA (*Trust dispute and economic damages*)

i³ DVR International, Inc. v. Robert Shawn Noecker, Patricia Noecker, & Noecker Enterprises, Inc.
(King County Superior Court) Cause No.: 06-2-22608-9 SEA (*Economic damages*)

UAP Holding Corp, et al. v. Maitoza, et al. (Superior Court of Washington for King County)
Cause No.: 06-2-25492-9 KNT (*Economic damages*)

Martha Johnston, et al. v. American Income Life (Superior Court of Washington in and for the County of
King) Cause No.: 0202021159 (*Economic damages*)

Allure Day Spa v. American Power Conversion Corp., et al. (Alaska Superior Court)
Cause No.: 3AN-05-7904 CI (*Economic damages*)

Puget Sound Energy v. Lloyd's of London, et al. (King County Superior Court) (*Economic damages*)

Chenega Management, LLC v. Alaska Railroad Corp. (*Economic damages*)

Derek Andrew v. Distribution Resources (U.S. District Court, Western District)
Cause No.: C03-3192L (*Theft claims*)

Puget Sound Power & Light v. Alba Insurance (King County Superior Court)
Cause No.: 97-2-29050-3 SEA (*Economic damages*)



State Farm Fire and Casualty v. Hy Van Nguyen (Pierce County Superior Court) (2005 testimony)
Cause No.: 97-2-17564-0 SEA (*Fraud examination*)

SELECTED SPECIAL MASTER/APPRAISAL/ARBITRATION TESTIMONY*:

LMD Logistics v. Mercer, Inc. – Federal Court appointed Special Master. Appointed to conduct a forensic accounting of all the financial transactions between the parties.

Washington Square v. Zurich Insurance – Builder’s Risk damages on \$175 million condominium development project. Served as damages appraiser.

Motiv Sports, Inc. v. Costco Wholesale Corp. Cause No.: 75 155 Y 00293 08 GLO
(*Investigation & quantification of damages accounting review*)

Kyle Peters v. American Forest Casualty Company (*Business interruption loss testimony*)

Inflation Systems, Inc. v. Yasuda Fire & Marine (*Business interruption loss testimony*)

Portac Lumber v. Factory Mutual Insurance Company (*Business interruption loss testimony*)

** Represents Partial Listing*

(Other instances of appraisal/arbitration testimony in earlier years at previous firms.)

SELECTED EXPERT REPORT SUBMITTAL*:

Gerard Rock v. George Janssen, et al. - (State of Alaska Superior Court) Case No.: 3AN-11-7823 CI
(*Forensic accounting*)

B. Conely v. J. Godfrey Arbitration (*Commonly Owned Businesses - Forensic accounting*)

Dollar v. Badger State Western & Schmidt (Pierce County) Cause No.: 11-2-11797-4
(*Forensic accounting analysis*)

Spaith v. Northwest Housing Development - Cause No.: 10-2-39518-1 SEA
(*Investigative accounting review – Loss of earnings claim*)

Daryle Starnes v. SAIA Motor Freight Line, Inc. and Sabrina Ballard, et al.
(Kitsap County Superior Court) Case No.: 10-2-01074-4 (*Income loss analysis*)

Blue Moon (*Business interruption loss*)

Express Concepts, Inc. (*Investigative accounting*)



Anthony Fonte v. Michael Beckman, et al. (King County Superior Court) Case No.: 11-2-07437-4 SEA
(*Loss of earnings claim*)

Michael I. Guymon and Robert C. Lewis v. Northwest Door, Inc., et al. (King County Superior Court)
Case No.: 11-2-18826-4 SEA (*Investigative accounting*)

Hawaii Pacific Plumbing Supply Company LLC (*Business interruption loss*)

Horizon Realty Advisors (*Fraud investigation*)

Nautilus Insurance Company v. Iliamna Development Corporation, et al.
(United States District Court for the District of Alaska Anchorage)
Civil Action No.: 3:10-CV-00008-HRH (*Remediation cost audit*)

UIM Arbitration - Noah Orji (*Investigative accounting – Income loss*)

World Vision – (Business interruption /Values-at-Risk/Business continuity) -

Visual Media Group – (Business interruption loss)

Jorgensen Forge v. Warfab, et al. (King County Superior Court)
Cause No.: 10-2-02139-6 KNT (*Business interruption lost profits and extraordinary costs*)

Gefco v. Cascade Drilling (King County Superior Court) Cause No.: 09-2-25097-9 SEA
(*Business valuation and economic damages review*)

First Sound Bank v. Larasco, Inc., et al. (United States District Court – Western District of Washington
at Seattle) Case No.: C09-0056 TSZ (*Fraud examination, breach of contract & economic damage review -
Benefit of the bargain, lost profits and out-of-pocket damages*)

Peters v. Hudson Bay Insulation (Pierce County Superior Court)
Cause No.: 07-2-05979-8 (*Economic damages & investigation*)

Amy's Kitchen, Inc. v. Table Rock Group (*Economic damages*)

American Home Builders, Inc. & Tierra Pointe Apartment Association, LLC v. Underwriters at Lloyds of
London (*Economic damages*)

Allure Day Spa v. American Power Conversion Corp., et al. (Alaska Superior Court)
Cause No.: 3AN-05-7904 CI (*Economic damages*)

Martha Rogers v. Kids' Corps, Inc. (Superior Court Of Alaska) Case No.: 3AN-06-10576 CI



(Commercial dispute & economic damages)

Vance Vollstedt and Vollstedt Family, LLC v. DeYonne Tegman, as personal representative of the Estate of Charles Vollstedt (King County Superior Court) Cause No.: 07-2-18777 4 SEA *(Trust dispute)*

Kyle Peters v. American Forest Casualty Co. (Pierce County Superior Court) Cause No.: 07-2-05979-8 *(Economic damages)*

Evergreen Hydroseeding, Inc. et al. v. Lawrence Huwe, et al. (Pierce County Superior Court) *(Economic damages)*

Estate of Loren Pearson v. Barry Swanson Trucking, et al. (Clallam County Superior Court) Case No.: 04-4-00075-1 *(Economic damages)*

Building Industry Association of Southwest Washington, et al. v. Clark County (Cowlitz County Superior Court) Cause No.: 02-2-01116-1 *(Economic damages & investigation)*

Frontline Processing Corporation v. American Economy Insurance Company (United States District Court for the District of Montana, Butte Division) Cause No.: CV-03-41-BU-SHE *(Investigative accounting engagement)*

Worldmark/Trendwest Resorts v. Ramsay-Gerding (Superior Court of Oregon) *(Economic damages)*

Smith v. Sell (King County Superior Court) Cause No.: 03-2-26716-3 KNT *(Investigative accounting engagement)*

K & M Holdings IV, LLC v. Ashton Development V. J. R. Hayes and Sons, Inc. (King County Superior Court) Cause No.: 02-2-27348-3 KNT *(Investigative accounting engagement)*

State of Washington v. Daniel William Base (King County Superior Court) Cause No.: 01-1-04410-5 SEA *(Investigative accounting engagement)*

Bitton Farms v. USF & G, et al. (Franklin County Superior Court) Cause No.: 01-2-50595-8

Superior Forklift v. Roberts, et al. (Pierce County District Court) Cause No.: 729626 *(Economic damages)*

Ringstad v. City of Bellingham (Whatcom County Superior Court) Cause No.: 04-2-02378-1 *(Economic damages)*

Coakley & Williams Hotel Management v. Westchester Fire Insurance Company AAA Case No.: 75-195-Y-00365-04 *(Economic damages)*

Evergreen Cardiology v. Nordic & Western Professional *(Investigative accounting engagement)*



Rhein v. Boeing (Report used in arbitration) (*Economic damages*)

Valley Springs v. The Framing Group (King County Superior Court) Cause No.: 05-2-16210-4 SEA
(*Investigative accounting engagement*)

Torres v. Bennett Homes (Snohomish County Superior Court) Cause No.: 04-2-118121-1
(*Investigative accounting engagement*)

Chan v. Carollo and Barera (King County Superior Court) Cause No.: 04-2-38317-0 SEA

Curtiss v. Fanning (Spokane County Superior Court) Case No.: 3AN-04-9987 CI
(*Investigative accounting engagement*)

Yarmouth, L. C. v. Pointsure Insurance Services, et al. (King County Superior Court)
Cause No.: 05-2-14324-0 SEA

Jason v. Progressive Northwestern Insurance (King County Superior Court)
Cause No.: 06-3-049686-1 SEA (*Investigative accounting engagement*)

Medawar v. State Farm (King County Superior Court)
Cause No.: 05-2-14586-2 SEA (*Investigative accounting engagement*)

Seattle Chocolates v. Royal Insurance (King County Superior Court)
Cause No.: 03-2-18628-7 SEA (*Economic damages*)

O'Neill v. Farmers (King County Superior Court)
Cause No.: 04-2-2367-9 KNT (*Investigative accounting engagement*)

Freeman v. Bureau Of Land Management (*Commercial contract valuation*)

McCraw v. C & C Logging (Lewis County Superior Court) Cause No.: 05-2-010126-4 (*Economic damages*)

School Fire (Franklin County Superior Court) Cause No.: 07-2-50204-4
U.S. District Court (Eastern District) Case No.: CV-07-101-JLQ (*Economic damages*)

UAP Holding Corp, et al. v. Maitoza, et al. (Superior Court of Washington for King County)
Cause No.: 06-2-25492-9 KNT (*Economic damages*)

U.S. District Court, Western District of Washington Case No.: CV-06-1332-JLR
(*Economic damages*)

BLR Aerospace, LLC v. CSC (King County Superior Court) Cause No.: 06-2-17783-5 SEA
(*Economic damages*)



Barry Swanson Trucking et al. (State of Washington Superior Court) Case No.: 04-4-00075-1

** Some Reports Pending. Represents partial listing. (Other instances of expert report submittal in earlier years at previous firms.)*

MR. ROBERTS HAS AUTHORED AND CONDUCTED THE FOLLOWING CONTINUING EDUCATION COURSES

Webinar – (Fraud Examination Topic – Presentation regarding safeguarding of assets) – “Crooks you work with”

How To Prove (And How Not To Prove) Lost Profits And Loss Of Earnings Damages

Helping The Court And Your Case

Claims Advocacy – Investigative Accounting & Claims Consulting

Cost Audits

Keys To Accurate & Effective Audits

What Would Never Happen Has - Making the Most of a Difficult Situation

Investigative Accounting Keys To Measuring Catastrophic Loss

Minimizing the Burden of a Catastrophic Event

Accounting For Emergency Response Costs & Other Economic Loss

Investigative Accounting Issues and Effective Use Of Forensic Accountants

Continuing Legal Education

Investigative Accounting

Insurance Loss Investigation

An Introduction to the Process of Managing Business Interruption Engagements and Calculating Business Income Losses

Streamlining Business Interruption Damages

Measurement & Accounting for Income Losses

Business Interruption Losses

Tending to Business Needs



Business Interruption Losses
Protecting Business Income

Business Interruption Losses
Topics & Issues

Business Interruption Losses
2005 Hurricanes Katrina & Rita

