

# Curriculum Vitae for Steven J. Proto

## Position:

Automotive Vehicle Valuation Appraisal Expert specializing in: Dealership Business Practices, Dealer Fraud, New/Used car dealer transactions/purchases/leases, Market Valuation, Total Loss Vehicle Valuation, Actual Cash Value, Diminished Value, Vehicle Valuation Appraisals, Automotive Auction Appraiser, Automotive Auction Arbitration Inspector; specifically identifying prior repairs and previous paint work.

## Experience:

Auto Mediator Inc.  
Automotive Consulting, Auto Appraiser, Expert Witness

2017-Present

Dealer Ready Auto Auction – Santa Monica, CA

### Arbitration/GM & Operating Partner

2005-Present

Settled over 500 Mediations at a multi-state dealer to dealer automotive auction including making markets in automotive vehicles, appraising vehicles, dealer to dealer sales transactions, arbitration; in-house disputes between dealers, dealer mediation, evaluating market conditions and procuring consignment vehicles for daily auction sales. Helped pioneer auctions allowing dealers to sell inventory directly from a market guide and further enhance the used car buying experience.

Dealer clients include top-tier franchises such as: Galpin Ford (Largest Ford dealer worldwide); AutoNation (America's largest automotive retailer); Sonic Automotive Inc.; Penske Automotive; Group 1 Automotive; Van Tuyl Group; Lithia Motors inc.; Larry H. Miller Group; Sullivan Automotive Group; Rusnak Automotive Group.

M&S Auto, LLC – Los Angeles, CA

### Founder & President

1999-2016

Procured and Appraised wholesale vehicles coast-to-coast, including Manheim, PA, Orlando, FL and other states using specific auction data and resources to ship and sell vehicles to western states such as CA, AZ, NV. Attend auctions from major companies such as Manheim, Adesa and Prime auto auction. Setting up transport of dealership vehicles from state to state utilizing dealer plates in driving to and from auctions. Instrumental in building private company into well-established international wholesale/retail operation with more than 100 franchised dealer clients.

Appraised vehicles for international import and export. Exporting to Italy, Germany, China, Korea, and Russia from Los Angeles. Importing from Italy and Europe (mainly exotic Italian cars).

Wholesale vehicles from coast to coast. Procuring vehicles from the eastern states such as Manheim, PA, Orlando, FL and other eastern states using specific auction data and resources to ship and sell vehicles to western states such as CA, AZ, and NV. Attending auctions from major companies such as Manheim, Adesa, and Prime auto auctions.

Retail sales of automotive vehicles. I currently hold all DMV licenses to retail cars to the public, lease cars via brokering with new car franchises, and purchase cars thru auctions for direct wholesale.

Daewoo North America- Los Angeles, CA

2000-2002

### Pre-Owned Director

Managing inventory for a multi-dealership group including trade-ins/buybacks, acv, lease returns, reconditioning, auction sales and negotiating bank contracts. Responsible for procuring vehicles for various promotional, credit union and tent events thru auction purchases, private party purchasing, dealer wholesale and leasing companies. Created a used car department that was nonexistent previously.

Dream Team Productions- Los Angeles, CA

1999-2002

### President

Managed promotional mercenary sales force of over thirty sales personnel, finance staff, closers and general sales managers for top tier franchises in various tri state locations forging alliances with dealers.

Elmore Toyota- Westminster, CA

1997-2000

### Pre-Owned Sales- Promotional Basis

Theodore Robbins Ford- Coast Mesa, CA

1996-1998

### Pre-Owned Sales- Promotional Sales

## Education:

Hofstra University

Hempstead, NY

### Bachelor of Arts

1985-89

Pepperdine University

Malibu, CA

Straus Institute for Dispute Resolution - Mediating the Litigated Case

2013

---

**Designated Expert Witness/Consultant:**

Rezk v. Subaru Canada Inc. 9/20	Lemon Law (CAMVAP)/Mechanical issues/ Manufacturer defects
Atashaband v, USAA 7/20	BAR investigation/CA Code of Reg. Storage charges/Salvage valuation
Lun, Johnny S. v. Rosas (Hartford ins) 2/20	Vehicle Valuation/Total Loss Valuation/Forensic Appraisal
Quarto v. City of Glendale 2/20	Vehicle Valuation/Loss of Use/Diminished Value
Bendig v. La Fontaine 8/19	Dealership business practices/Dealer plates/CA vehicle code/Car Rental business practices (> \$1 million+ )
Kosmides v. Volkswagen Group of America 4/19	Factory Defects/New Car Dealership practices/Lemon Law
Haberkorn v. KeyVal inc. 4/19	New Car Dealership practices/Advertising/Monroney/Addendums/MSRP
Hicks v. Manughian 2/19	Diminished Value/New Car Dealership Transactions/Leasing
Geico v. Gayle 6/18	Vehicle Valuation
The People of CA v. Hector Aparicio 5/18	Vehicle Valuation
The People of CA v. Walley Patterson 3/18	Vehicle Valuation
Raczynski v. Daland Nissan 3/18	New Car Franchised Dealer Fraud/Vehicle Valuation
Chin v. Gonzales 3/18	Diminished Value
Donovan v. CSAA	Suspension Issues/Vehicle Valuation/DV
Nelson v. Allied Nationwide 9//17	Diminished Value
Becker v.. Ivan/Navarette 9/17	Vehicle Valuation
Gurrola v.. Fernandez 3/17	Vehicle Valuation
Ortiz V. Broaster 1/17	Vehicle Valuation
Summit Auto Sales V. Draco, Inc dba Yankee Ford Sales 7/16	Dealership Business Practices/Dealer Fraud/Vehicle Valuation
Latifzadeh V. Hooman Nissan of Long Beach and Nissan of N.A. 05/16	New Car Dealership Practices/Dealer Fraud
Perkins V. Pineda 5/16	Diminished Value
Case V. American Honda Motor co. 7/15	Factory Defects/Vehicle Valuation
Gerro V. Lamborghini	Factory Defects/Diminished Value
American Alternative Ins. Co. V. Wildland Residents Assoc.	Diminished Value
Bonneau V. Allstate	Diminished Value
Keats V. State Farm	Diminished Value
Ringland V. Mercury Insurance	Diminished Value
Cernilia V. USAA	Diminished Value
Tucker V. Farmers	Diminished Value
Gilliam V. Affirmative Insurance services	Diminished Value
Roberts V. Farmers	Diminished Value
Evans V. AAA California	Diminished Value
Vickers V. Interinsurance Exchange of the Automobile Club	Diminished Value
Bowman V. United Financial Casualty	Diminished Value
Moalem V. Geico	Diminished Value
Caro V. Allstate	Diminished Value
Sweetland V. Esurance	Market Valuation
Mercury V. Wawanesa	Diminished Value
Perez V. State Farm	Diminished Value
Carmona V. Wawanesa	Diminished Value
Schonfeld V. AAA	Diminished Value
Gingold V. USAA	Diminished Value
Dmochowski V. State Farm	Diminished Value
Guerrero V. Progressive West	Diminished Value
Pham V. Wawanesa	Diminished Value
Johnson V. Geico	Diminished Value
Reyes V. Allstate Northbrook Indemnity	Diminished Value
Quan V. AAA	Diminished Value
Vargas V. Auto Club of Southern California	Diminished Value
Mckinley V. Farmers Insurance	Diminished Value
Tehrani V. State Farm	Diminished Value
Howell V. Geico	Total Loss Vehicle Valuation
Havel V. AAA	Diminished Value
Davis V. State Farm	Diminished Value
Held V. AAA	Diminished Value
Craighead V. AAA	Diminished Value
Uttaravalli V. Geico	Diminished Value
Baker V. California Automobile Insurance	Diminished Value
Chandra V. Mercury Insurance Group	Diminished Value

Lee V. State Farm	Diminished Value
Peralta V. State Farm	Diminished Value
Hill V. Safeco	Diminished Value
Jasdanwala V. Victoria Fire & Casualty Company	Diminished Value
Pell V. AAA	Diminished Value
Garcia V. State Farm	Diminished Value
Thorp V. Farmers	Total Loss Vehicle Valuation
Riddlespurger V. Geico	Diminished Value
Robbins V. Zurich North America	Diminished Value
Andoniu V. State Farm	Diminished Value
Coker V. Esurance	Diminished Value
Mehrotra V. Firemans Fund	Diminished Value
Chirukuri V. Geico	Diminished Value
Shamin V. USAA	Diminished Value
Pham V. Wawanesa General	Diminished Value
Chiang V. State Farm	Diminished Value
Lauzums V. Progressive	Diminished Value
Gopanapalli V. AAA	Diminished Value
Snyder V. Geico	Market Valuation/Total Loss Vehicle Valuation
Moison V. USAA	Diminished Value
Jackson V. Farmers Insurance	Diminished Value
Ko V. Geico	Diminished Value
Schley V. State Farm	Diminished Value
Zimet V. Progressive Insurance	Diminished Value
Dalmiya V. 21st Century Insurance Company	Diminished Value
Farmer V. Liberty Mutual	Diminished Value
Rutledge V. Mapfre USA	Diminished Value
Frieden V. USAA	Diminished Value
Park V. State Farm	Diminished Value
Siddiqui V. Auto Club County Mutual Insurance	Diminished Value
Nolasco V. Progressive	Diminished Value
Maribojic V. State Farm	Market Valuation
Huynh V. AAA Insurance	Diminished Value
Yehuda V. Explorer Insurance	Diminished Value
Salwen V. Alliance United Insurance Company	Diminished Value
Tellez V. Safeco Insurance Co.	Diminished Value
Rotella V. State Farm	Diminished Value
Doan V. State Farm	Diminished Value
Kwok V. State Farm	Diminished Value
Peterson V. Nautilus Insurance Company	Diminished Value
Collis V. Geico	Diminished Value
Maroney V. Country Financial	Diminished Value
Yu V. Geico	Diminished Value
Montalvan V. California Automobile Insurance Co.	Diminished Value
Snyder V. Geico	Total Loss Vehicle Valuation
Park V. State Farm	Total Loss Vehicle Valuation
Maribojic V. State Farm	Total Loss Vehicle Valuation
Ko V. AAA	Total Loss Vehicle Valuation
Rosas V. Esurance	Total Loss Vehicle Valuation
Ray V. Farmers Insurance	Diminished Value
Aguilar V. State Farm	Diminished Value
Palar V. AAA	Diminished Value
Davis V. Geico	Diminished Value
Alonso V. State Farm	Diminished Value
Hakamian V. USAA	Diminished Value
Mallari V. Geico	Diminished Value
DeCristofaro V. State Farm	Diminished Value
Won V. State Farm	Diminished Value
Montalvan V. Mercury Insurance	Diminished Value
McDivit V. Geico	Diminished Value
Stephens V. State Farm	Diminished Value

---

Eldridge V. USAA	Diminished Value
Perkins V. Bristol West	Diminished Value
Chan V. State Farm	Total Loss Vehicle Valuation
Hwang V. Allstate Insurance	Diminished Value
Soto V. AAA	Diminished Value
Cooke V. Mercury Insurance	Diminished Value
Applegate V. Nationwide Insurance Co of America	Diminished Value
Short V. Esurance	Diminished Value
Ko V. AAA insurance	Market Valuation
Rosas V. Esurance	Market Valuation
Andrews V. Auto Club Southern CA	Diminished Value
Seckler V. State Farm	Diminished Value
Hernandez V. Freeway Insurance	Diminished Value
Kim V. Allstate	Diminished Value
Martinez V. Bankers Standard	Diminished Value
Pabalan V. Auto Club	Diminished Value
Kraft V. Liberty Mutual	Diminished Value
Gerro V. Rolls Royce	Market Valuation/Diminished Value
Chen V. State Farm	Diminished Value
Malasky V. Geico	Diminished Value
Crossley V. Geico	Total Loss Vehicle Valuation
Phuah V. Geico	Diminished Value, Collision Repairs
Holmes V. Allstate	Diminished Value
Lingam V. United Financial Casualty	Diminished Value, Collision Repairs
Marler V. USAA	Diminished Value
Boyle V. Liberty Mutual Insurance	Diminished Value
Humaran V. State Farm Insurance	Diminished Value
Caro V. State Farm Insurance	Diminished Value
Butler V. Farmers Insurance Group	Diminished Value
Hixson V. Progressive	Diminished Value
Bernardo V. Explorer Insurance	Diminished Value, Collision repairs
Flores V. Access General Insurance	Diminished Value, Collision Repairs
Julien V. Geico	Diminished Value
Bell V. State Farm Insurance	Total Loss Vehicle Valuation
Kirby V. Auto Owners Insurance	Diminished Value
Livens V. USAA	Diminished Value, Collision Repairs
Bautista V. All State Insurance Co.	Diminished Value, Collision Repairs
S. Fehr	Mediation
Edwards V. Access General Insurance Co.	Diminished Value
Meyer V. State Farm Insurance	Total Loss Vehicle Valuation
Abbate V. Progressive	Diminished Value
Shao V. State Farm Insurance	Diminished Value
Holmes V. Esurance	Diminished Value
Jennings, Haug&Cunningham	Total Loss Vehicle Valuation
Jennings, Haug&Cunningham	Total Loss Vehicle Valuation

Draft Copy Only! Sample use only  
Must Retain for Original

Membership & Licenses:

-----  
Advisory board member for **North American Dealer's Association Appraisals Guides**, responsible for valuation of vehicles in my area of expertise.

-----  
Member is good standing of the **International Automobile Appraisers Association (IAAA)**; IAAA# 1003220017. The IAAA has developed a strict Code of Ethics for its members, a first in the automotive appraisal industry, in that they are specific & unique to the community that auto appraisers serve. The goals of the Association include, educating & training automotive appraisers, documenting their standards & practices and promoting professionalism among the member appraisers.

-----  
Certified in Uniform Standards of Automotive Appraisal Procedures

-----  
Certified in Diminished Value part X

-----  
Certified in Loss of Use ||

-----  
Auto Mediator Appraisal Clause Umpire

-----  
Undergone continuing education in 2019

-----  
Qualified to testify in State Court proceedings as an **Expert in New Car Franchised Dealership business practices.**

Qualified to testify in State Court proceedings as an **Expert in New/Used car sales, dealership advertising, MSRP/Addendums.**

Qualified to testify in State Court proceedings as an **Automotive Expert in Vehicle Valuation**

Qualified to testify in Arbitration proceedings as a **Vehicle Valuation Expert**

Qualified to testify in State Court proceedings as an **Expert in Dealer Fraud**

-----  
California Occupational Licenses: **Automotive Vehicle Dealer**, Automotive New Vehicle Broker, Automotive Wholesale. Dealer Ready Inc/Western Fleet Services. License # 67319

-----  
Listed with the **Technical Advisory Service for Attorneys (TASA)** a referral company to the legal profession.

References:

**Ray Weisberg**; UCM; Toyota of Hollywood 661-478-2078

**Jim Woods**; GM; Lithia Motors Island Florida, Acura, Chevrolet 949-463-0759

**Joe Armer**; UCM; Frank Motors Toyota, Subaru, Hyundai 619-992-0546

**Russell S. Kerr**; Attorney; Kerr & Sheldon, 714 531-5900

**Alex Gilburg**; Attorney; 818-780-7373