

## **Curriculum Vitae**

John M. Beringer, LPCS, RPA, A. M. Best Consultant, Insurance, Claims, and Insurance (seven years); Cal OSHA 10 and 30 Certificate holder

**DBA Beringer & Associates; DBA Liability Program Management**

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### **Professional History**

Mr. Beringer is the Principal of **Beringer & Associates (B&A)** and **Liability Program Management (LPM)**. These Firms provide business and municipalities liability program management, including analysis of current risk exposures involving Labor Code, Safety, and Regulatory exposures, litigation management, Workers' Compensation analysis, analysis of insurance conduct, analysis of risk exposure for self-retentions, and insurance contracts.

Mr. Beringer, as their Liability Claims Manager, was responsible to the members of various Joint Powers Authority (including ICRMA, BICEP, PERMA, and ERMA). The membership included thirty-eight individual cities in Los Angeles County, Riverside County, and Orange County for administering and resolving their Joint Power program's liabilities.

He also created litigation controls, risk retention mechanisms, and modified their Memorandums of Coverage for BICEP and ICRMA. Mr. Beringer has also provided talent for successfully overseeing Government Code matters, including dangerous conditions, FEHA/DFEH, excessive force, and Civil Rights violations on behalf of Joint Authorities.

Responsibilities included significant case handling for exposures more than the client's self-insured retention through various levels of reinsurance in the United States/offshore venues up to and inclusive of \$50.0 million in an exposure.

Since January 2000, the firm has provided risk analysis, insurance coverage and claim handling analysis, and management services to the insurance, construction, and transportation industry. He has also been engaged to provide analysis of construction defect exposures, including review of risk exposure coverage; Labor Code exposures, including assisting with the administration of prevailing wage in California; to assist with operational concerns, coordination, risk management, Workers' Compensation underwriting, and executive management.

Mr. Beringer has provided expert/consultant services to plaintiff and defendant counsel in insurance coverage, including EPLI, General Liability, Workers' Compensation, Professional Liability, Reinsurance, D&O, and property coverage. Areas of expertise include claim handling, damage evaluation (personal injury and property damage), professional adjustment standards (via carrier and TPA), and evaluation of attorney fees in Lodestar and FEHA matters.

Beringer & Associates, through an associated company, Integrated Risk Services, designed risk transfer programs and drafted insurance policies for international trade relationships. The policy was underwritten by a major insurance carrier and approved by the Oklahoma Department of Insurance.

In 2002, the Cayman Islands Monetary Authority approved Mr. Beringer as a licensed captive owner. The license was granted for operation of the segregated portfolio company, Creative Solutions, SPC. Creative Solutions provided risk analysis and stylized individual risk retention for individual and collective risk assumptions. Creative Solutions terminated operations in 2008.

In 2003, Mr. Beringer was a Featured Guest Speaker at the Cayman Islands Insurance Managers Conference on Loss Control, Risk, and Claim/Litigation Management

Before forming B&A, Mr. Beringer worked in the insurance industry for 30-plus years as a Litigation Manager for various insurance carriers, including Specialty Risk Services (Hartford), Industrial Indemnity, Great American, and Western International Insurance Company. Since B&A's formation, he has assisted major insurance carriers and served as a consultant to various reinsurance and captive insurance carriers.

In 2000, Mr. Beringer was assigned the self-insured/large retention transportation book of Reliance Insurance Company.

Mr. Beringer (as is Beringer & Associates) has been listed since 2015 as an approved consultant by A.M. Best (<http://www.ambest.com>) for carrier conduct, risk analysis, and insurance matters. He is a consultant to Expert IQ, the Round Table Group; Gerson Lehrman Consulting Group and the ForensisGroup.

He was a founding Fellow of the Council on Litigation Management (Previously the Council on Ethical Billing), served on the Board of Directors of the National Association of Litigation, a member of the National Association of Subrogation Professional and was a member of the Forensic Expert Witness Association until 2022.

He was issued a personal commendation by Ramani Ayer, Chair/Chief Executive Officer of The Hartford; a personal citation by the City of Tustin; an award by the Korean Insurance Agents & Brokers Association of America; the California CPA Society and the Minister for Inland Marine Insurance for the Peoples Republic of China.

Mr. Beringer started in the insurance industry 1969 with the Automobile Club of Southern California, completing his formal career with Specialty Risk Services directing litigation on behalf of Twin City Fire Insurance Company/Hartford Fire Insurance Company. Responsibilities include case management of significant pending, including class action lawsuits, developer/subcontractor construction defect cases, trade dress, and various employment torts; Workers' Compensation; supervision of policy administration; and Coverage B litigation; negotiation and analysis of coverage for Hartford Insurance Company.

While the specific list of clients assigned is confidential, his clientele includes Fortune 500 companies, various California, Nevada, Oregon, Washington, Texas, Florida, and Arizona municipalities, and individually owned companies. Well, over 15,000 litigated cases were resolved by the efforts of Mr. Beringer during his employment in the insurance industry and as a private practitioner in his past five decades in the claims and risk management industry.

Professional credentials include an LPCS from the American Institute of Insurance Studies and an RPA from the Registered Professionals Adjuster Association. He is a member of The Society of Claim Law Professionals (SCLA), the National Association of Insurance Litigation Managers (NAILM), published author in *Litigation Matters*, the *Property and Casualty Newsletter*, and the IMMS publication *Close Up*. The Insurance Journal and other online insurance publications interviewed him.

Mr. Beringer graduated from The Mediation Center and qualified as a mediator under the Alternative Dispute Resolution Program Act of 1993 and Business & Profession Code 465. He is a past mediation provider for the Victim-Offender Reconciliation Program (VORP), sponsored by the Orange County District Attorney's office. He was the host mediator for the Day of Dialog in Los Angeles in 1996, sponsored by the Los Angeles City Attorney's Office. Mr. Beringer has held an appointment as Special Arbitrator with Arbitration Forums Inc. since December 1989.

Mr. Beringer has participated in mediation as the primary negotiator and the mediator since 1985. The cases include all types of tort and contractual matters on behalf of his client.

Mr. Beringer holds certification from the Small Business Administration in Business Management via the Business Owners program, received in 1998, and he is a regular attendee at various SBA presentations.

In 2005, Mr. Beringer was a Featured Guest Speaker for the California CPA Educational Foundation's Accounting Conference in Fresno regarding alternative risk and the Professional Employment/Temporary Staffing marketplace. In 1996, he participated in a panel discussion on *The Claims Business for the 21st Century* for the CPCU convention in Costa Mesa on Litigation Management and the application of technology to the claims process.