

Curriculum Vitae

John M. Beringer, LPCS, RPA, A. M. Best Consultant (six years)
DBA Beringer & Associates; DBA Liability Program Management
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Professional History

Mr. Beringer is Principal of **Beringer & Associates (B&A)** and **Liability Program Management (LPM)**. These Firms provides business and municipalities liability program management, including analysis of current risk exposures involving Labor Code, Safety, and Regulatory exposures, litigation management, and Workers' Compensation analysis/consultant services.

As **B&A**, since January of 2000, the firm has provided risk 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, logistics, risk management, Workers' Compensation underwriting, and executive management.

Previous to the formation of 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.

B&A also form/operate alternative risk transfer mechanisms for domestic and non-domestic captive programs, including purchasing and risk retention groups; assist with supervision of Third-Party Administrators, and municipal construction programs. Mr. Beringer is an approved consultant by the A.M. Best organization for liability program management.

Mr. Beringer analyzed various Joint Powers Authority (including ICRMA; BICEP; PERMA; and ERMA) for their liability programs. He was involved in designed litigation controls and modification of Memorandums of Coverage for both BICEP and ICRMA. Mr. Beringer has also provided talent for the successful handling of Government Code matters, including dangerous conditions, FEHA/DFEH, excessive

force, and Civil Rights issues on behalf of those organizations.

In the same light, Beringer & Associates, through an associated company, Integrated Risk Services, designed risk transfer programs and drafted insurance policies for international trade relationships underwritten by a primary insurance carrier and approved by the Oklahoma Department of Insurance. The Cayman Island Monetary Authority approved Mr. Beringer as a licensed captive owner in 2002 for Segregated Portfolio Company Creative Solutions, SPC.

As a Claim and Litigation Manager, his responsibilities included significant case handling for exposures more than client's self-insured retention through various levels of the reinsurance in the United States and offshore venues up to and inclusive of \$30.0 million in an exposure. In 2000 Mr. Beringer was assigned the self-insured/large retention transportation book of Reliance Insurance Company.

Mr. Beringer was CEO/President of *Strategic Captive Services, Inc.*, a provider of ancillary captive services from 2000 to 2008; Senior Director of *Creative Solutions, SPC*, licensed by the Cayman Island Monetary Authority, from 2002 to 2006; Senior Director of **JPJ Reinsurance Company** (Cayman) from 2006 to 2009 and CEO/President of Plexi, Inc. from 2006 to 2012. Mr. Beringer was also a consultant for claim/litigation management/design of client service systems to **Caledonia Bank & Trust** in the Cayman Islands.

B&A has been engaged by American Insurance Group, Swiss RE and Sterling Insurance Company for carrier review preceding the attachment of E&O and/or reinsurance attachment; by Atlantic Surety & Indemnity for reinsurance/policy construction and analysis; A.B. Lexman SPC for formation of reinsurance and program presentation to Regulators; and JPJ Reinsurance SPC for a commodity transfer reinsurance program. In 2000 B&A was requested to assist with the Reliance Insurance Company's run-off for their self-insured and sizeable deductible transportation programs, including trucking, airlines and other various risks.

Mr. Beringer was engaged by Plexi Insurance Services, an insurance brokerage, for support of underwriting submissions for Workers Compensation, General Liability, and other risks.

Mr. Beringer (as is Beringer & Associates) was listed for six five years as an approved consultant by A.M. Best (<http://www.ambest.com>) and added again this year; is a consultant to the Round Table Group (<http://www.roundtablegroup.com>); Gerson Lehrman Consulting Group (<http://glg.it>) and the ForensisGroup (<http://www.forensisgroup.com>).

He is also 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 is a member of the Forensic Expert Witness Association.

Mr. Beringer's firm, Beringer & Associates, was acknowledged for four successive years as the Best of Newport Beach by the Newport Beach Chamber of Commerce for risk management. In business since 2000, his organization has been acknowledged consistently for its expertise, quality of services, and professionalism.

He has issued a personal commendation by Ramani Ayer, Chairman/Chief Executive Officer of The Hartford; a personal citation by the City of Tustin; 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 in 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 has included Fortune 500 companies, various municipalities in California, Nevada, Oregon, Washington, Texas, Florida, and Arizona, 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 four 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), a member of the National Association of Insurance Litigation Managers (NAILM) and a published author in *Litigation Matters*, the *Property and Casualty Newsletter* and the IMMS publication *Close Up*. He was interviewed by the Insurance Journal as well as other online insurance publications.

Mr. Beringer is a graduate of 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, and was host mediator for the Day of Dialog in Los Angeles in 1996, sponsored by the Los Angeles City Attorney's Office. Mr. Beringer holds an appointment as Special Arbitrator, since December of 1989, with Arbitration Forums Inc.

Mr. Beringer has participated in mediations as the primary negotiator and the mediator since 1985. The cases include all types of tort and contractual matters on the 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 2003, Mr. Beringer was a Featured Guest Speaker at the Cayman Islands Insurance Managers Conference on the topic of Loss Control, Risk, and Claim/Litigation Management. In 1996 he was a participant 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.

He is also a speaker on the topic of Captive Insurance as an alternative to traditional insurance and has testified as an expert witness on behalf of various insurance companies, including Lumberman's Underwriters Insurance Company; testified on behalf of the Hartford Insurance Company regarding insurance coverage issues, as well as other insurance carrier clients.