BALLINGER
AND ASSOCIATES
RISK|CLAIMS|MEADIATION

John R. Ballinger, III

Owner/Broker, Principal,
Public Adjuster,
TN Supreme Court Rule 31 Mediator

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Position
Principal Partner

Professional Experience
John has worked with a wide range of organizations, from small family start-ups to large multinational corporations. In order to properly represent clients, he works with, John often steps into a C-Suite role (CEO, COO, or Chief Risk Officer), to help them navigate complicated business concerns or disputes. John is frequently contacted to assist attorneys in complex civil and insurance litigation matters, including property claims, transportation-related cases, and any case involving multiple insurance carriers and/or policy forms. John has been a trial strategy advisor in two separate wrongful death cases, both of which involved multiple carriers and policies.

John is a 21-year licensed insurance broker with a surplus lines designation, is a public adjuster, and holds a Tennessee Supreme Court Rule 31 Civil Mediator license. He is a leading authority in working with insurance carriers, conducting field underwriting inspections, and managing large, complicated claims. John has a vast knowledge of the commercial, industrial, and residential insurance industry. John is also a master in the field of claims administration. He has over 35 years of experience as a risk manager in the military, public companies, and private organizations. John is a decorated veteran with over 20 years of service in the United States Army. He holds over a dozen awards and certifications in aviation safety and risk management.

With over 25 years of leading business owners through the complicated matrix of insurance coverage, John has saved organizations over $100 million in potential loss through risk analysis and mitigation. Working with clients in a variety of industries has allowed John to develop a deep understanding of the ACA, EPA, DOL, IRS, OSHA, and DOT regulations. He is frequently engaged in developing and implementing procedures to guard against unnecessary exposure and deciphering complicated insurance contracts to ensure a business owner, a company, or an organization is appropriately covered based on their specific forms of risk.

Education

- American Military University – Bachelor of Science - Psychology
- Multiple safety and risk management certificates from US military

Professional License

- Tennessee Supreme Court Listed Rule 31 Mediator
- Surplus Lines - *License # 911945-1 Issued 2009*
- Insurance Broker – *License # 911945 Issued 2004*
- Public Adjuster – *NPN 8143081*
- Property and Casualty Insurance – *License # 911945*
- Life Insurance and Health Insurance – *License # 911945*

SPECIALIZED TRAINING (Partial List)

- Ethical Principles, Ethical Practices (2025)
- Certificate of Insurance: Facts and Fallacies (2025)
- Adjusting Suspicious or Fraudulent Fire Claims (2025)
- Commercial Umbrella Liability (2025)
- Insurance Law for P & C Professionals by IRMI (2023)
- Ethics in the P &C Insurance Workplace (2023)
- Claims Handling Best Practices (2023)
- Claims Investigation (2023)
- Convening the Mediation Process (2022)
- Opening the Mediation Process (2022)
- Best Practices of Negotiating (2022)
- How to Close and Finalize a Mediation (2022)
- Ethical Codes of Mediation (2022)
- How to Professionally Co-mediate (2022)
- Tennessee Supreme Court Rule 31 Education (2022)
- Riskin Grid of Mediation (2022)
- Psychology of Mediation (2022)
- Caucus vs. Conference Mediation (2022)
- Ethics for Claims Professional (2021)
- Commercial Auto Insurance: Understanding the Coverages (2019)
- Additional Insured Status by IRMI (2015)
- Minding the Gaps in Commercial Lines Insurance (2013)
- Employment Practices Liability Exposures and Insurance Coverage (2013)
- Insurance for Small Businesses (2011)
- Commercial Lines 101 (2009)
- Commercial General Liability (2009)
- Personal Inland Marine Insurance (2007)

PROFESSIONAL AFFILIATIONS

- Tennessee Association of Professional Mediators

TEACHING EXPERIENCE

- Speaker/Lecturer for colleges, trade groups, and professional organizations, nationwide
- Adjunct Professor Chattanooga State
- Fundamentals of Insurance
- How Insurance Works
- Philosophy of Purchasing Insurance
- Insurance Contracts
- Policy and Procedures
- Basis of Insurance
- Leadership Development for Executives and Pastors

PUBLICATION AND PAPERS

- 50 Things Consumers Need to Know about the Affordable Care Act – White Paper

BUSINESSES UNDER MANAGEMENT

- The Ballinger Agency- 2007-Present - *personal lines insurance*
- Custom Insurance Services- 2007-Present - *commercial lines insurance*

- Custom Benefits Consulting Services- 2007-Present - *consulting services*
- Ballinger and Associates, LLC – 2020-Present - *risk management company*
- 1st Lead U - 2021 – present - *leadership development*
- 10 XB, LLC – 2023-Present - *captive management*
- Fractional C-Suite for multiple corporations

PROFESSIONAL SERVICES

EXPERT WITNESS/TRIAL STRATEGY ADVISOR/MEDIATION

- Tennessee Supreme Court Listed Rule 31 Mediator
- MOCA Logistics and Industrial Solutions vs. MARIA ESTHER GUTIERREZ HERNANDEZ & PABLO CABRERA – Mediator/ Consultant (2025)
- *ELISE CAPOTOSTA VS. ERNST ENTERPRISES, INC.*- Expert Witness / Deposition (2025)
- S4 TN Adventures, LLC C5 Adventures, LLC vs Cumberland Wilderness Retreat Inc. – Expert Witness (2025)
- Concorde Centre LLC vs. Auto Owners Mutual Insurance Company – Expert Witness (2024)
- *James P. Little v. United Services Automobile Association, INC* – Trail Consultant/Expert Witness (2024)
- Contract Dispute TN Corporation and AZ Corporation - Co-mediator (December 2023)
- Class 8 motor vehicle claim in an OH lawsuit - Expert Witness (2023)
- *Melissa Michels v. Nissan North America, et al*.- Trial Consultant/Expert Witness (December 2022)
- *Eva Cohen, Individually and as Administratrix of the Estate of Yehuda Cohen v. Destiny Transportation, Inc* – Trial Consultant (2019)
- Wrongful Death Transportation Company vs. Retail Grocery Store $25 Million – Trial Strategy (2018)
- Wrongful Death involving seven (7) insurance companies and five (5) businesses – Trial Strategy (2016)

PUBLIC ADJUSTER – Licensed in Tennessee and Georgia

- Insurance Catastrophe $7.2 Million Tornado Property Claims – Public Adjusting - April 2020 – July 2022
- Total Loss House Fire (State Farm) Claim $1.6 Million – Public Adjusting – Summer 2023 - Fall 2025
- Lightning Strike on Home - Claim $553,000 – Public Adjusting – Spring 2018 – Fall 2019
- Single Home Tornado Claim $3,200,000 – Public Adjusting – Fall 2020

INSURANCE BROKER – Licensed in 16 States

- Property, Casualty, Life, Health, Surplus Lines.
- Recognized authority in policy form language, Contracts of Adhesion and commercial insurance coverage.

EDUCATOR

- Created and taught an Insurance/Risk Curriculum at a local college with a focus on helping agents and consumers understand all lines of insurance policy forms.
- Created Insurance Curriculum Workbooks and Pre-Licensing/CE education for an insurance program at a 2-year college.

LOGISTICS

- U.S Army Aviation certified in all aspects of rotor wing aircraft
- DOT license and examiner for the U.S Army (2 million safe miles traveled)
- Expert witness and mediator in various types of insurance claims and lawsuits

LOGISTIC CERTIFICATIONS

- Risk Management
- Site Accident Investigation
- Air Brake Testing
- Bulk Liquid Transportation
- Certified Trainer Class A CDL

- Passenger Bus Safety and Loss Control

CONSULTANT

- Risk Management, Human Resources, Federal Agency Regulations (OSHA, DOT, EPA, IRS ETC.)

RELATED EXPERIENCE

- Navigated more than 5,000 clients and industry professionals through the insurance claims process in the following lines:
- Burglary and Theft, Commercial Auto, Commercial Property, Directors and Officers, Disability, Employee Practices Liability Insurance, Errors and Omissions, General Liability, Health Insurance, HOA, Inland Marine, Life, Professional Liability, Personal Auto, Personal Property, Sexual Harassment, Workers Compensation,
- Completed over 1,000 Risk Assessments and Insurance Coverage Reviews for businesses of all revenue sizes ranging from $1 Billion to $5 Million
- Twenty (20) years of Safety/Loss Control in Army Aviation
- Fractional C-Suite Member assisting with EEOC, Safety, OSHA and other government regulations.

BOARD MEMBERSHIPS

- Tennessee Association of Professional Mediators – 2026- Present
- Gathering Faith Leadership Network 2022- Present
- Youth for America: March 2022 – 2025
- Association of Vapor Intrusion Professionals: 2019 – 2023
- President/CEO National Association of Christian Athletes – May 2018- Present
- Chairman/Co-founder: Get Veterans Involved Inc. (501C3) 2015- 2018
- Chairman: Men's Ministry Network (501C3) 2013-2017

AWARDS

- Department of Defense Army Commendation Medal – Operation Noble Eagle / Operation Enduring Freedom
- Tennessee Army National Guard Non-Commissioned Officer of the Year for Deployment 2003-2004
- Numerous Military Awards

PERSONAL

- Husband to Julia, and Dad to Johnathan and Zoe
- Member of Spirit City Church (Ooltewah, TN)