



Joel Romero
Executive Consultant
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Joel has been in the Insurance Industry for over 20 years. He began his career at Liberty Mutual as an adjuster and worked his way up to a Senior Examiner within a few years. During that time he worked with very large National Customers down to smaller local businesses. After working as a Workers Compensation Claims Adjuster for 5 years, he moved to an Outside Investigator for the same company. After working in the role for a year and half Joel moved to Travelers Insurance. At Travelers he worked as a Workers Compensation Senior Adjuster and was promoted along the way spending 5 years in a Supervisory role. During his time as an adjuster and supervisor he has dealt with litigation management, settlement negotiations, subrogation, and catastrophic injuries.

During the past 4 years with Heffernan he has used his insight into the complex Workers Compensation system to work with carriers on managing reserves and claim outcomes.

Joel holds his California Self-Insurance Administration (SIP) designation and a Bachelor of Science in Criminal Justice Administration from California State University East Bay.