



**Nicholas Thio**  
Executive Consultant  
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Nick comes to the Risk Management team at Heffernan Insurance Brokers from a large third-party administrator where he was a senior workers compensation examiner for 9 years. During his tenure as a Senior Examiner, he handled California claims for large national accounts such as Public Storage, Colgate, Express LLC, and Eaton. He also gained exposure to numerous industries including retail sales, storage, transportation, distribution, security, building maintenance, mining, manufacturing, assisted living, food service, etc.

His claim management experience includes claim investigations, litigation management, settlement negotiations, subrogation and catastrophic injuries.

He now uses his insights into the workers compensation system to work with carriers on managing reserves and claim outcomes.

Nick holds Workers Compensation Claims Administration (WCCA) and California Self-Insurance Administration (SIP) designations.