



AMY CHOU

EXECUTIVE CONSULTANT

EXPERIENCE

Amy brings a strong foundation in insurance and claims management, with over 11 years of specialized experience in California workers' compensation. She began her career at Allstate as a Subrogation Specialist, where she developed expertise in recovery processes, and later advanced to the role of Litigation Processor, preparing litigated files for settlement. She expanded her claims background as a Property Adjuster with Workmen's Auto Insurance before transitioning into workers' compensation at Republic Indemnity. Amy later continued to build on her expertise at Employers Compensation Insurance Company, where she handled complex claims involving detailed investigations, catastrophic injuries, and large dedicated accounts. Amy earned herself Insurance Administrator's Certificate in 2006, further strengthening her technical knowledge of claims administration and compliance.

In her current role as a Claims Consultant at Heffernan Insurance Brokers, Amy partners closely with clients to guide them through the claims process and provide clarity on workers' compensation systems, including experience modification factors. She serves as a trusted advocate, helping clients navigate claim issues, facilitating communication with insurance carriers, and ensuring claims are resolved efficiently and appropriately. Amy is also dedicated to fostering strong relationships with carrier claims personnel to support timely and equitable settlements.

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Executive Consultant

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WHY HEFFERNAN INSURANCE BROKERS

Headquartered in Walnut Creek, California, Heffernan Insurance Brokers has nationwide presence offering comprehensive business insurance, personal insurance, employee benefits, and financial services products to a wide range of businesses and individuals. Since 1988, Heffernan has grown from a small agency with \$800,000 in revenue to a large firm with over \$200 million in revenue. With a strong focus on organic growth, supplemented by select acquisitions that truly complement our culture, Heffernan has experienced consistent growth for three decades. Heffernan is independently owned, and from the beginning, our strategic objective has been straightforward: provide customers with large brokerage expertise and market clout alongside the customer care one would only expect with a small brokerage.