

HIB Consulting Wins

Amy Chou ~ Executive Consultant

- **Success: Helped Client Achieve an All-Time 20-Year Low Experience Modification of 32%**

Amy helped client Torani achieve a significant workers' compensation milestone when its 2025 WCIRB Experience Modification was published at an **all-time 20-year low of 32%**. The exceptional result reflects continued improvement in the client's workers' compensation performance and loss experience. Key contributors to the reduction included decreased claim frequency, increased payroll growth, and favorable expected loss rate calculations. The client's published Experience Modification improved from **36% in 2024 to 32% in 2025**, while the total number of claims decreased from **26 to 22**, demonstrating sustained success in workplace safety and claims management.

- **Client:** Torani
- **Impact:** Achieved an all-time 20-year low Experience Modification of **32%**, with claim frequency decreasing from **26 claims to 22 claims** and payroll growing to **\$87.8 million**, reflecting outstanding workers' compensation performance.

- **Success: Helped Reduce Client's Experience Modification from 451% to 99%**

Amy played a key role in helping client Sanitation Specialists achieve a major workers' compensation milestone by reducing its California Experience Modification Factor from **451% in 2020 to 99% in 2025**. Reaching a mod below 100 is a significant achievement, as it represents better-than-average loss performance compared to industry peers. Client leadership highlighted the accomplishment as a major success, noting that the company's mod had decreased by 75% since 2021 and had resulted in **hundreds of thousands, if not millions, of dollars in workers' compensation premium savings**, while also reflecting a safer work environment with fewer employee injuries.

- **Client:** Sanitation Specialists
- **Impact:** Reduced the client's Experience Modification Factor from **451% to 99%**, achieving a below-average mod for the first time and contributing to substantial workers' compensation premium savings.

- **Success: Identified Experience Modification Error and Prevented Significant Client Impact**

Amy uncovered a critical error in a client's published WCIRB Experience Modification worksheet after identifying that a claim had been incorrectly included in the calculation. Amy thoroughly reviewed the loss data, validated the discrepancy against claim records, supporting documentation, and employer confirmation, and immediately initiated a correction request with the appropriate parties. Her attention to detail revealed an issue that would have resulted in a **5-point increase to the client's Experience Modification Factor**, potentially impacting the client's workers' compensation costs and overall insurance program. The error was escalated for correction, earning recognition from both colleagues and leadership for her diligence and expertise.

- **Impact:** Identified and corrected a WCIRB Experience Modification reporting error that would have increased the client's mod by **5 points**, helping protect the client from unnecessary workers' compensation cost exposure.

Anne Peterson ~ Executive Consultant

- **Success: Provided Rapid Guidance and Testing Solution for Alpine Inn TB Exposure**

Anne quickly stepped in to support Alpine Inn after a tuberculosis (TB) exposure impacted approximately 47 employees. After evaluating the situation, she coordinated with an occupational health provider to identify an onsite testing solution, providing the client with a practical and cost-effective path forward. Her responsiveness, expertise, and proactive problem-solving helped the client navigate a complex employee health concern with confidence. The client expressed appreciation for Anne's guidance, and both Amy Vitarelli and Brian Dantzig recognized her efforts and commitment to exceptional client service.

- **Client:** Alpine Inn / Avenir Restaurant Group
- **Impact:** Delivered a timely onsite testing solution for approximately 47 potentially exposed employees, helping the client efficiently address a significant workplace health issue while strengthening client trust and satisfaction.

- **Success: Helped Secure New P&C and Benefits Business Through Exceptional Client Engagement**

Anne played a pivotal role in winning new business from Costeaux after a client meeting with Will. Following the discussion, the client committed to moving both their **Property & Casualty (P&C)** and **Benefits** programs to Heffernan. In recognition of Anne's contribution, Amy Vitarelli specifically noted that Anne was "the closer" during the meeting and credited her effectiveness in helping secure the account. The successful outcome resulted in the client agreeing to execute Broker of Record (BOR) documentation and transition their insurance programs to Heffernan.

- **Client:** Costeaux
- **Impact:** Successfully helped win new P&C and Benefits business for Heffernan, with leadership specifically recognizing Anne's role in securing the client commitment.

- **Success: Identified Error and Secured Experience Modification Reduction for Lifehouse**

Anne proactively identified a discrepancy on Lifehouse's WCIRB experience modification worksheet and worked closely with the underwriter and claims team at Republic to investigate the issue. After discovering that a claim had been incorrectly submitted during the Unit Stat filing process, Anne persistently advocated for corrections and coordinated multiple revisions. Her diligence resulted in Lifehouse's 2025 Experience Modification being reduced from **310% to 302%**, creating a more favorable outcome for the client and ensuring the accuracy of their workers' compensation rating.

- **Client:** Lifehouse
- **Impact:** Corrected claim reporting errors and secured a reduction of the 2025 Experience Modification from **310% to 302%** through persistent review and advocacy.

- **Success: Quickly Resolved Complex TB Exposure Situation for Client and Provided Immediate Action Plan**

Anne demonstrated exceptional responsiveness and problem-solving when a client faced a potentially serious workplace tuberculosis (TB) exposure involving approximately **47 employees**. Within hours of being brought into the situation, Anne evaluated the exposure concerns, advised the client on the appropriate workers' compensation response, and identified a practical solution that avoided unnecessary claim filings. She coordinated with an occupational health provider to arrange onsite TB testing and follow-up services, providing the client with a clear, actionable plan to manage employee testing and exposure concerns.

- **Client:** Avenir Restaurant Group (Alpine Inn)
- **Impact:** Provided rapid expert guidance for a potential TB exposure affecting **47 employees**, helping the client efficiently address testing requirements, avoid unnecessary workers' compensation claims, and navigate a complex health and safety issue with confidence.

- **Success: Exceptional Claims Support Strengthens New Client Relationship**

Anne delivered outstanding claims consulting support for new client Lifehouse Agency, helping maintain a strong and positive client relationship during a challenging renewal period. Despite a **50% increase in the client's workers' compensation premium**, the client remained highly satisfied with Heffernan's services, due in large part to Anne's efforts. Anne successfully closed several outstanding Republic claims and provided the client with responsive, knowledgeable support throughout the process. Her dedication and expertise earned direct recognition from leadership, who credited her work as a key factor in the client's continued confidence and satisfaction.

- **Client:** Lifehouse Agency
- **Impact:** Helped preserve a strong client relationship and client satisfaction despite a 50% workers' compensation premium increase by successfully managing and closing multiple claims.

- **Success: Corrected Misreported Claims and Reduced Client's Experience Modification from 91% to 61%**

Anne successfully resolved a complex workers' compensation rating issue for client Studio Kitchen after two claims involving an employee who never worked for the company were incorrectly filed under the client's policy. Although the carrier had previously been dismissed from the claims, those claims were mistakenly included in the carrier's Unit Statistical filing, causing the client's Experience Modification Factor to increase dramatically from **62% to 91%**. The situation became increasingly concerning for the client, who was considering filing a complaint with the Department of Insurance. Anne persistently worked with both The Hartford and the WCIRB, communicating daily for nearly three weeks to correct the error. Her efforts resulted in the Experience Modification being revised down to **61%**, restoring an accurate rating and significantly benefiting the client.

- **Client:** Studio Kitchen
- **Impact:** Corrected misreported claims and reduced the client's Experience Modification Factor from **91% to 61%**, preventing substantial workers' compensation cost increases and resolving a highly escalated client concern.

- **Success: Claims Expertise Helps Client Achieve One of Its Lowest Experience Mods**

Anne earned high praise from client Baywood Court for her outstanding claims support and ongoing dedication to their account. According to client feedback shared by Janice Berthold, Anne has been

instrumental in helping the organization navigate claims issues, consistently providing knowledgeable guidance and timely answers to questions. As a result of her efforts and claims management expertise, the client's experience modification factor has been reduced to one of the lowest levels in its history, contributing to a highly positive outcome for the organization.

- **Client:** Baywood Court
- **Impact:** Client reported exceptional satisfaction with Anne's claims support, noting that their experience modification factor has dropped to one of the lowest levels ever achieved

Janae Lucero Davis ~ Executive Consultant

- **Success: Reduced Client Deductible, Saving \$225,000**

Janae successfully advocated for a client after an insurance carrier attempted to apply a **\$250,000 hail damage deductible** to a property loss. Through months of discussion and by leveraging the fire inspection report, Janae demonstrated that the damage was caused by **heavy rain rather than hail**, resulting in the carrier agreeing to apply the correct **\$25,000 deductible**. The property repairs totaled **\$315,378**, and Janae's efforts ultimately saved the client **\$225,000** in out-of-pocket costs while securing a favorable claim resolution.

- **Claim:** Oakdale Inspection – City of Modesto Fire Department
- **Financial Impact:** \$225,000 client savings on deductible adjustment.

- **Success: Successfully Defended Client Against Wrongful Hit-and-Run Claim**

Janae successfully defended client **West Coast Water and Trucking, Inc.** after they were wrongly accused of involvement in a hit-and-run accident and received a subrogation demand from Allstate. Despite the client providing evidence that they were only a witness to the incident, the carrier continued to pursue payment and involved legal counsel. Janae reviewed the case, compiled supporting evidence, and submitted a formal denial response to both the claims adjuster and legal team, including police report findings and dash cam footage confirming the insured was not involved in the accident. Following her advocacy and follow-up efforts, Allstate closed its file and ceased all recovery actions against the client, eliminating any further liability concerns.

- **Client:** West Coast Water and Trucking, Inc.
- **Impact:** Successfully disputed liability, resulting in the claim being closed and the client no longer being pursued for payment.

- **Success: Challenged Coverage Denial and Secured Settlement Negotiations for Client Loss**

Janae successfully advocated for a client after a carrier denied coverage under a Builders Risk policy for damage caused by heavy rain at Avenir Apartments. After the carrier refused to reverse its denial, Janae coordinated additional resources, including a flood expert who conducted an onsite inspection and prepared rebuttal findings supporting coverage. When those efforts were also denied, she escalated the matter by engaging coverage counsel to continue challenging the carrier's position. As a result of the persistence and strategic advocacy, the underwriters agreed to enter settlement negotiations and mediation discussions, creating a pathway for the client to recover funds from a loss that had initially been denied in full.

- **Client:** Avenir Apartments
- **Impact:** Converted a full coverage denial into active settlement negotiations, giving the client the opportunity to recover proceeds from a previously denied Builders Risk claim. Final outcome remains pending.
- **Success: Secured Additional \$67,000+ in Claim Recovery for Personal Lines Client**
 Janae successfully advocated for personal lines clients L & P Baer after water damage repairs were only partially recognized by the carrier. Initially, the carrier did not intend to cover portions of the living room damage, including flooring and dining room doors. Janae worked closely with the adjuster, coordinated documentation from the insured, facilitated additional reviews, and continued negotiations to ensure all eligible damages were considered. Her efforts resulted in the adjuster conducting an in-person inspection and reevaluating the claim. Ultimately, the client received an additional **\$84,000 settlement payment**, which was **more than \$67,000 above the amount the carrier had originally intended to pay**, significantly improving the final outcome for the insured. Chubb had already paid **\$114,779.92** for the purchase and installation of the affected doors prior to this additional recovery.
 - **Client:** L & P Baer
 - **Impact:** Secured an additional **\$84,000 settlement payment**, increasing the client's recovery by **more than \$67,000** beyond the carrier's original offer and obtaining coverage for damages that were initially omitted from the claim evaluation.

Madisyn Johnson ~ Associate Account Manager & Compliance Management Team Lead

- **Success: Delivered Compliance Solution That Strengthened Client Operations and Earned Client Recognition**
 Madisyn provided exceptional support to client Epidaurus, Inc. dba Amity Foundation through Heffernan's compliance management program. During the renewal process, the client's Chief Financial and Administrative Officer, David Crawford, shared unsolicited praise for the service, noting that the insurance compliance solution had been "super beneficial" in managing a critical Los Angeles County contract. He further stated that the program helps make the organization "look like super stars in the eyes of the County" and personally thanked the Heffernan team for their ongoing support. Madisyn's dedication helped deliver measurable value, strengthen the client relationship, and reinforce the importance of Heffernan's compliance services.
 - **Client:** Epidaurus, Inc. dba Amity Foundation
 - **Impact:** Received direct client recognition for delivering a compliance management solution that improved contract administration and enhanced the client's standing with Los Angeles County.