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Nick is a senior consulting actuary with Horizon Actuarial Services, LLC, where he serves as a strategic advisor to multiemployer health and welfare funds across the United States. Working closely with boards of trustees, labor organizations, employers, and fund administrators, Nick helps benefit plans navigate complex healthcare and financial challenges while balancing fiduciary responsibility, participant outcomes, and long-term sustainability. His work includes healthcare cost management, emerging therapies, vendor strategy and oversight, plan design, governance, and long-range financial planning.

Known for translating complex actuarial and healthcare issues into practical business decisions, Nick regularly guides trustee boards through strategic initiatives involving healthcare delivery, cost containment, vendor procurement, and benefit strategy.

A frequent national speaker and trustee educator, Nick presents on healthcare trends, fiduciary governance, cost containment strategies, and the evolving employee benefits landscape.

Prior to joining Horizon, Nick worked with Towers Watson supporting large employer health plans and healthcare analytics initiatives. Nick is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries. He holds degrees in Physics and Mathematics.