

BOLTON, HELM & AUGUSTINE, LLP

ATTORNEYS AT LAW

Brian B. Bolton *+^

George A. Helm, III *

Philip R. Augustine * Δ

George W. Boring, III *

Brian T. Hanley

Courtney C. Bahe

Brooke A. Shegda Δ

Karli E. Moore

P.O. Box 958464

Lake Mary, Florida 32795

Telephone: (321) 832-1700

Fax: (321) 832-1701

Offices:

Lake Mary, Florida

Atlanta, Georgia

* Florida Bar Board Certified
Workers' Compensation Lawyer

^ Circuit Certified Mediator

+ Admitted to the Tennessee Bar

Δ Admitted to the Georgia Bar

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OFFICE OF GEORGE A. HELM, III WORKERS' COMPENSATION COUNSEL MEMORANDUM

TO: Honorable Mayor and City Commissioners

FROM: Courtney C. Bahe, Esquire, Workers' Compensation Counsel

DATE: January 30, 2026

RE: **Settlement of workers' compensation claims involving Jennifer Kouri**

INTRODUCTION:

This is a request for City Commission approval of a settlement proposal in the total amount of \$80,000.00, including costs and attorneys' fees to resolve the workers' compensation cases of Jennifer Kouri.

BACKGROUND:

The claimant, Jennifer Kouri, is a 39-year-old City of Key West Firefighter who was initially hired by the City on March 2, 2015. She was a firefighter involved in two dates of accident with the City.

On September 28, 2022 she was involved in accident during a fire call that resulted in injuries including:

Cervical spine and left knee, and a resulting psychiatric condition.

The claimant has treated with multiple specialists to include Dr. Hommen and Dr. Hyde, orthopedic surgeons, and a psychiatrist, Dr. Edison. She was placed at MMI by Dr. Hommen, Dr. Hyde and Dr. Edison. She was assigned permanent work restrictions and currently receives in the line of duty disability pension.

The claimant also has a compensable hypertension claim for date of accident May 26, 2023. The claimant has treated with Dr. Steinfeld, cardiologist. She was placed at MMI on May 6, 2024. She was released to full duty work for this date of accident.

The claimant was separated from her employment with the City after she was unable to return to full firefighter duties.

We estimate total future indemnity exposure, assuming no major changes in the claimant's condition, at approximately \$286,171.60 for both claims. We estimated future medical exposure, assuming no major changes in the claimant's condition, at approximately \$48,780.00 for the 9/28/22 claim. The future treatment is anticipated to include injections, physical therapy, psychiatric care and prescription medications. We estimated future medical exposure of \$200,000.00 on the 5/26/23 hypertension claim. It is important to note, however, that the future in this case is unpredictable. We are responsible for lifetime medical treatment and the claimant has a normal life expectancy of approximately 41 years. The City has already spent in excess of \$172,000.00 on these claims.

On January 12, 2026, the parties attended a private mediation. The claimant expressed an interest in settlement for the first time and submitted a demand of \$125,000. Many efforts were made to settle the claim in the range of \$40,000.00-\$50,000.00, but the claimant was not willing to agree. After negotiations, we were able to secure a bottom-line demand of \$80,000.00 to resolve both claims.

BUDGET IMPACT:

Approximately \$80,000.00 would need to be paid within the next 30 days. Once the settlement is approved by the Commission, we will have the checks issued.

RECOMMENDATIONS:

It is recommended that the City Commission approve the attached resolution approving the settlement of these workers' compensation claims, which includes a General Release and Separation Agreement, for the total sum of \$80,000.00.

Sincerely,

/s/ Courtney C. Bahe

Courtney C. Bahe, Esquire

CCB