



August 5, 2022



City of Key West

Response to Electronic Request for Proposals ("eRFP")
eRFP #22-004

Event Name: Third Party Insurance Claims Administration

Presented By: Relation Insurance Services of Florida
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August 5, 2022

Statement of Interest

Re: City of Key West - Electronic Request for Proposals ("eRFP") Third Party Claims
Administration RFP# 22-004

For almost 13 years, Relation has built a solid foundation with the City of Key West as its Claims Servicing Provider. We truly appreciate the opportunity to respond to this RFP and believe that our expertise, as well as our long-standing relationships with insurers such as PRM, Fals Case Management, the legal system, the medical provider challenges in the Keys and other intermediaries will continue to serve and add value to the City of Key West going forward.

As you are aware, Relation's corporate philosophy is to provide exceptional service, while continuously maintaining the highest level of quality and customer satisfaction. Our team of insurance professionals is highly skilled at navigating the complex insurance market and is committed to meeting the complete insurance needs for the City of Key West. Relation's forty plus years of experience providing quality service to governmental agencies in Florida makes us the insurance administrator of choice. Please read the attachment, "The Key to Success is Culture" for a better insight to our philosophy on building relationships with our employees and clients.

Relation will bring you the latest ground-breaking ideas, thoughtful leadership, and customized solutions in a timely manner. We will outline all your options and be flexible in the direction you decide to take. Our approach is consultative, not directive. Ultimately, our job is to provide you with all the information and guidance you need to make informed decisions as to what is in the best interest for the City of Key West.

In this financial environment cost containment is critical. For the last 40 years, Relation has been aggressive in preserving its client's financial position. Relation has been able to analyze other programs and offer improvements that resulted in considerable savings. With a team approach and a thorough analysis process, we determine the best possible alternatives and solutions. Relation is confident its levels of service are higher than those offered by other TPAs. At Relation, we deliver on what we promise and would love the opportunity to continue servicing the City of Key West's claims.

Sincerely,

A handwritten signature in blue ink that reads 'Tim McCreary'.

Tim McCreary
President, Florida

The True Key to Success Is CULTURE

BY ED PAGE

“Being a great place to work is the difference between a good company and a great company.”

—Brian Kristofek, president and CEO of Upshot, in *Entrepreneur*

In almost 30 years of working with and leading many different organizations, I have seen that culture matters more to success than does any other factor. Energized employees who are enthusiastic about the work they do, and the environment in which they do it, will have a dramatically bigger impact than those who aren't. Whether they're creating a better customer experience, finding ways to improve profitability, or helping recruit other energized and enthusiastic employees, they create a virtuous cycle that continually builds upon itself.

This is not new or original thinking. The question then is not so much why business leaders should focus on building a great culture, but rather how.

I'm proud of what we've created at Relation Insurance Services. Over the past five years, since I first joined, we've transformed from a low-morale, low-performing organization into a high-morale, high-performing one. We measure ourselves through quarterly internal employee surveys and external metrics, such as our Glassdoor rating, both of which have consistently and significantly improved over time. Not surprisingly, our financial results have also dramatically improved—we've nearly doubled our

profitability and last year had the best financial performance in our company's history.

Here are 10 ways we have created a fun, high-performing culture:

1. Walk the walk. Senior leaders set the tone for any organization. Your employees see everything you do—your work habits, the way you treat people, your consistency (or lack thereof), and the behaviors you demonstrate every day. While words matter, leaders' actions matter far more. Culture is always set from the top and created by example—so strive to be an excellent one.

At Relation, we do a number of the things to help demonstrate the culture we want to have. For example, each employee gets a handwritten note from myself and our CEO, Joe Tatum, to celebrate 5, 10, 15 years and so on at the company.

We recently introduced a sales training program that wasn't an easy thing to learn but has tons of value when fully embraced. The head of our sales teams and I committed to handwriting the key program from memory every day for 10 days and emailing it to the sales team to show we did it. It's highly unlikely that I will ever be in a position to use the



program myself, but it was important to demonstrate how important we thought it was and how committed senior leadership is to it.

Similarly, although I have an assistant, I do my own expenses. Since we require all employees to use our expense-management system, I think it's only fair that I deal with the same system they do, so I can share their frustrations and also help drive improvements.

2. Be authentic. Nothing kills culture quicker than a lack of sincerity. If you are someone who can show you care about an individual and what's going on in his or her life, you'll build the relationships that will ultimately help your organization reach its goals. People are far more energized when they feel they are seen and valued as a person. However, nothing is more damaging than being disingenuous or insincere. Be true to yourself, and don't force yourself into an inauthentic position. The more you can find real ways to connect with people in your organization, the better.

We sincerely care about our people, and one way we demonstrate this is by sponsoring company-wide programs that promote healthfulness. We subsidize the purchase of Fitbits and hold competitions. We also provide wellness seminars on nutrition, healthy habits, and mindfulness and assist employees with their individual personal finances through a 401(k)-matching program, as well as an employee-referral bonus program.

3. Play the long game. In the midst of the day-to-day, you may be tempted to hit the easy button or think about what's needed immediately, especially if the short-term decision conflicts with the long-term. Adopt the mindset that you're

creating a company that will last for hundreds of years and act accordingly. Always try to do the right thing, no matter how painful it is.

Several years ago, we created a task force to find ways to improve the experience of our customer service and support teams. It was driven by members of those teams, and they came up with the idea of a week-long celebration to say thank you to the service teams, which are often underappreciated in our business. We were having a tough financial year, as we were still working on improving many aspects of the business, and this had a significant price tag as budgeted. Because we thought it was the right thing to do for our teams, we funded it anyway.

The celebration was a huge hit, and it created tremendous energy and enthusiasm throughout the business. Doing the right thing in this case was a small short-term sacrifice that produced a big return; the next year, we had record-breaking financial performance. I like to think there was some cause and effect at play.

We continue this event annually, and it's my favorite work-week of the year because I get to hang out with the people on the front lines, trying to make them feel as appreciated as they truly are. The level of thanks and appreciation that I get back is multiplied tenfold.

4. Communicate, be transparent, and listen. Most senior leadership teams can do better at communicating with their employees. Almost all can improve their listening skills. When leaders are fully transparent about the good and the bad developments at a company, people are much more engaged and helpful because they know what and why something is happening. So why not tell them?



Listening is a critical part of building culture. You will only be able to improve things if you hear what's really going on and how people are genuinely feeling. You can't fix what you don't know about.

Relation has 33 offices across nine states. Five years ago, we did quarterly all-colleague calls that weren't terribly useful or transparent. We changed to monthly calls and now share the full financial performance of the organization, as well as announce new programs, initiatives, and policy changes.

We've also implemented an employee engagement team, which we've named the President's Council. The group is diverse and includes top performers, people who've been with the company for years, and newer hires who've shown potential. They help evaluate and prioritize employee engagement initiatives, improve the work culture, and even revise company policies.

We also take steps to help the senior leadership team hear from our colleagues, such as:

- Answering anonymous "Ask Joe" questions candidly on our monthly all-colleague call
- Doing quarterly employee experience surveys comprising both multiple-choice and open-ended questions
- Holding all-office town halls/lunches for Q&As with senior leadership
- Using the old-school method of walking around and talking to people

5. Recognize contributions. Recognition is important: It drives behavior by rewarding the good and discouraging the bad. People who feel appreciated end up experiencing more self-worth and positivity about their ability to contribute to the company. The result is a happier and more productive employee.

At Relation, we're driven by results and make it a priority to recognize and reward the hard work of our colleagues in various ways, including the following:

- Rewarding service teams for producers' performance
- Showing a leaderboard of the top sales producers
- Recognizing top service team members and inviting two of them to our annual top sales producers' retreat
- Hosting a kudos@relationinsurance.com email, allowing both colleagues and clients to recognize team members
- Celebrating client wins in our employee newsletter

6. Be humble/admit mistakes. In a high-performance culture, leaders give credit and never take it, while also taking blame and never giving it. Admitting that you made a mistake (especially when it's obvious) creates a culture of learning in which people are not afraid to try new things. This is imperative to helping an organization improve and grow. Successful leaders can admit their mistakes and see opportunities to anticipate the unexpected more quickly. They also share this wisdom with those around them. Don't be too proud to recognize mistakes as valuable teachable moments for yourself and others.

Soon after I joined Relation, it was the holiday season. The salespeople in one of our business units had a long tradition of giving bonuses to their service teams out of their own pockets. We thought it would be a nice touch to add a handwritten note from senior leadership (which was approximately 125 notes). We didn't realize it at the time, but this made it appear as if senior leadership was generating and taking credit for the bonuses—not the salespeople. It took us too long to realize it and fix it, but we took our lumps and made profuse apologies to try to remedy the situation. The bonus mix-up was not our finest hour, but we were sincerely humble and apologetic in explaining how badly we had screwed up.

7. Be accountable. As an accountable leader, you don't blame others when things go topsy-turvy. Rather, you work to build an accurate understanding of where your organization excels and where it has opportunities to grow. Accountable leaders also step up to champion initiatives to help their organization succeed.

The senior leaders at Relation meet weekly to review the decisions and processes that shape our organization. They also assume ownership for the performance of their teams, ask and answer questions of each other, and work to find the best answers.

Every employee writes down his or her yearly objectives and reviews them with his or her supervisor, who provides regular check-ins around performance against the objectives. Formal reviews are done annually for every employee, and bonuses and raises are directly tied to those reviews.

Most recently, we created a salesperson "stoplight report": Those who are performing well are highlighted green, and those who are performing not so well in yellow and red. We also had an initiative to get our entire sales team on LinkedIn and tracked which producers were engaged on social media versus those who weren't. Both of these reports were shared with all sales producers, and we saw marked improvements afterward.

8. Treat everyone with respect. One of my personal pet peeves is when someone powerful (or perceived to be powerful) picks on someone who is unable to defend himself. I believe allowing that type of behavior destroys a productive culture.

We've made it very clear that treating others with respect is a requirement for success at Relation, and treating others poorly is a fatal flaw. We make a point to acknowledge and appreciate individual colleagues who demonstrate kind actions both individually and publicly on the all-colleague call.

9. Have fun and a sense of humor. Having fun and a sense of humor is key to a productive work culture. We spend more time working than we do anything else, so we may as well enjoy it. It's also a great tool for leaders, as it can help diffuse stressful situations and garner respect.

At Relation, we put significant effort into not taking ourselves too seriously and having fun. During our annual NCAA bracket contest, we pit the combined picks of myself and our CEO, Joe, against anyone else in the company who wants to participate. Whoever gets the most bracket points wins a top prize, and whoever gets a higher score than we do also wins a prize. This year, Joe and I were almost near the bottom in terms of our picks, which meant we gave out a lot of prizes. Regardless of the final score, there is always a fair amount of well-intended trash talking throughout the competition, and everyone has a good time with it.

On our monthly all-colleague calls, in addition to in-company announcements, we make a point of recognizing individual anniversaries, new hires, promotions, and other personal milestones, such as weddings and babies. We end every call with a trivia question that allows employees to submit their answers in real-time. The winner receives lunch for everyone in his or her office.

10. Be visible and accessible. When people choose jobs, they base part of their decision on the prestige of the company they're joining. Leadership's external engagement can be one reason a prospective employee joins a firm or stays with it, because employees like to see their leaders being talked about in the news. It can build pride if they are identified with people who are sought after by an external audience.

In addition to being visible outside the office, leaders also need to be available and approachable within the office. One way to do this is the good old-fashioned "management by walking around." Another technique is to do a series of 15- to 20-minute one-on-one meetings. When I visit other offices, I have a sign-up sheet for individual time slots. These meetings have no agenda, and the only ground rule is that no subject is off limits. I find them both powerful and fun because 1) you get to build a bit of a personal connection with someone and learn about them, and 2) it can give you a real sense of what is going on in the organization.

Also, whenever I go to a Relation location, I do my best to try to walk around and at least say hello to everyone, not just to the senior people. Joe, our CEO, is the same way. It's fun to talk to people—you learn a lot and it makes a big difference when you make an effort to be present.

Most leaders understand how important having a great culture is, but many still struggle when it comes to creating and shaping it. They aren't motivated to put forth the effort required to do so, they don't feel they have the skills and capabilities, or they simply don't know where to start. Culture is the single most important factor in driving performance—it's the only thing that consistently drives outsized organizational performance and long-term competitive advantage.

Most properly motivated leaders can create a world-class culture if they are willing to put the effort in, and the skills and capabilities needed to do so can be learned. I believe that every leader should prioritize creating a great culture as a top individual objective. If you already have a great culture, it requires constant work and attention to keep it there. If you don't have one, you have a tremendous opportunity waiting for you to go after it. 

Edward Nathan Page is president and COO of Relation Insurance Services, an insurance brokerage that offers risk-management and benefits-consulting services through its family of brands across the U.S. He can be reached on LinkedIn. Visit www.relationinsurance.com for more information.

CITY OF KEY WEST

Third Party Insurance Claims Administration RFP#22-004

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Executive Summary/Proposal Narrative

Our mission at Relation is to deliver outstanding value to our clients and business partners through the application of advanced technology, experienced staff, operational flexibility and innovation. We specialize in self-funded workers' compensation, property and casualty and employee benefits programs for Florida public entities; and, as such, have a keen understanding of governmental operations, sovereign immunity, the budget process and the risk management needs unique to public entities. We offer a blend of technical capabilities and in-depth knowledge designed to support the operations of self-funded insureds. Our core business for the past forty years has been focused on public entity program administration; the exact needs represented in the scope of services in this RFP.

Throughout our history with the City of Key West, we have strived to provide the personalized service you deserve and to continuously improve our capabilities and processes along the way. We believe that the investments we have made and continue to make in our people, processes and technology will provide us with additional opportunities to demonstrate this commitment to the City of Key West. We have a deep understanding of the challenges the City encounters with specialty medical providers in the Florida Keys. Through S1 Medical and Fals Case Management we have developed a trusted, proficient and caring panel of providers in Monroe, Dade, and Broward counties. With these providers we are able to deliver the best care to the City and its employees, while maximizing savings.

Despite best safety efforts, accidents are a reality. Once an accident occurs, the cost profile of a case is dependent on many factors, including the effectiveness of the claims management process. With Relation and the City's approach, particularly in the initial days of the accident, the injured worker's care is closely managed, and a return-to-work strategy is developed and implemented. By employing proven claim strategies, sound medical and disability management practices, including rehabilitation, field case management and return to work plans, claim costs are closely controlled. In addition, our claim examiners are always mindful of circumstances that may be the result of fraud and have the tools and resources to investigate where necessary.

To generate significant cost savings, you need aggressive claims management and effective loss control services. With Relation's specialized resources, like an in-house special investigation's unit, proven return to work programs, medical case management, accident investigation, subrogation recovery, litigation expertise and data and reporting analysis, such savings are realized. In addition, Relation is considered one of the leading experts on Florida Presumption claims.



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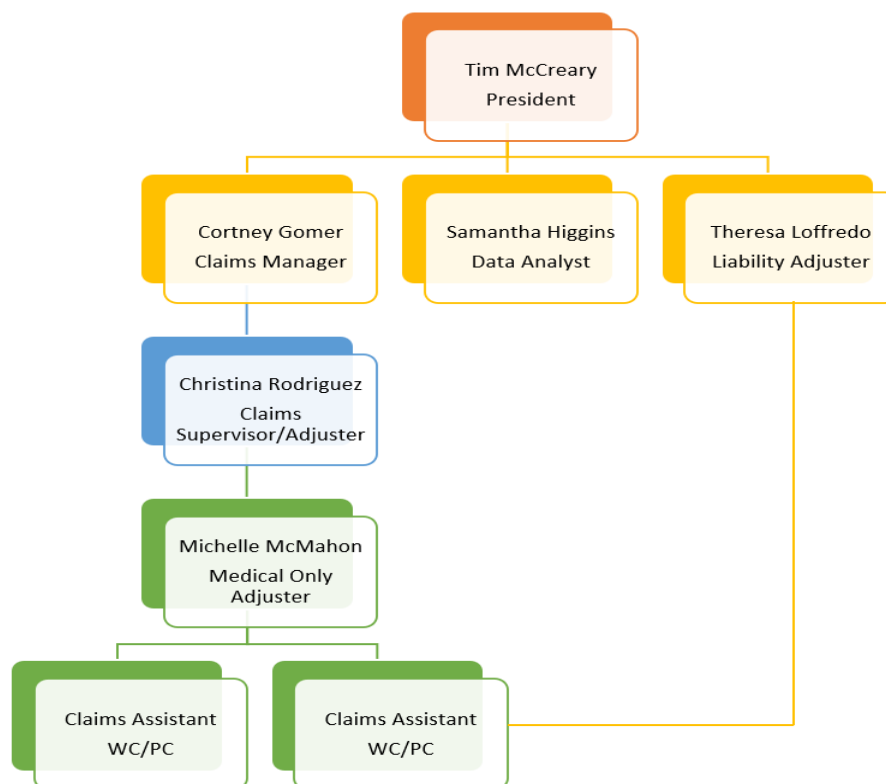
Relation will play a critical role in the City of Key West's efforts to reduce the frequency and severity of losses. With our expertise and unique resources no trade-offs are required to achieve your desired results. Relation offers a competitive price and will save you money when working in unison to manage the claims and improve processes guidelines and thus enhancing the overall quality of your risk profile.

Qualification Statement/Team Experience Overview

As the incumbent, Relation is currently and successfully applying all requirements detailed in the Eligible Applicant's section of this RFP. Relation offers great people with extensive Florida experience. Our average employee turnover for the past three years is 4%, which is incredibly low. We maintain low level of turnover based on our outstanding culture and dedication to our employees. Please refer to the Relation Culture article. The organizational chart below are Relation team members dedicated to the City of Key West. Resumes are attached for review.

Relation Insurance Organizational Chart

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Client focus is Relation's top priority. Our focus and experience qualify us to fulfill the City of Key West's requested services. We are committed to long-term client relationships and to helping our clients achieve their goals. Our strong understanding of your business strategy guides our work. Together, we create and execute innovative solutions for all your unique exposures, no matter how complex they may be. We see ourselves as a member of your team, providing data-driven strategic advice and using our highly specialized services and claims system to develop distinct solutions to specific problems.

Relation's client service philosophy can be described in four words:

- ▲ **Excellence**
- ▲ **Teamwork**
- ▲ **Customization**
- ▲ **Flexibility**

First and foremost, we focus on our clients' critical needs and use problem-solving techniques to help clients address their challenges and issues. We know our consulting advice and services must be of the highest caliber. We consistently strive to ensure **excellence** through a formal system of processes and procedures. For example, our team approach ensures all work performed on a client's behalf is peer reviewed by a second technically capable adjuster to ensure our deliverables are client-appropriate, accurate and provide the most value.

The core aspect of Relation's service philosophy is **teamwork**. While individual strength is certainly important, we believe it is more critical to the delivery of services to our clients to have highly functioning, best in class team. Relation provides a team approach to ensure that we have the depth of technical competencies and the breadth of service capabilities. The highly functioning team will always outperform a non-collaborative team of stronger individual contributors. We value teamwork and partner with best-in-class strategic associates who have the capabilities to collaborate with our clients to help them achieve their goals and enhance their financial results. This also allows each team member to serve as back up in case the needs arise. There will always be someone there to provide legendary service no matter the occasion or unexpected circumstances.

Relation advocates forming highly collaborative relationships with clients to foster an interactive and creative professional environment to provide **customized** services and solutions specifically for each client. Ultimately, our role is to assist City of Key West in making informed decisions about your claims management processes that make sense within the context of your business and the regulatory environment. In other words, we aim to be a full business partner and always approach the role of the administrator/consultant with this goal — and consequently with your



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own unique situation and needs in mind. No one understands better the individual needs of each member and how it fits to work best for the entire program.

Relation engages in **flexible** and proactive consulting by encouraging our team members to anticipate problems, identify opportunities, recommend client-focused actions and change directions if warranted. This flexible, proactive approach is made possible by ensuring our experienced professionals are knowledgeable about every aspect of the complex and ever-changing claims environment. Our team members continually educate themselves – in both their claims disciplines and issues outside their specialties – to stay at the leading edge and maximize our services for our clients. Our mid-level team members have seven to ten years of relevant consulting experience and senior level adjusters have fifteen or more years of relevant adjusting experience for public entities.

Our Claims Management Approach

Relation has extensive capabilities to evaluate your current administration programs across workforce segments and geographies, mapping them against your current and evolving organizational and workforce needs, as well as assessing regional and national trends for benchmarking. We have helped many public entities, with complex business and workforce structures, implement claims administration programs as a part of total cost savings strategies.

It will be our responsibility to be your partner in the process of providing an integrated claims system to ensure your financial goals are met. Our administration service recognizes that in being your strategic partner, there is a hierarchy of needs that must be met: aggressive claims management, safety engineering, and data analytics.

City of Key West can be assured that, if chosen, Relation's team of professionals will commit their best time, talent and proficiency to your maximum benefit. Our experience and culture is to create a relationship built around a mutually designed model that ensures financial success for our clients. Relation is a results-oriented organization with decades of success providing public entities excellent service. Our integrity stands above the rest.

Completed Qualification Statement form and sample contract are in Required Forms and Affidavits section.



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Claims Data and Results. The following comparisons demonstrate the experience and value Relation brings in our exceptional claims handling and trusted relationship the City of Key West has with Relation.

There has been a significant and consistent reduction in workers' compensation claims' cost from the years prior to Relation's handing of the City's claims, which initiated in September 2009. The fiscal years 2005-2009 reflected claim costs as 1.6 million. Our most recent four-year period from 2017-2020 is \$554,532.69. This reflects a reduction of over \$1.04 million.

	Avg WC Claim Costs
2005-2008	\$1.6 million
2009-2012	\$748,961.21
2013-2016	\$651,241.69
2017-2020	\$554,532.69

Comparison of total claim costs on all lines of business as you can see there has been a significant reduction in all over claim costs.

	Total Claims Costs All Lines	Net Change from Prior 4-Year Period
2005-2008	\$10.1M	
2009-2012	\$6.1M	-\$4M
2013-2016	\$6.7M	+\$600,000
2017-2020	\$2.9M*	-\$3.8M*

*Still in development



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The average number of workers' compensation claims has significantly decreased since Relation's inception of claims. Please see the below chart, which reflects the consistent reduction since 2005-2008. There has been a reduction of 43% in claims.

	Avg WC Claim Count	Reduction from 2005-2008
2005-2008	113	
2009-2012	76	33%
2013-2016	72	36%
2017-2020	64	43%

The City's workers' compensation modification rate has also decreased from a 2.13 in 2010 to a 1.3 in 2014. The 2021 State of Florida's modification rate for the City of Key West is 1.13. This continued decline in the City's Self-Insurer Experience Modification rate represents significant savings to the City in premiums, assessments, and loss funds.

Medical Bill Review and Pharmacy Savings

Savings Obtained (10/01/20-09/30/21)

- Obtained a gross savings of 68% of provider charges
- Received, reviewed, and processed 1,011 medical bills and 495 prescriptions
- Total net medical savings from 10/01/18-09/30/21 \$3,378,623.60 (rx not included)
 - Issued \$384,712 in medical bill payments
- Pharmacy management savings by S1 Medical was 14.56% (\$17,496.78 total reductions)
 - Issued \$102,706 in pharmacy

Recoveries/Collections (10/01/18-02/15/22)

Total recoveries/collections recovered \$1,407,159 for all lines of business



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For another example of our claims handling results, please see email from Division of Workers Compensation regarding the completion of a 2022 State audit.

It was a pleasure working with you and your staff this week on audit. The results of this audit shows the level of excellence your team has accomplished. The audit results displays that you all are not only paying the injured workers timely and accurately but also adhering to the state's timeframe for form filing. The audit outcome showed that your performance is above the industry standards in almost all categories. Kudos to you all on a job well done and keep up the good work.

Thanks

Kamilah Knighton
Senior Management Analyst Supervisor
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Division of Workers' Compensation
400 West Robinson Street Suite 511N
Orlando, FL 32801
Telephone : (407) 835-4492 Fax: (407) 999-5570
Email: Kamilah.Knighton@myfloridacfo.com

New Service Availability

Currently, Relation reviews all legal bills with the City prior to payment. As another cost savings tool available, Relation has implemented a legal bill review program to review and **audit** defense attorney bills. This program conducts a line-by-line audit of each invoice and will adjust each invoice according to the following but not limited to:

- Verify appropriate hourly rates billed
- Audit according to Litigation Billing Guidelines
- Adjust tasks that do not appear reasonable and customary
- Review expenses and cross reference billing
- Review and reduce any line items billed on a prior invoice

The payment data and bill image are imported directly to the claim file within 21 days from receipt of the bill. This program will enhance the delivery of legal services to the City and will provide both cost and time savings.



Relationships *Matter.*

RESUMES

Relation Insurance Services

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Tim McCreary, CPCU, RPLU, CRIS & M.B.A

President – Relation Insurance Services of Florida, Inc.

Tim's direct responsibilities as President are: Analyzes and placement of larger, more complex insurance programs for risk sharing pools and individual commercial accounts. Provide clients with financial discipline and capital management tools to maintain properly funded self-insurance programs. Design and implement innovative solutions to optimize insurance program's return on investment. Ensure that internal quality controls and processes are being maintained to provide highest service standards to clients. Accountable for achieving strategic objectives, ensuring effective enterprise management and profitability for Ascension Benefits & Insurance Solutions of Florida.

Experience

Relation Insurance Services of Florida, Inc. - Stuart, FL

2005 to present

- Administrator for controlling total cost of risk for several municipal insurance pools in Florida.
- Design and negotiate multi-billion dollar layered property programs
- Drive performance improvements for operations, finances, strategy and organizational development in a collaborative effort with all clients and internally.

General Reinsurance – Atlanta, GA

2002 to 2005

- Developed creative alternative risk programs for national account casualty business.
- Evaluated financial risk in conformance with underwriting policies, procedures and methodologies; keeping in mind overall corporate profit objectives.

Education
University of Tampa 2000

Master of Business Administration

University of Tennessee 1994

Bachelor of Science - Political Science and Business Administration

Chartered Property Casualty Underwriter - CPCU

Registered Professional Liability Underwriter – RPLU

Construction Risk Insurance Specialist – CRIS

220 Licenses – General Lines (Property and Casualty)

Series 3 - NASD Registered Commodities Representative

Florida Real Estate License

Professional Associations

Chartered Property Casualty Underwriter (CPCU)

Risk & Insurance Management Society (RIMS)

Public Risk Management Association (PRIMA)

Florida Educational Risk Management Association (FERMA)

Florida Association of Insurance Agents (FAIA)

Florida Government Finance Officers Association (FGFOA)

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Cortney Gomer, CWCL

Workers' Compensation Manager

Cortney's direct responsibilities are: Providing leadership and direction to the workers' compensation team and is accountable for business results through cost effective and timely resolution of claims. Interact with production, loss control, actuarial, and policy administration/audit in achieving the best possible claim outcome and client satisfaction.

Experience

Relation Insurance Services of Florida - Stuart, FL	2010 to present
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- Oversees workers' compensation claims to ensure action plans are timely and appropriate.
- Provides direction to claim consulting team on claims management expectation and strategies.
- Manage compliance for Florida EDI and CPS filing.
- Maintains up-to-date knowledge of workers' compensation best practices, statutes, and legislative changes.
- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic.
- Medical bill supervisor - Review performance data for billing team and maintain knowledge of fee schedule and filing changes.

Cambridge/Xchanging – Pompano Beach, FL	2009 - 2010
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- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic for Third Party Administrator.
- Handled multiple jurisdictions: Florida, Georgia, Alabama, Mississippi, Tennessee, Virginia, South Carolina, North Carolina and Kentucky.

AmComp/Employers Ins - North Palm Beach, FL	1999 – 2009
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- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic for Carrier.
- EDI Compliance Coordinator for Employers East, which included 10 jurisdictions.
- Intake Coordinator / Claims Assistant / Customer Service Representative

Education

Palm Beach State College 1999 Associate in Arts

WCCP – Worker's Compensation Claims Professional

Certified Notary Public bonded through National Notary Association.

Florida All Lines -520 license



Christina Rodriguez

Workers' Compensation Claims Supervisor

Christina's direct responsibilities are: Working with the Claims Manager to provide leadership and direction to the workers' compensation team and is accountable for business results through cost effective and timely resolution of claims. Employee education/training. Interacts with production, loss control, and policy administration in achieving the best possible claim outcome and client satisfaction.

Experience

Relation Insurance Services of Florida - Stuart, FL 2002 to present

- Oversees workers' compensation claims to ensure action plans are timely and appropriate.
- Provides direction to claims team on management expectation and strategies.
- Completes file review audits of adjuster files.
- Runs/reviews data reports for compliance.
- Provides education and maintains up-to-date knowledge of workers' compensation best practices, statutes, and legislative changes.
- Senior Lost Time Adjuster - Managed claims of any variety or complexity such as no lost time, lost time, litigated, death and catastrophic.

Liberty Medical Supply – Port St. Lucie, FL 2000-2002

- As an Order Processing Agent handled initial and refill of diabetic supplies.
- Telephonic representative; handled inbound/outbound calls for diabetic supply orders.
- Customer Service; explained supply usage to patients and handled any account complications.

Issues and Answers – Fort Pierce, FL 1999-2000

- The surveys completed were contracted by corporations that wanted information regarding their products and services.
- Outbound calls were made to obtain public opinions on information such as products, politics, and demographics.
- Monitored phone calls to make sure employees were completing the surveys correctly and not biasing or skewing opinions.

Education

Indian River State College	2010-2014
All Lines Adjuster License (520) Florida All Lines -520 license	2007
Fort Pierce Central High School Graduate	2000
Health Occupations Students of America - Patient Care Assistant Certification	1999



Teresa Loffredo

Senior Claims Adjuster

Teresa's direct responsibilities are: Handling a variety of claims including bodily injury, property damage and general liability in pre- and post-litigation phases. Conducting in-depth investigations, applying claims expertise, legal acumen, and communication skills to collaborate effectively with all parties to resolve issues and negotiate settlements. Focused on providing courteous, empathetic customer service, controlling costs, and meeting deadlines.

Experience

Relation Insurance Services of Florida - Stuart, FL	2021 to present
• Open claim files in a timely manner and make prompt contact with all parties. • Investigate all aspects of the claim including coverage, liability, and damages. • Gather documents and other investigative material needed for the proper evaluation of all claims. • Communicate with client regarding current claim status and advise of any significant changes to the investigation or evaluation. • Prepare evaluation and settlement authority reports to be provided to client. • Negotiate and resolve claims based on the merits of the case.	
Kubicki Draper – West Palm Beach, FL	2018 - 2021
• Defense paralegal - Conduct legal and case specific research, investigate facts, interpret policy terms and conditions, and identify legal arguments relevant to the defense of the case. • Obtain, analyze, and evaluate medical records and bills pertinent to the case evaluation. • Organize and prepare files for global settlement conferences, mediations, depositions, court hearings and trials.	
State Farm Insurance, Boynton Beach, FL	1992 – 2018
• Claims adjuster - Review and process automobile claims, to include determining liability, scheduling vehicle repairs, and investigating injury claims. • Litigation adjuster - Managed all aspects of claims in litigation. Assigned defense counsel; assisted with discovery and investigation; attended mediations, depositions, and trials. • SIU adjuster - Identified injury claims with indicators of possible insurance fraud. Investigated claims to prevent unreasonable payments.	

Education

University of Florida – 1988 Bachelor of Science, Health Education

6-20 All Lines Adjuster License - State of Florida

Certified Legal Principles Claim Specialist - American Educational Institute, Inc.



Relation Insurance Services

700 SE Central Parkway, Stuart, Florida 34994

office (800) 431-2221 / fax (772) 287-1387 / relationinsurance.com

Michelle McMahon

Workers' Compensation Medical Only Claims Adjuster

Michelle's direct responsibilities are: Working closely with clients and their Lost Time Claims Adjuster to provide outstanding care for injured workers and be the liaison for their treatment. As part of our Workers' compensation team, she is accountable for business results through cost effective and timely resolution of claims. Michelle's goal is to achieve the best possible claim outcome and client satisfaction.

Experience

Relation Insurance Services of Florida - Stuart, FL	2016 to present
• Medical only adjuster • Manages all aspects of claims handling at a medical only level. • Responsible for managing initial medical and follow up care, scheduling and authorizing appointments and following up for medical reports. • Responsible for investigation, review of compensability, reserving, subrogation and bill approval.	
Kogan, Disalvo and Schmitt – Stuart, FL	2015-2016
• Paralegal • Scheduled appointments. • Drafted legal documents to file openings and settlement statements. • Managed and maintained claim files, gathered records, negotiated claims and medical bills.	
Goldstein and Associates – Stuart, FL	2012- 2015
• Paralegal • Scheduled appointments. • Drafted legal documents to file openings and settlement statements. • Managed and maintained claim files, gathered records, negotiated claims and medical bills.	

Education

All Lines Adjuster License (520) Florida All Lines -520 license	2016
Florida Atlantic University, Boca Raton, FL	2007-2009
- Degree: Bachelor's, Criminal Justice	
Indian River State College, Fort Pierce, FL	2004-2006
- Degree: Associates in Arts, Paralegal	



Relationships *Matter.*

Required Forms & Affidavits

The City of Key West, Florida Request for Proposals For Third Party Claims Administration

Proposal Forms

General Information

Use of the proposal forms will enable a faster more complete analysis of the Proposal(s) submitted. Please complete this general proposal form. Additional information can be attached to the forms.

Name of Third-Party Administrator Relation Insurance Services

Address: 700 Central Parkway, Stuart, FL 34994

Telephone Number: 772-919-8592

Are the following services included within the Price? Quoted?

Initial contact with claimant within 24 hours?	Yes <u>x</u>	No <u></u>
Recorded Statements of the claimants?	Yes <u>x</u>	No <u></u>
Contact with the treating physician?	Yes <u>x</u>	No <u></u>
Narrative summaries on major claims?	Yes <u>x</u>	No <u></u>
Medical bills reviewed for accuracy and reduced to State Fee Schedule?	Yes <u></u>	No <u>x - S1 Medical</u>
Legal bills reviewed for accuracy and reduced?	Yes <u>x</u>	No <u></u>
Pharmacy bills reviewed for accuracy and reduced?	Yes <u></u>	No <u>x - S1 Medical</u>
Subrogation and Second Injury Fund activities?	Yes <u>x</u>	No <u></u>
Preparation of all State Mandated Reports?	Yes <u>x</u>	No <u></u>

Quoted Price:

	Cost Per Claim	Cost Per Run-Off Claim
General Liability		
Bodily Injury	\$825.00	
Property Damage	\$825.00	
Automobile Liability		
Bodily Injury	\$765.00	
Property Damage	\$765.00	
Public Officials Liability	\$825.00	
Police Professional Liability	\$825.00	
Workers Compensation		
Medical Only Claims	\$185.00	
Indemnity Claims	\$1200.00	

Is an alternative pricing structure proposed?

Yes _____ No x

If so, please specify

We can provide if desired.

Will a minimum fee apply to the contract?

Yes _____ No x

If so, please specify

Are there any expectations to the specifications?

Yes _____ No x

If so, please specify

The Proposer stated below is the authorized agent of the company or companies proposed and is authorized to commit the proposing company to the terms and conditions stated above.

McCreary
Signature of Authorized Representative

8-2-22
Date

PROPOSER'S QUALIFICATION STATEMENT

The undersigned certifies under oath that the information provided herein is true and sufficiently complete so as not to be misleading.

SUBJECT: Third Party Claims Administration

SUBMITTED TO: The City of Key West
1300 White Street
Key West, FL 33040

SUBMITTED BY:
Company Name: Relation Insurance Services Corporation x

Company Website: RelationInsurance.com Partnership

Principle's Name: Tim McCreary Individual

Principle's Title: President, FL Joint Vent

Address 1: 700 SE Central Parkway Other

Address 2: Stuart, FL 34994

Contact Email: tim.mccreary@relationinsurance.com

LICENSING:

State of Florida License No. W834653 Expires 03/03/22 (Issued)

PROPOSER REFERENCES: List references, including contact name of whom we may call.

Reference List			
Reference	Contact Name	Phone	Email
Monroe Board of County Commissioners	Mark Gongre	(305) 292-4552	Gongre-mark@monroecounty-fl.gov
City of Port St. Lucie	Renee Major	(772) 871-5209	ReneeM@cityofpsl.com
City of Ormond Beach	Christina Maguire	(386) 676-3323	christina.maguire@ormondbeach.org
City of Stuart	Roz Johnson	(772) 288-5322	rjohnson@ci.stuart.fl.us
City of Hollywood	Tonya Bouloy	(954) 921-3505	TBouloy@hollywoodfl.org
St. Lucie Board of County Commissioners	George Landry	(772) 462-1783	landryg@stlucieco.org

I certify under oath that all the information herein is true.

Tim McCreary
Signature

State of Florida
County of MARTIN

Sworn to (or affirmed) and subscribed before me this 2 day of August, 2022
By Tim McCreary

(Seal)



JAMI KOCIJAN
Commission # HH 004286
Expires May 28, 2024
Bonded Thru Budget Notary Services

Jami Kocijan
Signature of Notary

Personally Known X
Produced Identification _____
Type Produced _____

Jami Kocijan
Printed Name

STATE OF FLORIDA)
)
) : SS
COUNTY OF MARTIN)

I, the undersigned hereby duly sworn, depose and say that no portion of the sum herein bid will be paid to any employees of the City of Key West as a commission, kickback, reward or gift, directly or indirectly by me or any member of my firm or by an officer of the corporation.

By: M. Cheung

Sworn and subscribed before me this

2 day of August, 2022.

Jamie Vocijan
NOTARY PUBLIC, State of Florida at Large



JAMI KOCIJAN
Commission # HH 004286
Expires May 28, 2024
Bonded Thru Budget Notary Services

My Commission Expires: 05/28/24

STATE OF FLORIDA)
COUNTY OF MARTIN) : SS

By: mcChary

2 day of August, 2022.

My Commission Expires: 05/28/2024

**SWORN STATEMENT UNDER SECTION 287.133(3)(a)
FLORIDA STATUTES ON PUBLIC ENTITY CRIMES**

**THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICE
AUTHORIZED TO ADMINISTER OATHS.**

1. This sworn statement is submitted with Bid, Bid or Contract No. RFP# 22.004 for CITY OF KEY WEST
2. This sworn statement is submitted by RELATION INSURANCE
(Name of entity submitting sworn statement)

whose business address is 700 SE CENTRAL PKWY
STUART FL 34994 and (if applicable) its Federal
Employer Identification Number (FEIN) is 59-2989674 (If the entity has no FEIN,
include the Social Security Number of the individual signing this sworn statement.)
3. My name is TIM MCCREARY and my relationship to
(Please print name of individual signing)

the entity named above is PRESIDENT, FL
4. I understand that a "public entity crime" as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including but not limited to, any Bid or contract for goods or services to be provided to any public entity or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, material misrepresentation.
5. I understand that "convicted" or "conviction" as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication of guilt, in any federal or state trial court of record relating to charges brought by indictment information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.
6. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means
 1. A predecessor or successor of a person convicted of a public entity crime: or
 2. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
7. I understand that a "person" as defined in Paragraph 287.133(1)(8), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter

into a binding contract and which Bids or applies to Bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with a public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.

8. Based on information and belief, the statement, which I have marked below, is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies.)

☐ Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989.

☐ The entity submitting this sworn statement, or one or more of the officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, or an affiliate of the entity has been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.)

☐ There has been a proceeding concerning the conviction before a hearing of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted vendor list. (Please attach a copy of the final order.)

☐ The person or affiliate was placed on the convicted vendor list. There has been a subsequent proceeding before a hearing officer of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted vendor list. (Please attach a copy of the final order.)

☐ The person or affiliate has not been put on the convicted vendor list. (Please describe any action taken by or pending with the Department of General Services.)

Tim McCreary
(Signature) 8-2-22

STATE OF Florida (Date)

COUNTY OF Martin

PERSONALLY APPEARED BEFORE ME, the undersigned authority,

Tim McCreary
(Name of individual signing)

who, after first being sworn by me, affixed his/her signature in the

space provided above on this 2 day of August, 2022.

My commission expires: 05/28/2024
NOTARY PUBLIC



JAMI KOCIJAN
Commission # HH 004286
Expires May 28, 2024
Bonded Thru Budget Notary Services

Jami Kocijan

INDEMNIFICATION

To the fullest extent permitted by law, the PROPOSER expressly agrees to indemnify and hold harmless the City of Key West, their officers, directors, agents, and employees (herein called the "indemnitees") from liabilities, damages, losses and costs, including, but not limited to, reasonable attorney's fees and court costs, such legal expenses to include costs incurred in establishing the indemnification and other rights agreed to in this Paragraph, to persons or property, to the extent caused by the negligence, recklessness, or intentional wrongful misconduct of the PROPOSER, its Sub-consultants or persons employed or utilized by them in the performance of the Contract. Claims by indemnitees for indemnification shall be limited to the amount of PROPOSER's insurance or \$1 million per occurrence, whichever is greater. The parties acknowledge that the amount of the indemnity required hereunder bears a reasonable commercial relationship to the Contract and it is part of the project specifications or the bid documents, if any.

The indemnification obligations under the Contract shall not be restricted in any way by any limitation on the amount or type of damages, compensation, or benefits payable by or for the PROPOSER under workers' compensation acts, disability benefits acts, or other employee benefits acts, and shall extend to and include any actions brought by or in the name of any employee of the PROPOSER or of any third party to whom PROPOSER may subcontract a part or all the Work. This indemnification shall continue beyond the date of completion of the work.

PROPOSER: RELATION INSURANCE

SEAL:

700 SE CENTRAL PKWY
Address

Tim McCreary
Signature

Tim McCreary
Print Name

as President, FL
Title

8-2-22
Date

EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT

STATE OF FLORIDA)
 : SS
COUNTY OF MARTIN)

I, the undersigned hereby duly sworn, depose and say that the firm of
RELATION INS. provides benefits to domestic partners of its employees on the same
basis as it provides benefits to employees' spouses per City of Key West Ordinance Sec. 2-799.

By: Jamie Kocijan

Sworn and subscribed before me this

2 day of August, 2022.

Jamie Kocijan
NOTARY PUBLIC, State of Florida at Large



JAMI KOCIJAN
Commission # HH 004286
Expires May 28, 2024
Bonded Thru Budget Notary Services

My Commission Expires: 05/28/2024

CONE OF SILENCE AFFIDAVIT

STATE OF FLORIDA)
 : SS
COUNTY OF MARTIN)

I the undersigned hereby duly sworn depose and say that all owner(s), partners, officers, directors, employees and agents representing the firm of RELATION INSURANCE have read and understand the limitations and procedures regarding communications concerning City of Key West issued competitive solicitations pursuant to City of Key West Ordinance Section 2-773 Cone of Silence (attached).

TM Cleary
(signature)
8-2-22
(date)

Sworn and subscribed before me this

2 Day of August, 2022.
Jamifocyan
NOTARY PUBLIC, State of Florida at Large



JAMI KOCIJAN
Commission # HH 004286
Expires May 28, 2024
Bonded Thru Budget Notary Services

My Commission Expires: 05/28/2024

**AMENDMENT TO
AGREEMENT FOR ADMINISTRATIVE SERVICES**

THIS AMENDMENT TO AGREEMENT FOR ADMINISTRATIVE SERVICES is entered into this 1st day of October, 2019, by and between **THE CITY OF KEY WEST**, a municipal corporation (hereinafter referred to as "Client"), whose address for purposes of notice is P.O. Box 1409, Key West, FL 33041, and **RELATION INSURANCE SERVICES OF FLORIDA, INC.** formerly known as Employers Mutual, Inc., a Florida corporation, (hereinafter referred to as "Administrator"), whose address for purposes of notice is 700 Central Parkway, Stuart, FL 34994.

WITNESSETH:

WHEREAS, Client and Administrator entered into that certain Agreement for Administrative Services (hereinafter referred to as the "Agreement") on the 26th day of March, 2010; and

WHEREAS, the initial term of the Agreement expired on the 30th day of September, 2010; and

WHEREAS, the Agreement provides for four renewal periods of one year each, subject to certain conditions; and

WHEREAS, Client exercised its option to renew the Agreement for each of the four renewal periods; and

WHEREAS, at the conclusion of the fourth said renewal period, Client and Administrator agreed to extend the Agreement for an additional one-year period pursuant to Resolution No. 14-085, adopted by the City Commission of the City of Key West on March 18, 2014; and

WHEREAS, the one-year extension approved pursuant to Resolution No. 14-085 expired on September 30, 2015; and

WHEREAS, at the conclusion of the one-year extension pursuant to Resolution No. 14-085, the City Commission authorized an extension of the Agreement for policy year 2015/2016 pursuant to Resolution No. 15-184, including an option to renew for up to three (3) additional one-year periods; and

WHEREAS, the parties executed said one-year extensions of the Agreement for policy years 2016/2017, 2017/2018, and 2018/2019 ending on September 30, 2019; and

WHEREAS, the parties desire to extend the term of the Agreement subject to conditions.

NOW, THEREFORE, in consideration of the mutual covenants herein contained and for other good and valuable consideration, the receipt and sufficiency of which are acknowledged, the parties hereto agree as follows:

1. The foregoing recitations of fact are true and correct and incorporated herein by this reference.

2. Paragraph V of the Agreement, styled "Administrator Fees and Agreement Period", is deleted in its entirety and replaced with the following:

Agreement Period – The duration of this Agreement shall be three (3) years commencing on October 1, 2019.

Client shall pay Administrator a fee as outlined in Exhibit C. The amount will be paid in monthly installment payments due at the beginning of each month. In the event Client exercises its option to renew as outlined herein, there shall be no increase in the said fees.

If the Client, for any reason whatsoever, fails to make a required fee payment or necessary contribution for claim payment as requested by Administrator on a timely basis, Administrator may suspend the performance of its services to the Client until such time as the Client makes the proper remittance.

3. The document identified as Exhibit "C" in Paragraph V of the Agreement, consisting of the fees to be paid by Client to Administrator, is deleted in its entirety and replaced with Exhibit "C1", which is attached hereto and incorporated by reference.

4. This Amendment may be executed in counterparts. Except as expressly modified by this Amendment, all terms and conditions of the Agreement shall remain in full force and effect, and binding upon the parties in accordance with its terms. In the event of any conflict between the terms of the Agreement and the terms of this Amendment, the terms of this Amendment shall control. Client further represents and warrants it is not in default of any of the conditions or covenants of the Agreement.

IN WITNESS WHEREOF, the parties have caused this Amendment to be executed this 3rd day of SEPTEMBER, 2019.

[SIGNATURE PAGES FOLLOW]

ATTEST:

By:

Cheryl Smith, City Clerk



THE CITY OF KEY WEST, a Municipal Corporation

By:

Greg Veliz, City Manager

[Handwritten signature of Greg Veliz]

STATE OF FLORIDA
COUNTY OF MONROE

The foregoing instrument was acknowledged before me this 4 day of September, 2019, by James K. Scholl, as City Manager for The City of Key West, a municipal corporation, who is personally known to me or has produced known personally as identification.

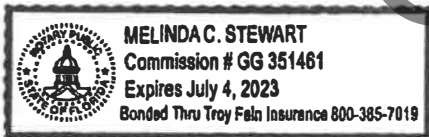
(Notary Seal)

Melinda Stewart

Notary Public, State of Florida

Print Name: Melinda Stewart

My Commission Expires: 7/4/2023



**RELATION INSURANCE SERVICES
OF FLORIDA, INC.**

By: _____

Edward Nathan Page, President

STATE OF CALIFORNIA
COUNTY OF CONTRA COSTA

The foregoing instrument was acknowledged before me this 3rd day of SEPTEMBER, 2019, by Edward Nathan Page, as President of Relation Insurance Services of Florida, Inc. f/k/a Employers Mutual, Inc., a Florida corporation, who is personally known to me or has produced _____ as identification.

(Notary Seal)

Notary Public

Print Name: _____

My Commission Expires: _____

**PLEASE SEE ATTACHED CERTIFICATE FOR
CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT
IN COMPLIANCE WITH CA CIVIL CODE 1189**

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Contra Costa)

On September 3, 2019 before me, Elisa S. Yu, Notary Public
(insert name and title of the officer)

personally appeared Edward Nathan Page,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in
his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the
person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature Elisa S. Yu



(Seal)



Relationships *Matter.*

Addendum Acknowledgement

No addendum was received in connection with the solicitation