

# PERMA<sup>SM</sup> for Brokers

*Your Source for Solutions*

A trusted partner to New York State public entities  
for strategic Workers' Compensation coverage  
and comprehensive workplace solutions.

**At PERMA, we value the relationship between an insurance broker and their client.**

Therefore, our goal is to maintain a strong partnership with all brokers representing PERMA members, and offer the best Workers' Compensation program for your public entity clients. We believe PERMA's more than 40-year history of specializing in municipal public entities, combined with our dedication to personal attention, value-add services, and focus on employee health and safety, make it an excellent choice.



**We not only provide a cost-effective Workers' Compensation program but collaborate with members and brokers to further promote safety awareness.**

Your relationship with your client is essential in assisting us to ensure they receive the best claims handling and individual service alongside workplace safety and wellness initiatives. We have a well-documented history of positively impacting organizations through our service offerings and program opportunities.

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*We look forward to working together!*

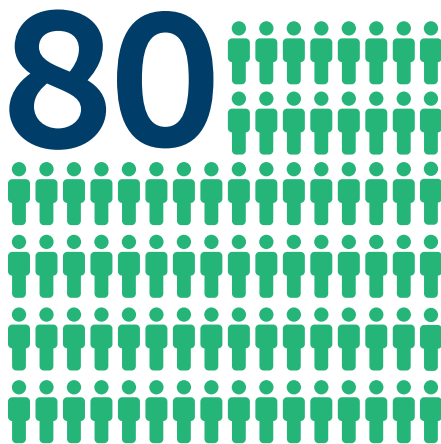
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## Governance

PERMA was created by municipalities for municipalities and other public entities in New York state and is governed by a Board of Directors composed of municipal members elected to represent the membership.



**7**  
municipal members elected to the Board of Directors



**80**  
dedicated in-house PERMA employees



**31**  
the leadership team's average years in the industry

# About PERMA

**PERMA is the trusted source for solutions for more than 600 municipal and public entities in New York State.**

*"I have been an insurance broker for 35 years and have represented PERMA since 2008. I would describe PERMA as client driven, exhibiting innovative and competitive underwriting, exceptional claims handling and responsive Risk Management. They are a company always looking for a better way to do business!"*

**- Scott Brandi, president, Brandi Insurance Group, 2021**



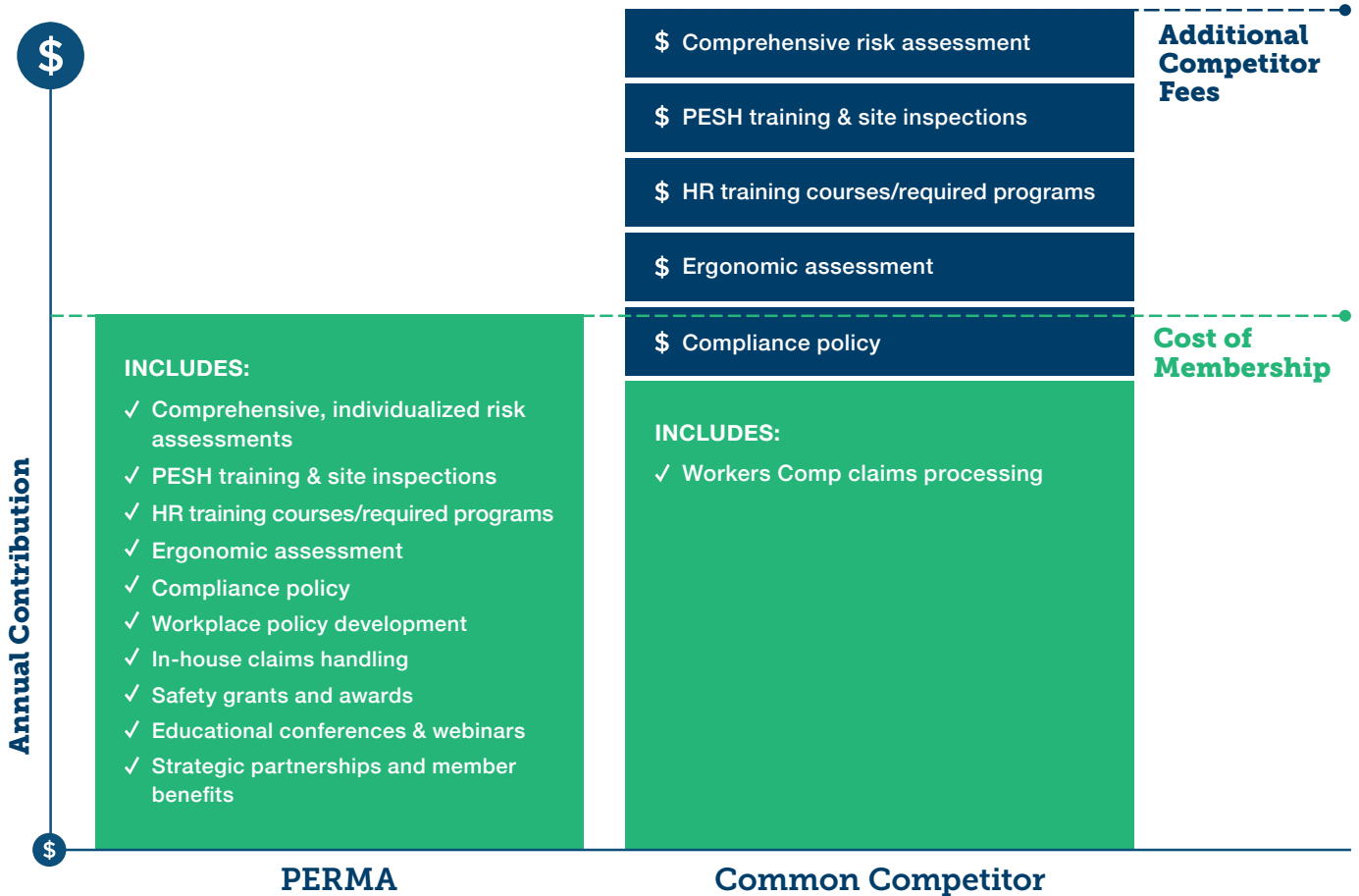
**municipalities and public entities across New York state**

**PERMA will partner with you to find the best solutions for your clients' specific needs.**

*"We were with a third party administrator that didn't provide much support or solutions and were actively looking to change. PERMA understands the pressures of local government and was creative in finding a solution that worked for us."*

**- Jack Wheeler, Steuben County Manager**

**PERMA membership includes programs, services and benefits that save members money.**



# Who We Serve

## Qualifications for Eligibility

PERMA membership is available to New York State municipal organizations that have taxing authority and a unique (not shared) Federal Employer Identification Number.

This list of eligibility includes:

- Cities
- Counties
- Towns
- Villages
- Fire Districts
- School Districts/BOCES
- Libraries
- Water Boards and Districts
- Sanitations Districts
- Bridge and Port Authorities and Districts
- Park Districts
- Housing and Development Authorities
- Parking Districts
- Urban Renewal Districts
- Water Pollution Control Districts



# Services We Provide

## Risk Management

The best way to lower the cost of Workers' Compensation claims is to reduce them in the first place. PERMA offers a variety of delivery methods for training, consultation, safety information distribution, policy development, and data analytics reporting. Membership includes safety education resources like training programs, access to individual risk management specialists, compliance training and self-directed learning resources.

*All risk management services are included with membership.*

## Superior Claims Handling

PERMA is dedicated to resolving claims efficiently, resulting in faster resolutions and member savings. When a claim is filed, PERMA is quick to respond and provides both the employer and the injured worker with support and exceptional customer service.



< 24

hours in which PERMA contacts the employer and/or injured employee on a new claim



score with "SUPERIOR" CLAIMS HANDLING as ranked by Bickmore

## Expert Medical Case Management

A Registered Nurse serves as Patient Advocate on claims involving lost time to ensure that workers get the treatment needed to quickly return to health and productivity.

## Diligence Pays

PERMA's case analysts carry a lower than industry average caseload by design, which allows them to give members and cases more detailed attention and often find issues, errors and opportunities for savings that others don't.

## Custom Underwriting

PERMA has the ability to underwrite any New York State public entities that reserve taxing authority. Each member and prospective member policy is written based on their own merits, needs, and individual experience. One of our qualified underwriters is assigned to each member to calculate a unique Experience Modification Factor, or EMF, to ensure members are treated equitably and fairly. This ratio is developed by evaluating payroll classifications, previous loss history, as well as severity versus frequency of prior losses.

### PERMA underwriters:

- regularly review and recommend grant opportunities where appropriate.
- work closely with prospective members' brokers to develop innovative coverage offers.
- are direct employees of PERMA; unlike many competitors, members do not pay for a privately contracted company's profit margin.

## Value Add Services

We commit to being a comprehensive partner to our municipal members. Whatever additional administrative challenges or resources are needed, our dedicated Member Services team is committed to helping solve them. We offer programs and services to assist in a variety of areas outside of Workers' Compensation to continue to create a safe work environment. Some of these offerings include an Employee Handbook model development with consultant, Employee Training Tracker system, equipment grants, cybersecurity reviews and an attorney referral service program.

**PERMA is recognized for consistently providing industry leading service.**

**(Northshore Consulting, 2019)**

# PERMA's Financial Strength

PERMA is a membership association that exists to benefit its members, both from a safety standpoint and a financial one. The membership contributes nearly \$60 million annually into the pool, and **PERMA has an asset base of over \$300 million.**



**consecutive years earning the Certificate of Achievement for Excellence in Financial Reporting from the Government Finance Officers Association (GFOA)**

## Why a Self-Insured Pool?

One advantage of PERMA's unique model as a self-insured pool means that member employers make annual contributions – gaining equity rather than paying premiums. Members benefit collectively from PERMA's diligent efforts to reduce claims costs.

## Backed by the Best

PERMA partners with Safety National as our insurance carrier for excess workers' compensation coverage. As the leading and longest continual provider of excess workers' compensation to local governments, Safety National provides specialized expertise to address the unique risks and challenges that exist in the public sector. They provide additional value by offering complimentary risk management resources to improve safety and compliance programs, and specialized claims management proficiency to help mitigate medical exposure while maximizing medical outcomes. An industry leader for over 80 years, Safety National is rated A++ (Superior), FSC XV by A.M. Best.



**amount of equity redistributed to members in 2020 & 2021**

# Working Together

PERMA values the brokers with whom we work – and with more than 90 percent of our member relationships involving a broker, we know that they value working with us as well. We have more than 40 years of expertise in serving exclusively municipalities and are well equipped to provide best coverage and service for your municipal clients.

In addition, PERMA offers a very generous commission schedule for brokers, based on the contribution amount paid by the member.

## Broker Agreements

Our dedication to maintaining mutually beneficial relationships can be demonstrated through our approach to broker agreements, including the highlights below.

- Over 90% of PERMA members obtain membership through a trusted insurance broker
- PERMA will not solicit prospective members directly, over using a broker
- Brokers are offered a generous commission schedule, as well as opportunities to earn additional commission
- Bi-annual meetings are held to strengthen the communication and trust in our provider-broker partnership
- PERMA values an engaged broker connection to every member

## Broker Advisory Committee

We encourage communication with brokers and our PERMA team, and invite interested brokers to become more involved in providing feedback and suggestions by participating in the Broker Advisory Committee. The group meets twice yearly – at PERMA's Annual Conference in the Spring and our Fall Educational Conference.

**For details regarding commissions or broker agreements, please contact:**

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### **Al Campney**

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Your Source for Solutions

## Our Mission

PERMA strives to be the best partner to municipal employers in New York State by providing customized workplace solutions, delivering exceptional value with membership, and prioritizing personal and dedicated service to members and their employees.

## Contact Us

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