



P E R M ASM

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Introduction to PERMA

HISTORY

PERMA, Public Employer Risk Management Association, Inc. is a member-owned, not-for-profit association of public entities providing risk management services and workers' compensation coverage through a group self-insurance program. PERMA was founded in 1982 to provide local units of government with a cost-effective alternative to traditional workers' compensation programs and to improve the quality of services provided to injured employees.

Its' staff of approximately 65 professionals provides claims management services, as well as nurse case management, risk management, coverage underwriting, and member services.

PERMA now has over 550 member municipalities with more than \$56 million in contributions and more than \$300 million in assets. It has been recognized 17 consecutive years with a Certificate of Excellence in Financial Reporting from the Government Finance Officers Association (GFOA).

SERVICES

PERMA's claims handling has been awarded a "Superior" rating by Bickmore, the experienced and credentialed claims professionals that serve PERMA members provide steadfast care to injured workers, excellent communication with employers, and a holistic view of the workers' compensation industry. Consistently exceeding the New York State Workers' Compensation Board Compliance threshold and state averages, ensuring timely reporting of new losses, claim compensability determination, and that eligible injured workers receive benefits quickly.

Our risk management program is dedicating to preventing injury by taking a tailored analytical approach to resources and solutions to reduce risk and injury while on the job for each of our members.

At PERMA, workers' compensation is about more than claims and safety. Through conferences, webinars, and annual on-site visits, PERMA member services help inform, educate, and connect New York municipalities.

ELIGIBLE MEMBERS

New York State municipal organizations that wish to join PERMA must have taxing authority and a unique (not shared) Federal Employer Identification Number. These stipulations exclude certain municipal types from membership, including ambulance companies and community colleges. However, the majority of municipalities are eligible for PERMA membership.

PERMA's membership currently includes:

Bridge Authorities	Port districts
Cities	Sanitation districts
Counties	Schools
Development Authorities	Towns
Housing Authorities	Urban Renewal Districts
Fire Districts	Villages
Libraries	Water Boards and Districts
Park Districts	Water Pollution Control Districts
Parking Districts	





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The Claims Team

Excellence in Claims Administration

PERMA has built its reputation on its steadfast care for injured workers, communication with employers, and holistic view of the workers' compensation industry. To maintain this reputation, PERMA's administrator hires the most experienced and credentialed claims professionals to serve PERMA members.

CLAIMS TEAM

Our claims team consists of approximately 35 professionals, most arranged into four teams that include a:

- Technical Claims Manager
- Patient Advocate – registered nurse to assist the injured worker through initial treatment, rehabilitation and return to work process
- Claims Specialist – handles losses with heavy exposure. Ex.: police and disability retirement claims
- Senior Case Analyst – handles losses with potential for long-term disability
- Case Analyst II – handles losses with closed periods of lost time and potential scheduled losses of use
- Case Analyst I – handles medical only losses

CLAIMS TEAM EXPERIENCE: Well-trained and qualified professionals fill the ranks of our claims team, and their experience is exemplified by:

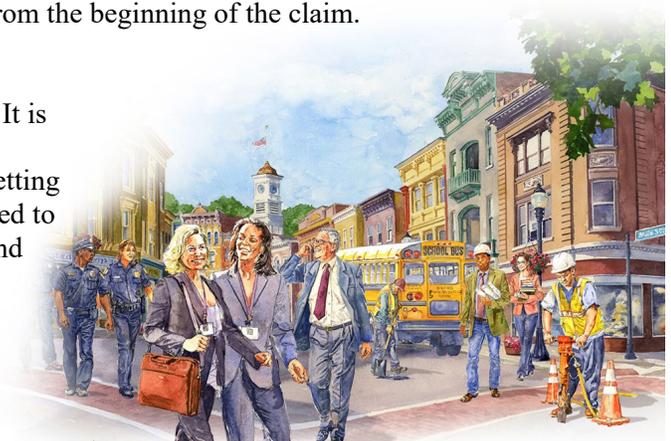
- An overall average of 15 years of workers' compensation experience.
- All claims supervisors and case analysts are licensed by New York State.
- Educational backgrounds reflect various skills required in municipal workers' compensation claims adjusting, with multiple degrees earned in criminal justice, human resources, psychology, public policy and sociology.
- Several team members hold valued designations, including Associate in Claims (AIC), Senior Claim Law Associate (SCLA), Workers' Compensation Claim Law Associate (WCLA), and Workers' Compensation Professional (WCP).
- All nurses are certified case managers and have an average of over 15 years of experience.
- Staff has exceeded all the WCB's performance goals for timely reporting of injuries, and timely first payments to injured workers.

CASE LOAD: PERMA continues to reach optimal outcomes and mitigates claims costs by following these best practices:

- Lost time case load averages are between 125-130, which is lower than the industry average.
- Analysts have the ability to spend more time in-depth on each claim.
- Claims are assigned to the appropriate case analyst for the specific loss.
- Patient advocates are fully utilized for lost time claims from the beginning of the claim.

RETURN TO WORK COMMITMENT

At PERMA, claims adjusting is not all about the injured worker. It is about the employer needs as well. PERMA's encouragement of return-to-work and wellness programs benefits the member by getting employees back on the job and healthy. PERMA is also committed to fraud detection, employing surveillance, social media searches and other methods, to ensure members are not being defrauded.





Contact
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Member Contributions and Broker Commissions

PERMA directly bills members for annual contributions and payroll audit adjustments rather than offering agency billing as an alternative. PERMA's selection of payment options include:

- Annual billing
- Quarterly billing for members with a contribution of \$50,000 or more, excluding New York State Workers' Compensation Board (WCB) assessments
- Payments of 25% down and then 10 equal payments to follow for members with a contribution of \$100,000 or more, excluding New York State WCB assessments

MEMBER CONTRIBUTION GUIDELINES

- Payments are due on the 15th of the month.
- Members that are billed annually, there is a 2% discount on contribution (excluding assessments) if payment is received in *full* prior to the 15th of the month.

BROKER COMMISSIONS

- Broker commissions are based on the contribution amount paid by the member, not by the amount billed.
- As payments are due on the 15th, commission payments are made the third week of the month.
 - The member must have made a payment by the 15th for commission to be paid in that month.
- All broker transactions and commissions are paid electronically through PERMA's automated clearing house (ACH system).
 - Required paperwork to initiate set up include a completed electronic fund transfer (EFT) form, an updated W-9, and either a voided check or a letter from the agency's financial institution.
 - Upon receipt of this information, a test transaction will occur to ensure the system is verified and operating properly.
 - Questions about PERMA's ACH payment system can be directed to our Accounts Payable Department at accountspayable@perma.org.

PERMA maintains a very generous commission schedule for brokers. For details regarding commission percentages or related questions, please contact our Sales Executives, Leah Demo (ldemo@perma.org) or Anthony Cassaro (acassar@perma.org).





Contact

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Member Services

Dedicated to Member Satisfaction

PERMA's reputation is not only built on its claim service, but through its service commitment to each of its' members. Our 96% retention rate exemplifies our dedication to member satisfaction. The member services department serves as advocates for our members, providing quality service and assuring member satisfaction, as well as maintaining the stability of the PERMA program.

The Department consists of both internal and external representatives, all of whom meet the needs of members, should questions or issues arise.

Some of the services provided by PERMA's Member Services staff are:

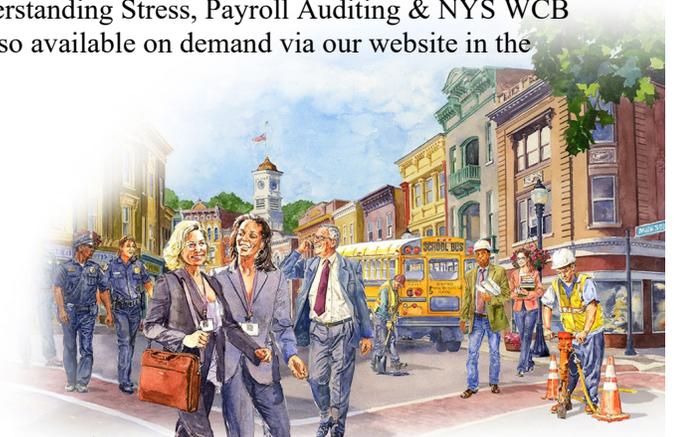
- Address and resolve member issues or concerns to maintain member retention.
- Conduct new member orientation meetings and existing member re-orientation meetings.
- Maintain the PERMA website.
- Develop and executed the annual events noted below including regional meetings and webinars.
- Coordinate training on claims and human resources issues.
- Provide direct member contact by processing requests for information, meeting yearly or as requested/needed, coordinate renewal indications, and assistance daily. Offer reports upon request, including loss runs and claims experience reports.
- Notify Underwriting Department of initiatives, programs and other relevant information which may qualify a member for additional discounts.
- Monitor and evaluate overall member satisfaction.

ANNUAL CONFERENCES

PERMA hosts three annual conferences throughout the year. Our annual member conference occurs in Spring and coincides with the PERMA annual member meeting. This highly anticipated event provides two full days of education, a wellness and safety fair for members to meet a variety of vendors, and evening entertainment. In the Fall, we host two additional events, our regional Manager's Summit and Fall Educational Conference. Each of these day long events, offer topic series around the latest workers' compensation trends.

REGIONAL MEETINGS AND WEBINARS

In addition, regional events and webinars are held throughout the year. This allows us to continually provide educational and networking opportunities for the membership. Topics covered include: GML 207 Overview & Update, Municipal Finance, PPE Overview, Cybersecurity, Understanding Stress, Payroll Auditing & NYS WCB Updates, PERMA Claims Scenarios and more. Past events are also available on demand via our website in the video training section.





Contact

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Risk Management

Comprehensive training and specialized service

PERMA offers a variety of risk management solutions for our members across New York State. Our goal is to assist with everything from OSHA compliance to proactive training based on data analysis and claim trends.

OVERVIEW: RISK ANALYSIS & PROGRAM MANAGEMENT

PERMA utilizes risk analytics to determine areas of strengths and weaknesses in a member's risk management program. This allows us to develop, implement and promote effective risk management philosophy, policy, and standards among PERMA members.

Some of our program highlights:

- ***RISK MANAGEMENT SPECIALISTS*** are available to consult with members to deliver loss control and risk management leadership, guidance, and services in their respective specialties of public works and law enforcement.
- ***TARGETED INTERVENTION INITIATIVES*** are reviewed monthly by promoting safety awareness and recommending training for onsite and online courses to reduce their frequencies. These include higher risk areas, such as EMS and fire assists, lower back injuries, mental stress and trauma, traffic control, training-related injuries, and motor vehicle accidents.
- ***REGULATORY COMPLIANCE AND HAZARD AUDITS*** are conducted for compliance assistance based on federal (OSHA) and state (PESH) training requirements. Additionally, physical work site inspections are available. Our consultants also respond to risk alerts initiated by PERMA case analysts and patient advocates regarding specific claims to further assist that member.

ADDITIONAL SERVICES AVAILABLE

- Curated collection of training DVDs
- Vendor programs: Verbal de-escalation courses, interactive driver training, virtual ergonomic assessments, stretching programs and more.
- Mini-Grant opportunities available with our Partners
- Onsite services which can be scheduled at little or no cost to the member, including: Confined space training, PESH training, Slip, trips, and falls, Workplace violence prevention, PPE training and Back safety.
- Personalized online training portal (PERMA Safety Institute) offering almost 100 intensive courses for every job description and every municipality type.

