

**“ ECASB BUSINESS CONNECTIONS ”**



Your Source for Solutions

*PERMA is the trusted source to more than 600 public entities across New York State for strategic Workers' Compensation coverage plans as well as proactive and comprehensive workplace solutions.*

**Risk Management:  
Safety Starts at the Top**

PERMA understands the rigors of public service organizations and works collaboratively with leadership to promote safety initiatives and foster a safety culture throughout the member's organization. PERMA knows that the best way to lower the cost of Workers' Compensation claims is to reduce them in the first place.

PERMA can prepare individualized risk profiles for public employers using claims data analysis to identify areas for improvement and determine the frequency and severity of common accidents. They then can recommend targeted risk management strategies to minimize risk and injuries on the job.



**Underwriting and Account Management: Your Source for Personalized Service**

The Underwriting & Account Management Department provides a comprehensive 360-degree service team that not only prices your coverage but also answers program questions, offers claims reports/loss runs and addresses any concerns. PERMA regularly conducts member orientations, schedule meetings, and accommodates your general servicing needs. They are committed to developing strong relationships with both members and brokers, serving as your primary point of contact. From the new member process through renewal, PERMA's responsibility is to ensure that they consistently meet the satisfaction of members throughout their program.



Your Source for Solutions



Erie County Association of School Boards

## Claims Management

PERMA partners with municipalities and other public entities in New York State to proactively address workplace risks, protect workers' health and safety, and reduce costs associated with Workers' Compensation. When a claim is filed, PERMA is quick to respond – within 24 hours – and provides both the employer and the injured worker with support and exceptional service.

### *PERMA prioritizes:*

#### • **Personalized Approach**

PERMA connects with injured workers to get to know them and understand their concerns. They coordinate transitional duty plans with employers to help injured workers adjust to potential challenges created by their injury.

#### • **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 return to health and productivity.

#### • **Cost Containment**

PERMA emphasizes cooperative planning and the importance of ensuring injured workers are satisfied in order to reduce the likelihood of malingering or fraud and associated costs. They identify and pursue any potential subrogation – when other entities bear some liability and associated cost for injuries.



## PERMA Successes

- Organizations who have participated in PERMA's Crossing Guard training have seen a 92% reduction in claims.
- The average lost-time claim cost for slips, trips, and falls has dropped from \$46,000 to \$0 in 2021.

## School Districts and BOCES

PERMA understands the constraints and risks involved with operating an educational organization in today's challenging environment. This expertise is one reason why the New York State School Boards Association (NYSSBA) partners with PERMA to help school districts of any size secure affordable Workers' Compensation coverage.

PERMA partners with Schools and BOCES Districts to provide:

- Personalized claims handling and nurse-driven case management to get the injured employee back to work as soon as possible.
- Valuable safety, training and risk management programs and resources included as part of PERMA membership that help keep employees safe, prevent claims, and minimize costs.

### Contact PERMA at:

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