PERMA and NYSSBA

Partnering to Provide Expertise in Workers’ Comp Coverage

Public Employer Risk Management Association (PERMA) has been the premier provider of workers’ compensation to public employers in New York State for over 35 years. We understand the constraints and risks involved with operating an educational organization in today’s challenging environment. This expertise is one of the main reasons why the New York State School Boards Association has chosen to partner with PERMA.

PERMA has...

• The ability to provide competitive comp coverage for school districts of any size.
• Staff with particular expertise in all areas of public entity workers’ compensation.
• Best’s A-rated excess insurance support from Safety National.

Interested in PERMA Membership?

Please contact:

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Committed to your Community

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Helping school districts throughout New York State secure affordable workers’ compensation coverage through access to strong risk management programs.
PERMA and NYSSBA
Partners in Providing
Workers’ Comp Coverage to School Districts

PERMA Provides...

PERMA offers state-of-the-art claims administration utilizing nurse-driven case management and proactive case analysts. Registered Nurse Patient Advocates work closely with the claimant, employer and practitioner to ensure a timely return-to-work. And PERMA case analysts are all fully licensed with, on average, over 12 years experience in workers’ compensation.

PERMA risk management programs are tailored to school districts. From day one, our loss control consultants and risk management partners will help you design and implement a school district-wide safety plan. They will also attend safety meetings and provide training resources in such diverse areas as playground safety, illness prevention, custodial safety and workplace violence.

In addition to onsite services, PERMA provides access to online training and information through our valuable website, www.PERMA.org.

The PERMA Safety Institute, an online safety training tool, offers more than 100 interactive courses accessible to your school district employees, and our video library offers a a curated selection of titles available to borrow.

The PERMA website also provides a variety of resources and applications to educate your staff on the importance of safety in the workplace. Additionally, our First Report site allows for online claim filing.

PERMA and Patient Advocates will help in implementing a transitional duty program that will reduce costs by returning injured employees to the workplace in less time. Our programs make returning to work a team effort, undertaken by the employee, the employer, the medical provider and PERMA – a team easily activated when an injury forces the employee out of work.

Financial Transparency

The failed NYS 2007 workers’ compensation reforms have impacted every workers’ comp program in the state, but PERMA’s independent financial auditors, actuaries and reinsurers are confident that PERMA remains financially strong and well-positioned to weather the continuing turbulent environment.

With a strong asset base of over $300 million, and nearly $67 million in annual contributions, PERMA has more than enough cash flow to meet current and future financial obligations. To keep our members and brokers current on PERMA’s financial situation, we release highlights of the previous fiscal year (June-May) every January, with a full financial report released in May at our annual member conference. Our conservative and transparent fiscal plan demonstrates PERMA’s long-term viability.

PERMA Coverage Plans

PERMA coverage plans are tailored toward school districts in a collaborative way. We offer innovative custom-designed workers’ comp programs to fit your organizational risk needs, with a focus on loss control, risk management, and prudent financing.