

Not-for-profit workers' compensation provider increases operational efficiency and member value through the power of configuration

Public Employer Risk Management Association, Inc (PERMA) serves more than 600 municipalities and entities across New York state with risk management services and workers' compensation coverage. Since its founding, PERMA's goal has always been to provide local government units with cost-effective programs that are coupled with exemplary service to the injured workers of member organizations.

Providing a proactive and individualized approach to adopting best practices for members, PERMA has shown time and time again that a successful safety culture is one that effectively reduces claim severity and frequency. This comprehensive approach to claim prevention and cost containment has earned them an average member retention rate of 97%.



2021

ADOPTED ORIGAMI

Albany, NY

HEADQUARTERS

80

EMPLOYEES

\$300M

ASSET BASE

At A Glance

CHALLENGES

- Bring claims operations in-house within a tight window to select and implement, in waves, a new administrative platform
- Improve communication both internally and with members
- Reduce manual processes to allow the team to focus on claims that don't meet strict quality standards

PRODUCTS

- Claims Administration
- Policy Administration

SOLUTIONS

- Reporting and analytics for improved visibility and data-driven decision making
- Customizable views, fields, layouts, and permissions for enhanced efficiency
- Process automation for streamlined quarterly member satisfaction surveys and other tasks
- Configurable UI and API framework to support evolving business needs

RESULTS

- Replaced Salesforce with Origami for significant CRM savings
- 40% of members now use the online portal for first report of injury
- Interdepartmental and system silos eliminated with a unified platform
- Quarterly member satisfaction surveys reduced from 90 minutes to 10 minutes through automation
- Coverage identification streamlined as the claims team leverages in-platform underwriting and risk information

Challenges

Due to PERMA's strategic decision to gain more control over their claims system and provide long-term stability for members and staff, the organization decided to invest in a new claims system that would be overseen by the pool itself. However, with the sunset of their current TPA-managed claim system, PERMA found itself facing a tighter than normal window to select and stand up a new administrative platform. Reference checks within the pooling industry revealed both high satisfaction with and fast implementation from Origami Risk. This provided the validation needed to change course and gave PERMA confidence that they could rely on flexible configuration to make the delivery timeline.

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DEPUTY EXECUTIVE DIRECTOR
Perma

Solutions & Results

The value of Origami's configuration flexibility in supporting the business beyond initial implementation has been felt throughout the organization. In the past, adding or changing a form field required development resources that took too long and were overly expensive. Customizing views, fields, layouts, and permissions are now a simple edit, saving time and resources. Additionally, PERMA discovered new efficiencies as interdepartmental and system silos were broken down with a unified single platform that provided visibility into operations like never before. Before, quarterly satisfaction surveys to members took 90 minutes to complete. Now, process automation has the job done in 10 minutes.

"Moving to Origami gave the team access to reporting which has fueled a cultural change for more line of sight and understanding," remarked twenty-five year veteran Director of Claims Operations Christine Southworth. "Coverage identification has been streamlined as the claims team can readily verify using in-platform underwriting and risk information, making our work more efficient and improving culture and morale."

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Christine Southworth

DIRECTOR OF CLAIMS OPERATIONS
Perma

Configuration tools have opened up possibilities to evolve the platform as the organization grows. For example, activities are currently underway to make changes that allow for more advanced self-service options for members and provide enhanced reporting that drives satisfaction.

What's Next

The implementation of claims went so well that in 2023 PERMA made the easy choice of adding Origami's policy administration solution. Similar to the claims solution, PERMA needed to implement a new policy administration solution under a very tight timeline. Thanks to the effective working relationship between the PERMA team and Origami Risk, the policy solution was successfully launched in just 90 days.

Next on the roadmap is leveraging automation to streamline additional work, triggering action to happen without staff involvement — including litigation tracking, claims creation, metrics, and more. Reducing manual processes allows the team to intervene only when claims don't meet strict quality standards.

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About Origami Risk

Origami Risk provides integrated SaaS solutions that simplify risk, insurance, compliance, and safety management. Origami delivers its highly configurable RMIS, GRC, EHS, and Healthcare risk management solutions from a secure, scalable platform that includes tools for centralizing data, automating critical workflows, and providing insights into risk and safety initiatives. A singular focus on client success underlies Origami's approach to developing, implementing, and supporting our innovative, award-winning software.

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