

# FUTURE INDUSTRIAL TECHNOLOGIES



PREVENTING TOMORROW'S INJURIES TODAY™



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## Ethics, Trust and Workers' Comp

The United States economy, driven by capitalism, is the richest in the history of this planet. One could say then that we are doing a lot of things right.

A key component in the underpinning of capitalism is trust. We buy, purchase, invest and make decisions based on information that we assume is based on the truth. We do not always make the right decisions but, even if we are correct just a little more than 50% of the time, we usually survive just fine.

Unpleasant results can occur when we make decisions based on "untruths" i.e., outright lies or only partial truths. As a young child I remember thinking that all adults were like John Wayne: noble, honest and courageous enough to make decisions based on right and wrong, versus personal interest or convenience.

**We were taught by parents, schoolteachers and Sunday schoolteachers, the importance of telling the truth, working hard and other basic values that this country was developed and flourished upon.**

As I grew older and became a young adult, I was surprised to see that some adults did not live by this standard. I became aware that some "John Wayne switch" didn't automatically turn on that completed the metamorphosis to a morally stout and ethical adult. Adults actually had to make decisions that were not all black and white. The correct choices at times, were not even to one's personal benefit, but the right choice nonetheless.

But darn, it was supposed to be easier! It was so easy for John Wayne. Then I noticed that after the subject of money entered into the equation, things really got complicated.

At some point I guess we all realize that money is every human being's quest. It is the universal item exchanged for food, shelter, transportation, survival, comfort, social status, power, knowledge and some can even afford car insurance for their teenagers! Everyone needs or wants it to one degree or another.

Most of us realize that living right-doing what is ethically correct, sometimes puts us in direct conflict with putting more money in our pockets. For some, unfortunately there is no conflict at all. How each of us comes to these conclusions is a personal thing. In life however, we seem to gravitate to and like more, those people that are trustworthy. It takes some integrity to make the "right" decisions in life. These are the people we seek out and prefer to associate with or conduct business.

The interesting thing is that we evidently have some innate ability to sense honest or dishonest people. There seems to be nuances and traits that develop based on an overall honesty level.

What about the guy with the eyes that look like they're being controlled by a caffeine crazed teenager with a joystick? Did you ever talk to someone and feel like you have to have both hands on your wallet? Or that the person "creeped" you out somehow? Or the person with so many body parts pierced that they whistle in the wind and you would actually pay to stay away from your daughter?

**The real tricky ones are the characters that have made an art form out of deception.**

Ok, what does this have to do with workers comp? It is a \$100 billion industry and that represents a lot of temptation for people susceptible to being swayed by personal interests. Who can we trust? Recent legal and ethical issues have been exposed at a few work comp brokers and insurance icons. Additionally, employees, doctors, attorneys and others involved in the workers' comp process have shaded, straddled and perverted the truth for their personal vested interests. It should also be noted here that most are good, honest people and that we should not paint with too broad of stroke. Companies and most industries are made up of mostly good individuals that are trustworthy.

But the matter remains, the desire for money for some people is more important than doing what is right. This, among other factors has made it imperative that corporate America today have as a priority, the goal to prevent workers' comp claims from ever occurring. **A claim that is prevented can never be litigated, adjusted, case managed or reserved against. A prevented claim is the cheapest claim you will ever have.** The workers' comp system is a system with many agendas and complexities that are difficult to adequately control. Workers' comp should be averted whenever possible.

Today there is a solution that dramatically prevents costly workplace sprain/strain injuries. Bionomics™ is a discovery in how to change physical behavior and how to enlist employees' cooperation to be more responsible for their own wellbeing on and off the job: a 24 hour benefit to your employees and company.

It is an honest approach that demonstrates a culture of caring. It is an economical approach that, as proven by case studies, has a tremendous ROI (return on investment). It is a common sense approach because the workers' comp model today has vendors making money when CLAIMS EXIST to process, adjust, rehab, return to work, operate on, do depositions for and to raise next year's premiums for.

You, the client, save money when employees' injuries are PREVENTED and employees know their company cares about them. You now have a choice. Prevent tomorrow's injuries today.



Prevent tomorrow's injuries today!™  
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