

FUTURE INDUSTRIAL TECHNOLOGIES



PREVENTING TOMORROW'S INJURIES TODAY™

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Workplace Injury Prevention and Ice Cubes to Eskimos

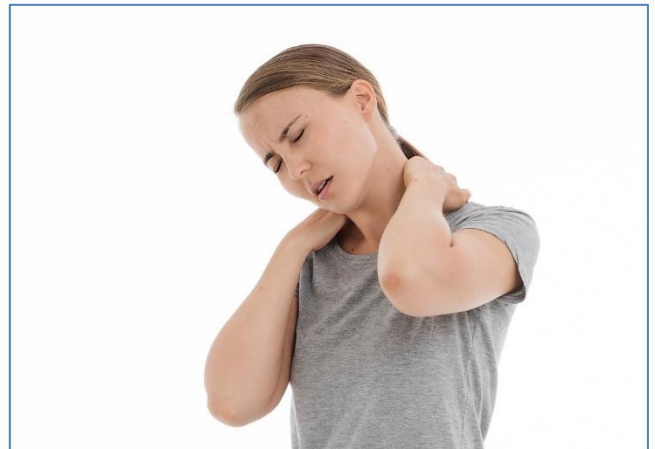
FIT has been in the business of preventing workplace sprain/strain injuries for many years and would like to update you on a couple of things. Historically and incredibly, selling injury prevention services in the US and Canada was like trying to sell ice cubes to Eskimos. Low on the priority list would be an understatement. The only difference was that Eskimos don't need ice cubes and North American organizations need the benefits of less workplace injuries.

As individuals, preventing sickness and accidents are a top priority for us and for our families. We get our tires rotated, we visit the dentist, get checkups, and make other preventative precautions to keep us out of harm's way.

Why do we do this? The simple reason is to stay healthy. Being sick, feeling pain, or experiencing accidents are things that we just don't want to endure if we can do something to prevent them.

We know that when we are sick or in pain, our quality of life is impaired, it costs money that we can't afford, and to compound that, can keep us out of work. The potential hardships are many.

Then let us ask ourselves these questions: why do we not aggressively apply this philosophy within Corporate America? Why have top executives, year after year, unnecessarily approved high dollar budgets for workers' comp without also budgeting some dollars to stop future claims?



If we look at corporations being analogous with individuals, when there are illnesses and injuries, the company suffers greatly. Lost time dramatically affects production, and the company's quality of existence is impacted by the direct and indirect financial losses of work related injuries. This is not new news. Then why is it that preventing claims has been such a low priority? The biggest frustration some of our corporate contacts had was getting senior management to approve money to be spent on tomorrow's injuries before they become a problem.

Not too long ago we were introduced by a Senior VP of one of the world's largest workers' compensation insurance services organizations, to his team of workers' compensation and loss control managers. The Senior VP of this organization, who has known us for years, started the introduction by saying how effective we must be because "they sell injury prevention services and are somehow still in business!

I wasn't sure if I should have felt proud or embarrassed. Anyway, the point was well made. Until recently, injury prevention was inexplicably a low priority with little money budgeted for it. Corporate America had yet to realize that the same philosophy of preventing personal illness and injury works for companies too.

Many of our client contacts are CFO's, Risk Managers, Workers' Comp Managers and Human Resource Directors. Why they strayed from the pack to invest in preventing injuries before they occurred lies with common sense and a desire to change old ineffective patterns.

Their commitment to stopping claims has been rewarded by finally gaining control over workers' comp costs and contributing to higher corporate profits. The personal rewards have been promotions, awards, professional validation and knowing that they had a significantly positive impact on employees' lives.

However, it is still somehow almost counter-intuitive for some executives to invest in *preventing* costly injuries before they occur. Why is that? There must be reasons, as it defies business sense.

Money is the goal of business. Companies want to hang onto it. Corporations have systems that make it very, very hard for departmental heads to spend it. This philosophy is engrained in most successful companies. Monies are spent on what is absolutely necessary in order for the company to function. Payroll is usually the number one expense, as without people, companies can't exist. Workers' compensation costs too are a mandatory expense. It gets inserted into every budget to get spent, sometimes without a thorough inspection, as if nothing could be done about it.

Prevention strategies, on the other hand, *don't* have to be spent. They become one of those optional expenses. "If there is some money left over we can spend a little on prevention." This creates an absurd financial dilemma. A company has to budget for workers' comp, which is let's say millions of dollars. A solution is available that would reduce workers' comp costs by say 25% and only cost a fraction of that to implement – netting the company millions of dollars in savings. But because workers' comp is so high, there is no money left over in the budget to invest in solving the problem!!!

The company that runs good control over what gets spent realizes that workers' compensation is an area of great potential savings. What if workers' compensation could be reduced by 20-40%? These are questions that smart management asks before they just sign off on the workers' compensation budget as an expense that can't be controlled well.

Years ago it was too big of a gamble for some managers to invest in prevention because seldom did it yield high returns, if any return at all. Reputations or even job security was a consideration. What if it failed?

That was yesterday. Today we are seeing a more proactive management approach based on hard evidence that spending on the right preventative programs can be a great investment. We are seeing executives investing relatively small percentages of their overall workers' compensation costs and seeing huge returns.

Just yesterday a Risk Manager of a large city government when asked if there was a budget for our Backsafe® injury prevention program, said it would be funded by her workers' comp budget.

We are seeing what may be called the New Frontier of workers' compensation. The amount of savings to be realized compared to the size of the risk, makes it not only good business but also a necessity to allocate enough funds to ward off future claims.

If sprain/strains are more than 30% of your costs and have been for several years--something can now be done about it. Doing nothing when a problem persists is the absolute worst thing management can do.

FIT's musculoskeletal injury prevention training can reverse your workers' compensation trends and keep them controlled. It is no longer justifiable to approve budgets for high workers' compensation costs when bona fide solutions to avert these costs are available.

Balancing claims prevention with claims management is now the successful formula for controlling workers' comp costs. Claims prevention strategies are no longer an afterthought. It is your next profit center!



Prevent tomorrow's injuries today!™
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Future Industrial Technologies, Inc. (FIT) offers workplace safety and ergonomics training programs. Backsafe® teaches employees how to perform their specific job tasks in a manner that is biomechanically correct. Sittingsafe® teaches office employees how to adapt their existing workstations so they are ergonomically correct. These injury prevention programs make your workplace safer and are proven to reduce injuries and worker compensation insurance costs.

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