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## A New Perspective on the “Have and Have-Nots” of Workers’ Comp

If one was to define “have”, it could be defined as owning (I have a car) or experiencing something (a steak dinner for instance).

“Have” is an interesting concept. Apparently, human beings invest a considerable amount of time in their desire to “have” or “not have” things.

For an exercise, pay attention to how many times during a typical day you get the impulse to *have* something. You may want to *have* a bagel and coffee, a new pair of shoes, a nice walk, a good workout, a task completed, or a new puppy. There are big and small *haves*, important and trivial *haves*, must *haves*, and “take it or leave it” *haves*.



In order to live as we wish, having is a necessity; however, this is only part of the equation. What about the things we **don't** want to *have*? My gosh, car accidents, extra pounds, a cold sore right before the wedding, traffic, bad bosses, for that matter bad relationships in general, etc. Thus, there needs to be ample attention assigned to ensure that we don't have things that we consider harmful or undesirable.

It seems as though these impulses are naturally hard-wired into us as part of our survival skills. Perhaps the most admirable thing to witness is a mother (human beings or animals) plying these instincts for the well-being of her offspring, even ahead of her own self-interest.

If dealing with what we want to *have* and **don't** want to *have* is not enough, we spend other parts of our day figuring out how to “un-have” what we unfortunately have but don't want to have any longer. This can be particularly tricky.

Some things are easier to *unhave* than others. We give old shoes to the local thrift store, sell a car, redo the old kitchen, while other things we have, well, they just aren't that easy to *unhave*. Divorce is another word for *unhaving* a spouse. Christie Brinkley recently went through a hell of a time *unhaving* her other half.

Have you ever had a “one way” friendship? This is when someone really likes you and wants to be in your company – ALL THE TIME, and the feeling is not even close to being mutual. And this person couldn't take a hint even if it was chiseled in your forehead!

Certain things are like a bad tattoo. They just won't go away easily once you have them.

**Let's take workers' comp for example. We want to have healthy, honest employees not filing claims. And those that do, the claims would close quickly, quietly and cleanly.**

We **don't** want to *have* fraudulent malingerers, applicant attorneys with pit bull in their DNA, or lost time injuries – particularly back claims that consume way too much time and resources.

You see, the *don't-want-to-haves* are particularly important in workers' comp because once you *have* what you **don't** want, you may be stuck with it for a very long time and it will cost a whole lot of money to *have* it. A few years ago I learned from a government client that they had a claim that they had been paying on for over 40 years! Talk about a bad tattoo.

It seems to me a good part of our well-being and happiness depends on how good we are at *having* things that are desirable and *not having* things that are undesirable.

The fact is, the better we control these aspects of *having*, the happier and more successful we are.

When I first got involved in the workers' comp industry, it became immediately evident to me that most workers' comp professionals were chronically in a position of "having to *have*" things they didn't want.

It all starts with the claim. The bottom line is a claim is a PROBLEM! And who wants problems; particularly those that become a portal to Pandora's Box of Horrors?

Being somewhat practical in nature, I wondered why overworked Risk Managers and other Workers' Comp Professionals were putting up with "owning" claims that they didn't want and that were extremely difficult to get rid of once they came into existence.

**I read that 98% of the US workers' comp money is spent on the medical treatment and administration of claims and only a miniscule 2% invested in preventing these unwelcomed events that cost so much money.**

Someone had done a pretty darn good sales job of convincing Workers' Comp Professionals that nothing could be done to *not have* claims; so get used to dealing with them. (This SALES JOB by the way, has resulted in a workers' comp system that is a multi-billion dollar gravy train for all those vested interests making money on your injured employees).

Experiencing claims and doing nothing to ward off tomorrow's claims is like walking on a treadmill to Groundhog Day. It has a guaranteed result of high workers' comp costs and professional burnout. You are being made to *have* (experience) something you don't want to have. You, the company, and the employees, all lose when claims are ALLOWED to occur.

Successful managers (and mothers) tend to have very good control over this *have* concept. The good news is you don't have to listen to anyone any longer that is telling you that claims CAN'T be prevented. You can have control over *having* or *not having* claims, particularly back injuries and other sprain/strain claims.

**FIT has proven over the last 15 years, after training close to 1 million employees on how to prevent workplace sprain/strain injuries, that a viable solution now exists.**

A major airline just reported after three years of using our Bionomic™ injury prevention methods, a 60% reduction in sprain/strains; a hospital reduced their claims by 40%; a food distributor virtually eliminated back claims, and there are many, many more success stories.

FIT can help you to control what you don't want to *have* – claims. The state of today's economy dictates that we control worker's comp expenses. The cost effectiveness of preventing claims versus *having* them is not a debatable issue. The cost to prevent back claims is a fraction of their toll to your bottom line. When you can save money and do something positive for employees, now that is a very good thing.

We all have a tremendous ability to control what we *have* or *don't want to have* in life and at work. How well we apply this ability can greatly affect our success and overall happiness.

We invite you to let FIT help you to prevent tomorrow's claims today. Less claims and more profits are always good things to **HAVE**.



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