

FUTURE INDUSTRIAL TECHNOLOGIES



PREVENTING TOMORROW'S INJURIES TODAY™

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Perception of Workers' Comp and Employee Relations

Perception is defined as becoming aware of something through our senses. Our five senses are the body's way of receiving communication from the physical world around us. We sense our environment, whether it is the temperature, what smells good in the kitchen, listening to a good song, seeing a sunset, or enjoying a tasty treat, via these wondrous channels of perception. They are so natural and connected to our survival we don't even give them any thought.

Speaking of perceptions that are given little thought, we also perceive on a channel beyond the body's physical senses. It has been called the "6th sense," "gut feeling," "intuition" or "just knowing by awareness." For example:

"There is something about that guy that I like."

"Something's fishy about this, I can feel it."

These are examples of "knowing" on a level of awareness.

When growing up, I often wondered how my mother seemed to always peg my wayward friends. One for one over time it proved out that she was right.

The amazing thing about this ability to perceive things beyond the physical world is that it's as accurate as our five physical world senses. Some of us, however, are better listeners to this sense than others.

"Damn it, I should have listened to myself, I knew..."

"I should have gone with my gut..."

"Bob, you always hire such good people. How do you do it?"

The innate ability to perceive at this level provides us with instant knowledge. We know right from wrong; we discern truth from lies; we sense when we are being short changed or if something is fair. We perceive first impressions that for the most part turn out to be pretty accurate.



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In the workers' compensation world, at some level you sense when an employee is faking a claim to make some easy money. Employees, conversely, perceive when the company cares about them or if they are just a "number," so to speak.

I have found that very successful people rarely doubt this internal ability to "know." They perceive what they perceive, they don't doubt it or ignore it, and they act on it. Whether you like Donald Trump or not, when I see him in action, the man **listens** to what he perceives and acts on it accordingly. His confidence in what he perceives is over the top FANTASTIC (if not at times difficult to bear). But we all have this similar ability to perceive on this non-physical channel.

Someone once said, "you know what you know, you just have to listen." This sense of "knowing" was critical in the decision to start our company many years ago. I became involved in workers' comp on the managed care side and I worked with clients spending a lot of money on claims. I became aware of employees' lives being altered forever by painful back injuries. I also saw attorneys, doctors and all other workers' comp vendors winning financially when workers got hurt -- not, unfortunately, when claims were *prevented*. There was a built-in vested interest to perpetuate injuries and claims. More claims equals more profits.

My "gut" screamed that something was amiss with this system. How it was possible with all the money spent on workers' comp, and all the pain involved, that companies weren't first and foremost trying to prevent claims from occurring? Does it intuitively make sense to you that U.S. corporations spend only 2% of their workers' comp budget to prevent claims and spend a whopping 98% on paying medical costs and on protecting the company's wallet from those that make money on workers' comp claims? Are any of your current workers' comp vendors adamantly insisting that you invest in preventing claims as part of your strategy? Think about that for a moment. They may not be because they make less money when claims disappear. Your sense of knowing should be perceiving some truth right about now. The world of workers' comp spins on the axis of claims. Government regulations and reform never seem to work long-term. The only thing that will put you in control of your costs is putting your attention on stopping claims before they occur. Your workers' comp vendors whose income is tied to claims will help you with a myriad of necessary post claim services. But don't expect them to bite the hand that feeds them. Your real money-saving potential in workers' comp today is in preventing injuries. Just imagine what it would mean to your company, financially, if you could prevent just 30% of your back injuries and other sprain/strains?

27 years ago the technology and training methodologies to prevent these types of injuries weren't developed yet. That has changed. Preventing sprain/strain injuries has been solved. It is actually quite simple to do. We are waiting now for the paradigm shift to take place in U.S. and Canadian organizations to a more proactive approach to workers' comp. The economic times are hastening that shift tremendously. Companies just can't afford to wait for claims to happen before doing something about them. The cheapest claims are the ones that never occur.

Think about it. Your employees don't want to experience painful injuries and your company can no longer afford the lost time and medical costs. There is a mutual goal there. The truth is when both management and labor don't want a problem (painful back injuries for example) to exist, the problem is much easier to solve.

This year presents challenges for the private and public sector alike. It also presents a time for you to LISTEN to what you know. You know it makes sense to prevent claims before they happen. It is the most rational action one can take! Attack the cause (prevent the claim), not the costly symptoms after someone gets hurt. What's the worst that can happen? Your workers' compensation vendors who only make money when workers have injuries, might have to figure out a way to make money by preventing them. Now that makes SENSE to me.



Prevent tomorrow's injuries today! TM
Dennis Downing, CEO
Future Industrial Technologies, Inc.
dennis@backsafe.com
(800) 775-2225



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Call Toll Free: 1 (800) 775-2225 | Tel: (805) 967-2485 | Fax: (805) 967-2487

Email: info@backsafe.com | <http://www.backsafe.com>