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PREVENTING TOMORROW'S INJURIES TODAY



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Germ of Its Own Destruction

I recently read an article that mentioned the theory that every species has contained within it a "germ of its own destruction." In other words, it can be destroyed by its own doing versus an outside force.

It got me to thinking about workers' comp. The workers' comp system, we all know, is a system wrought with many conflicts. It is not a profession for the weak-kneed for sure.

What kinds of things are built *into* the system that, if unchecked, could render the system unworkable? Some would argue, "Where do I start?"

The original purpose of workers' comp was to protect the worker if injured and to also protect the employer by containing exposure. This "compensation bargain" has built into it the debate of what is fair compensation. It is a real trick coming up with the win/win on this one.



If the right balance is not struck, the system does not work: if employees were not compensated enough the system would cease to exist and employees would eventually seek compensation through other options. Conversely, it has been reported that workers' comp costs in some companies rank second only to payroll as a top expense. In today's economy slashing these costs is no longer a luxury but a top-tiered priority.

What many kindhearted humanitarians don't consider are the social ramifications of over-compensating. Most people want to care for the hurt, injured, ill and those in need. It is part of our nature. However, when this willingness to help extends too far, the actual results become the contrary. The good deed becomes injurious and harmful.

The concept of honest work for reward goes beyond economics. Some would say it is the basis of self-esteem. Accomplishing things, particularly if they are very challenging, is good for the soul.

Incentivizing people to *not* work by giving too much pay for very little accomplished is extremely destructive to people. Note: I often wonder if some of the issues parents have with "out of communication" children isn't based on giving too much to the child without "allowing" them to contribute more; i.e. do some work around the house in exchange for all that is given to them.

Do you know the root problem of the criminal mind is lack of self-respect? If you look at the bottom line of the criminal act one realizes they got something (your car, TV, life savings, etc.) and exchanged nothing for it in return. This is "over-compensating" to the ultimate degree, isn't it?

When I hear of people filing workers' comp claims two weeks before they retire because it will pay them more money, I actually feel sorry for them. They may think they are getting away with something and sometimes cleverly justify their actions. But at some level, they know they are getting something not completely deserved. It affects one's self-esteem gravely, admitted or not.

To balance this discussion it can work the other way, too. If someone has a legitimate back claim and, due to a jaundiced perspective as a result of paying one too many dubious employee claims, the employee is denied due compensation. This, too, is unjust.

Workers' comp! Don't you wish there was a simpler solution? Think about this -- take a look at what you spent on preventing workers' comp injuries before they happened. You just might discover the simpler solution. You probably devoted less time and money than you thought on stopping claims before they happened, right?

If you bumped up what you spent on preventing claims to just 6% of what you spent on workers' comp, your costs will drop by over 50%.

One of our large warehousing clients did that and saw their workers' comp drop from \$1.2 million to \$80,000. The ROI is off the charts.

The real benefit is you get to avoid all the post-claim complexities and conflicts.

You win, employers win, and the biggest winners are your good employees who will never feel that lightning bolt of back pain that alters their lives forever.

Invest 6% to save at least 50% and have happier employees. Now that is a good exchange!

The "germ of its own destruction" with regards to workers' comp is the claim itself. If they become too plentiful or too expensive, the system fails. F.I.T. helps organizations attack the source of high workers' comp costs. We make claims disappear!

Check out our new blog: www.backsafe.wordpress.com. Any injury prevention/safety type topics you'd like to see covered there? Please let us know. We love suggestions and feedback.

We look forward to helping you to "Prevent Tomorrow's Injuries Today," right now!

We're TWITTERing! Keep current on the latest in injury prevention by following us. Find "backsafe" at www.twitter.com/backsafe! Find us on Facebook too!

This article may be reprinted in its entirety provided that the following resource is left intact:

Dennis Downing is the founder and President of Future Industrial Technologies, Inc., a nationwide Industrial Injury Prevention Training Company. It specializes in improving conditions at work and in life by utilizing the proprietary injury prevention programs, BACKSAFE® and SITTINGSAFE®, that have proven to be highly successful at reducing workers comp costs within companies of all sizes and descriptions.

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