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Workers' Comp Costs Bites!

How Four Companies Close Door on Workers' Comp Spending

Here we go again, another ride on the workers' comp rollercoaster. In a recent column written by D. Ashley Furness, Business Journal Staff Reporter, "workers' comp carriers in California charged less than they paid in claims last year and should increase rates by 22.8 percent according to the most recent report by state actuaries." Similar trends are found throughout North America.



A main reason for these higher costs is an increase in medical costs per claim. But what is the *REAL* reason for the continued fluctuations of workers' comp costs? Why is your organization a continual victim of the vagaries of workers' comp costs?

The real reason is that you are fighting this expensive battle with one hand tied behind your back when indeed you need both hands to win. You need one hand to aggressively manage claims to get injured workers back to work quickly to avert lost time and to contain medical costs. Most companies are doing as well as they can on this front.

However, a vast majority of companies are losing the workers' comp battle because they are more or less exclusively relying on claims management, i.e. post injury event strategies. The "other hand" that is critical to successful workers' comp outcomes is the one that *prevents* the injury event, tomorrow's claims.

How successful are you at preventing back injuries, shoulder claims, or repetitive stress incidents? For most companies this is their Achilles heel.

Just imagine how silly it would be for a community with a bad summertime mosquito problem to spend all their time and money on "managing" mosquito bites after they occur. The commonsense thing to do first and foremost would be to shut the doors and windows and find other ways to repel the pests to prevent getting bit in the first place. No brainer right?

Yet in the United States, Canada, and Australia, where F.I.T. has conducted business over the last 15 years, we find many organizations diligently working to "control" existing claims, while leaving their collective doors and windows wide open for new claims to occur. Do you see how flawed this model is?

The key is knowing how to effectively shut these doors and windows particularly for the most expensive claims -- the back injury and other sprain/strains.

Here is a brief description of what a handful of companies were able to accomplish when we helped them free up that second hand to attack both sides of the workers' comp problem.

- Kendall Jackson Winery Estates -- they combined aggressive claims management with a very effective material handling injury prevention program (Backsafe®) to save millions of dollars over the last seven years. *"CFO's must come to understand that money is going to be spent, the question is when. If you wait for the claim to happen you will spend much, much more. The return on investment from an effective injury prevention program is tremendous."* Scott Stoner, Risk Manger
- CDW -- This organization reduced lost time and workers' comp by 74% and increased its production by 15%. The solution was teaching their distribution center employees how to stretch and lift properly (Backsafe) along with a very effective claims management philosophy.
- UC San Diego Medical Center -- Frustrated with continued new sprain/strain claims, this Workers' Comp Manager augmented their successful claims management strategies by addressing both her office workers (Sittingsafe®) and non-office personnel (Backsafe) to plunge their new injury claims by 80%.
- Vistawall -- This manufacturing company also got aggressive with their second hand. They diligently changed their safety culture and established the Backsafe principles around the country to slash incurred costs by 55%.

These are just a few examples of clients that were tired of being victims to the workers' comp rollercoaster while *waiting* for legislators to rescue them. Gone are the days of accepting workers' comp as a "cost of doing business".

The results cited above and many more just like them are the result of years of research into how to change employees' physical behavior.

The old workers' comp model of having one hand tied behind your back and "hoping" that more claims don't happen is no longer prudent nor acceptable. You need to prevent claims while you close existing ones.

Don't you just hate mosquito bites?

Please call us to discuss the possibilities of your company joining the ranks of those companies that are beating the workers' comp problem.

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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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