

The Performance of Persistence

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The Performance of Persistence

Calvin Coolidge said: "Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination are omnipotent."

Persistence is defined as:

- 1) to continue in pursuit of any course commenced
- 2) to continue in the face of some amount of opposition
- 3) to be insistent (The New Webster's Dictionary).

We have all heard the saying that when the going gets tough the tough get going, that is a form of persistence. Now add to the equation that we should be persistent in the recognition, evaluation and control of workplace hazards that cause injuries and in claims management. These are the ingredients of risk management. Often employers may feel that risk, the possibility of the reduction in value of an organization's assets, cannot be managed, corralled, controlled nor prevented. Others may wonder why they should expend time, money, and resources to control something that they are paying a monthly premium to protect them from, insurance coverage. Certainly, reasonable

arguments can be made for either of those positions. However, it is my position that many, if not all, accidents are preventable. Hazards, any condition that can increase the possibility and/or probability of a loss, can be identified, evaluated and corrected. Often an opportunity to eliminate hazards is missed when a near-miss incident is reported or after an injury. It is common to review Accident Investigation reports and ask "What have we done to prevent this from recurring"? Often the answer is nothing. When I state that most accidents are preventable let's take the case of a person lifting a bag 50# bag of onions. Assume such an action causes a back injury. What are the corrective solutions to prevent recurrence? First an understanding that such as injury was not a random act of fate, not an unforeseen and uncontrollable accident that caused injury but rather the combination of events aligning to generate the conditions of which injury is likely.

After a little thought it is easy to understand the option set of solutions are many:

- 1) See if the produce delivery company can provide the onions in 25# bags which are easier to handle and carry
- 2) Place the onions in a small container with wheels so the wheels carry the load
- 3) Require 2 people to lift the onions
- 4) Buy the onions pre-cut

You see that persistence in seeking a corrective solution is part of the risk management process. The risks of loss be it from employee injury, property damage, or negligent actions of employees, is an ongoing exposure to the organization. The day the risk of loss goes away, the business is no longer operating. I would suspect most successful businesses have a story or two about persistence. It may be from the need to increase sales or the day they had to reduce expenses, but in spite of the challenges they faced they persisted and that is an element of success in any program or endeavor. Therefore, it only follows that since the risk of loss is ever-present, then management activities should be ongoing in an attempt to prevent and manage injuries to reduce the overall negative affect upon the company.

So, after management understands that injuries can be prevented, they now may have to rationalize investing time/money to prevent injuries after buying insurance. (Most) insurance companies are in business –just like employers- to make a profit. Even if they are “not for profit” they will not be around long if they do not generate a surplus or excess of premium after losses and expenses. This is called an Underwriting Profit and is crucial for an insurance company to survive. So, if an insurance company cannot make a profit on your account, perhaps over several years, they will raise your rates or cancel your coverage. The insurance company may dispatch loss control representatives to assist you but that guidance is useless unless there is top management leadership for the initiation, development and monitoring of a safety and

injury management program. I suspect if persistent top management leadership existed then the need for the loss control guidance would not exist. Another motivating factor for employers to persistently attempt to control cost is the Experience Modification Factor that compares you to the average employer. If you, as an employer have more costly injuries than your peers, your Mod is adjusted upward and you may pay more in workers' compensation insurance coverage.

I often explain to my clients that the risk of loss from company operations has always existed although often not as evident as other forms of risk. Top management should understand that risk of loss is an integral part of a company's operations. Because risk of loss is ongoing, top management should learn to identify, document, communicate and correct the hazards that produce injuries. Safety is an investment that yields health dividends.

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