



What Does An Accident Cost?

Every accident has something in common: It costs everyone involved something. There are direct and indirect costs, both to the employee who was injured and the employer who eventually will pay for the accident. The costs are more than dollars.

Guide for Discussion

Employee Direct Costs

Lost regular wages and overtime

Employee Indirect Costs

Mental anguish, physical pain and suffering
 Decreased active participation with their family and friends (It's tough to be at a ball game when laying up in a hospital bed)
 Inability to be productive on or off the job

Employer Direct Costs

Workers' Compensation claim
 Medical bills
 Associated legal and possible increased insurance costs
 Uninsured property damage costs

Employer Indirect Costs

Loss of valuable employee with a result of lost efficiency on the job
 Managerial and clerical time expended to handle injury claims
 Time loss wages paid with no work performed
 Hiring and training replacement
 Damaged or destroyed equipment, materials or tools

Presented By: Name: _____	Date _____	Signature _____
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