



Real Cost of Accidents – Discussion Points

All accidents have cost associated with them – some obvious and some not readily apparent. They are referred to as Direct Costs and Indirect Costs. The person who suffers the most will be the injured person and in more ways than one.

Direct Costs for Employee

- ✓ **Lost Wages and Overtime**
- ✓ **Medical Bills – ER/Doctor Visits**

Indirect Costs for Employee

- ✓ **Physical Pain – Disability**
- ✓ **Stress – Anguish – Anxiety**
- ✓ **Lost Time with Family and Friends**
- ✓ **Loss of Productivity - On and Off the Job**
- ✓ **Relationship Difficulties**

Employer Direct Costs

- ✓ **Medical Bills – Work Comp Claims**
- ✓ **Legal Costs**
- ✓ **Insurance Rate Increases**
- ✓ **Property Damage Expenses**
- ✓ **Wages Paid to Substitute Worker or Overtime**

Indirect Costs for Employer

- ✓ **Loss of Service from a Valuable Asset – The Employee**
- ✓ **Loss of Productivity - Delay in Project Completion**
- ✓ **Hiring Costs of New Employee – Training**
- ✓ **Any Damage to Equipment /Tools/Repair Costs**
- ✓ **Labor Time Spent on Injury Reporting/Investigations**
- ✓ **Loss of Employee Morale**