integrity safety services

*Weekly Safety Meeting*

What Does An Accident Cost?

Date: _____ Jobsite: _____

**Discussion Leader:**

_____

**Attendance Sign- In:**

_____

## Summary

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

## Additional Discussion Notes:

*Can you think of any other costs?:*

_____

## Remember

The indirect (or hidden) cost in an accident is between three and ten times the actual cost of the claim. But it is not the costs, direct or indirect, that totals the most. More often than not it is the loss of a valuable co-worker or member of a family that causes the most problems for our company.

14300 NE 20th Ave Suite D-102 #280 Vancouver, WA 98686
office (360)574-6071 fax (360)574-3906
www.integritysafety.com