ACCIDENT COST ICEBERG



Injury and illness costs

- Medical
- Compensation costs (Insured Costs)

\$5 to \$50

Ledger Costs of Property Damage (Uninsured Costs)

\$1 to \$3

Uninsured
Miscellaneous
Costs



- Tool and equipment
- damage
- Product and material damage
- Production delays and interruptions
- Legal expenses
- Expenditure on
 - Emergency supplies
- Interim equipment rental
- Investigation time
- Wages paid for lost time
- Cost of hiring and/or training replacements
- Overtime
- Extra supervisory time
- Clerical time
- Decreased output of injured worker upon return
- Loss of business and goodwill