

HOW TO ESTIMATE THE IMPACT OF ACCIDENTS AND MSD'S/CTD'S ON YOUR PROFITS AND SALES

Direct Costs

To calculate the direct cost, enter the following information:

Total value of the insurance claim for an injury or illness \$ _____
(consists of medical costs and indemnity payments).

Indirect Cost

To calculate the indirect costs of this injury or illness, multiply the direct cost by a cost multiplier. The cost multiplier that you use will depend on the size of the direct cost.

If your direct cost is:

\$0 - \$2,999

\$3000 - \$4,999

\$5,000 - \$9,999

\$10,000 or more

Use this cost multiplier:

4.5

1.6

1.2

1.1

Direct Cost X Cost Multiplier = Indirect Cost
\$ _____ \$ _____ \$ _____

Total Cost

Direct Cost X Indirect Cost = Total Cost
\$ _____ \$ _____ \$ _____