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Key No. 1

**„Healthy
companies need
healthy workers“**

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and System Safety,**

BGN, Mannheim, Germany

**USE
2009**

Elsinore, Denmark

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Costs insured ↔ non-insured

Cost insured

⇒ **Costs insured: Payments/services of the national system for insurance against occupational risks**

Costs non-insured

⇒ **Other costs to business (non covered)**



Costs non-insured

In particular

- ⇒ Deal with injury (first aid, transport)
- ⇒ Investigation („paper work“)
- ⇒ Replacement (hiring and training)
- ⇒ Lost productivity
- ⇒ Damages (repair, new tool)



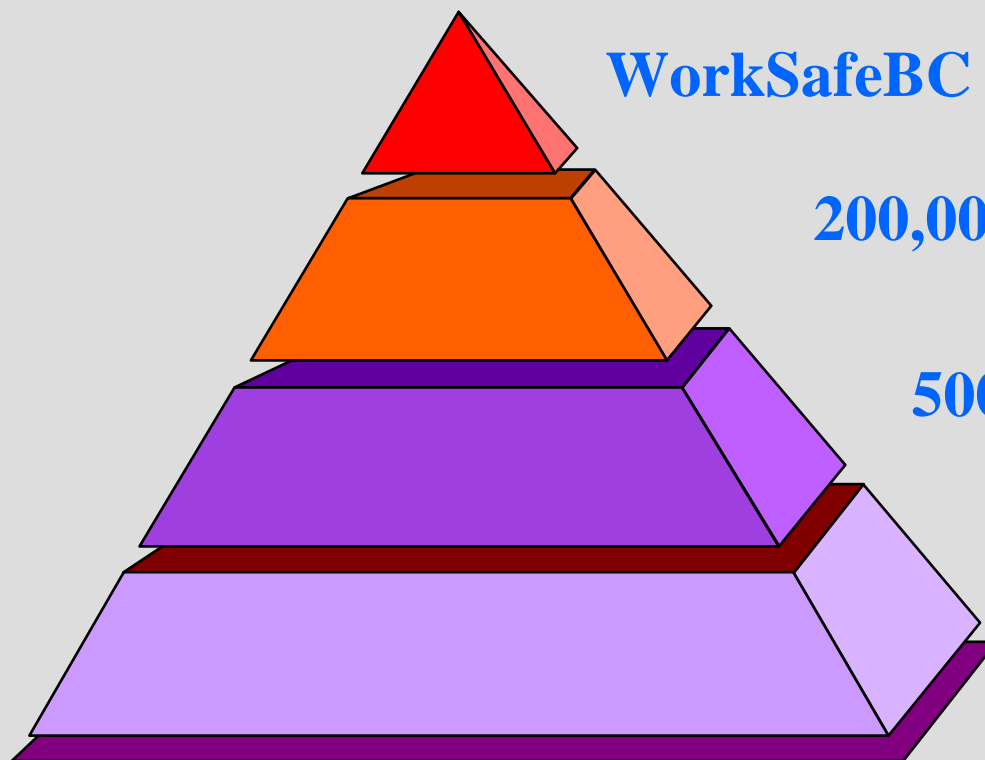
To reduce the incidence of workplace injury and illness

WorkSafeBC oversees a workforce of:

200,000 Employers

500,000 Worksites

2.0 Million Workers





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Challenges for Small Business

Are not the same as Big Businesses

- Limited knowledge of OH&S (and WorkSafeBC)
- Little or no resources to devote to OH&S issues
- Limited options for Return To Work
- Complexity of WCB relative to SB needs





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What Is It?

The safety calculator is a tool small businesses can use to:

- Pre-determine the cost to your business of any accident scenario
- See how long it would take your business to recover this cost



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Why Did We Build It?

- First, we realized that small business needs were different from large businesses
- Second, we partnered up with small business industry associations and asked them what we could do to help small businesses



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What was it designed to do?

- The calculator was developed to help SB owners understand the costs of an accident such as:
- Time to deal with the injury
- Time for transportation
- Hiring and retraining a replacement
- Lost productivity
- Paper work



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Safety Calculator

WORK SAFE BC

WORKING TO MAKE A DIFFERENCE

Small Business Safety Calculator

START

CALCULATOR

VIDEOS

RESOURCES

Start

Construction

Hospitality

Retail

Sawmills

Trucking

Construction

WHAT DOES AN ACCIDENT REALLY COST?



select an
INDUSTRY



Construction



Hospitality



Retail



Sawmills



Trucking



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Worker injured after falling 10 feet...

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CONSTRUCTION: Accident Description



Worker Injured After Falling 10 Feet

A residential construction worker broke his ankle and forearm after falling 10 feet off an unguarded scaffold onto the main floor of a construction site.



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Summary of Costs

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Small Business Safety Calculator

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Start | Construction | Hospitality | Retail | Sawmills | Trucking



CONSTRUCTION: Summary of Costs



Accident Costs for Worker Injured After Falling 10 Feet (scenario details)	Costs
Incident Costs (view details)	\$840
Investigation Costs (view details)	\$280
Property Damage Costs (view details)	\$150
Replacement Costs (view details)	\$550
Productivity Costs (view details)	\$710
Total Cost of Accident:	\$2,530

How long will it take to recover this cost?

Recovery Costs	Costs
Average Profit Margin	5%
Average Sales or Revenue per day	\$2,000
Gross sales required to recover accident cost	\$50,600
Number of working days to recover accident cost	25.3 days



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Step 1

WORK SAFE BC

WORKING TO MAKE A DIFFERENCE

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CALCULATOR: Incident Costs

Worker Injured After Falling 10 Feet

You can modify the values on this page to more closely match your accident.

Step 1: Incident Costs (scenario details)	Time	Rate	Costs
Time to provide first aid	<input type="text" value="2"/> hrs	\$ <input type="text" value="20"/> /hr	\$ 40
Time for transportation to hospital/clinic/home	<input type="text" value="2"/> hrs	\$ <input type="text" value="20"/> /hr	\$ 40
Lost productivity of all affected workers			
Workers:	<input type="text" value="8"/> hrs	\$ <input type="text" value="20"/> /hr	\$ 160
Employers:	<input type="text" value="1"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 30
Time to make area safe	<input type="text" value="1"/> hrs	\$ <input type="text" value="20"/> /hr	\$ 20
Cost of first aid supplies and equipment used			\$ <input type="text" value="50"/>
Cost of ambulance or taxi			\$ <input type="text" value="500"/>
Other Costs: <input type="text"/>			\$ <input type="text" value="0"/>
Restore Page Defaults		Subtotal:	\$ 840



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Step 1 of 6

CONTINUE TO STEP 2





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Step 2

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CALCULATOR: Investigation Costs

Worker Injured After Falling 10 Feet

You can modify the values on this page to more closely match your accident.

Step 2: Investigation Costs (scenario details)	Time	Rate	Costs
Investigate accident	<input type="text" value="2"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 60
Time spent to complete an accident investigation report	<input type="text" value="1.5"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 45
Time to complete related paperwork for your company (e.g. company records or accident book, payroll records, company report forms, etc)	<input type="text" value="1"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 30
Time to complete related paperwork for WCB (e.g. Form 7 – Employer’s Report of Injury or Occupational Disease)	<input type="text" value="1"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 30
For serious accidents, time taken to report incident to WCB and meet with WCB officers which may include time to assist with a WCB investigation	<input type="text" value="2"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 60
Follow-up meetings to discuss accident			
	Workers: <input type="text" value="2"/> hrs	\$ <input type="text" value="20"/> /hr	\$ 40
	Employer: <input type="text" value="0.5"/> hrs	\$ <input type="text" value="30"/> /hr	\$ 15
Other Costs: <input type="text"/>			\$ <input type="text" value="0"/>
Restore Page Defaults		Subtotal:	\$ 280



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Step 3

WORK SAFE BC
WORKING TO MAKE A DIFFERENCE

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CALCULATOR: Damage Costs

Worker Injured After Falling 10 Feet

You can modify the values on this page to more closely match your accident.

Step 3: Damage Costs (scenario details)	Time	Rate	Costs
Time to assess damage	<input type="text" value="0"/> hrs	\$ <input type="text" value="0"/>	\$ 0
Time to repair or replace equipment	<input type="text" value="0.5"/> hrs	\$ <input type="text" value="20"/>	\$ 10
Time to coordinate repair work	<input type="text" value="1"/> hrs	\$ <input type="text" value="30"/>	\$ 30
Clean up time (includes coordination)	<input type="text" value="0.5"/> hrs	\$ <input type="text" value="20"/>	\$ 10
Cost of outside contractors and materials for clean-up			\$ <input type="text" value="0"/>
Costs to dispose of damaged equipment			\$ <input type="text" value="100"/>
Cost of replacement parts, equipment, or lost product (e.g. robbery, spoilage, miscellaneous damage, loss of truck load)			\$ <input type="text" value="0"/>
Other costs: <input type="text"/>			\$ <input type="text" value="0"/>
Restore Page Defaults		Subtotal:	\$ 150



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Step 3 of 6

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Step 4

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CALCULATOR: Replacement Costs

Worker Injured After Falling 10 Feet

You can modify the values on this page to more closely match your accident.

Step 4: Replacement Costs (scenario details)	Time	Rate	Costs
Time to hire or relocate replacement worker	<input type="text" value="3"/> hrs	\$ <input type="text" value="30"/>	\$ 90
Relocation or rescheduling of another worker	<input type="text" value="0"/> hrs	\$ <input type="text" value="0"/>	\$ 0
Trainer time for new or relocated worker	<input type="text" value="2"/> hrs	\$ <input type="text" value="30"/>	\$ 60
Trainee time for new or relocated worker	<input type="text" value="20"/> hrs	\$ <input type="text" value="20"/>	\$ 400
Cost to hire a replacement worker			\$ <input type="text" value="0"/>
Other costs: <input type="text"/>			\$ <input type="text" value="0"/>
Restore Page Defaults		Subtotal:	\$ 550



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Step 5

WORK SAFE BC

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CALCULATOR: Productivity Costs

Worker Injured After Falling 10 Feet

You can modify the values on this page to more closely match your accident.

Step 5: Productivity Costs (scenario details)	Time	Rate	Costs
Lost productivity (work time) due to disruption (delays, waiting to resume, etc.)	<input type="text" value="4"/> hrs	\$ <input type="text" value="20"/>	\$ 80
Time spent managing the injury claim	<input type="text" value="1"/> hrs	\$ <input type="text" value="30"/>	\$ 30
Reduced productivity of injured worker after they return to work	<input type="text" value="30"/> hrs	\$ <input type="text" value="20"/>	\$ 600
Other costs: <input type="text"/>			\$ <input type="text" value="0"/>
Restore Page Defaults		Subtotal:	\$ 710



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Step 6

WORK SAFE BC

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CALCULATOR: Accident Cost Summary

Worker Injured After Falling 10 Feet

Step 6: Accident Costs for Worker Injured After Falling 10 Feet	
Incident Costs (view details)	\$ 840
Investigation Costs (view details)	\$ 280
Damage Costs (view details)	\$ 150
Replacement Costs (view details)	\$ 550
Productivity Costs (view details)	\$ 710
Total:	\$ 2530

How long will it take to recover this cost?

Total cost of the accident:	\$ 2530		
Enter your average profit margin:	<input type="text" value="5"/> %		
Enter your average sales or revenue per day:	\$ <input type="text" value="2000"/>		
Recovery Costs	3 % Margin	5 % Margin	7 % Margin
Gross sales required to recover accident cost	\$ 84333	\$ 50600	\$ 36143
Number of working days to recover accident cost	42.2 days	25.3 days	18.1 days

[Print Detailed Report](#)

How long will it take you to recover this cost?



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Step 6 of 6

START AGAIN



Appréciation du «coût non assuré» d'un accident



Quel est le coût pour l'entreprise d'un accident du travail ?

Les prestations payées ou prises en charge par la Sécurité Sociale sont répercutées dans les cotisations AT*. Elles sont ainsi mises à la charge des entreprises, de façon mutualisée pour celles de petite taille.

Quelle que soit la taille de l'entreprise, un accident (comme un incident) entraîne toujours des dépenses à sa charge, souvent beaucoup plus importantes qu'il n'y paraît, auxquelles on ne pense pas et qui ne sont pas comptabilisées.

Cette grille d'appréciation du coût caché d'un événement passe en revue ces principaux postes de dépenses.

Son exploitation permet une gestion plus transparente et doit favoriser la prévention des risques professionnels.

* pour en savoir plus sur le calcul des cotisations,
<http://www.cram-alsace-moselle.fr/Prevent/tarif/mode.html>

Vous êtes nouveau sur le site

[Créer un compte](#)

(les données saisies restent anonymes
et ne sont transmises à aucun organisme)

Vous avez déjà créé un compte

Identifiant

Mot de passe

[OK](#)

[Mot de passe oublié](#)

Die Homepage des Tools

www.cram-alsace-moselle.fr/cout-accident

Événement

Coûts

▶ Récapitulatif

	Sous total en euros
1. Coût immédiat de l'événement	529.63 €
2. Frais de gestion	902.50 €
3. Réparation des dommages	€
4. Coût du remplacement	204.25 €
5. Coût de production	2250.00 €
Total coût induit de l'événement :	
	3886.38 €
Pour mémoire, coût direct :	
	1569.00 €
	Rapport : 2.5

Enregistrer un brouillon

Finaliser la saisie



En cliquant sur "Finaliser la saisie", vous aurez accès à des statistiques permettant de comparer l'événement que vous venez de saisir à l'ensemble des événements enregistrés.

Eine **Kostenzusammenfassung** mit der Angabe des Quotients von den versicherten und unversicherten Kosten

Saisies en cours
Statistiques

Appréciation du "coût non
assuré" d'un accident

Événement

Identification

Détails

Compte employeur

Coûts

Coût immédiat

Frais de gestion

Réparation des dommages

Coût du remplacement

Coût de production

Récapitulatif

Exporter en PDF

1 Coût immédiat

Temps en minutes
par personne

Nombre de
personnes

? Salaire horaire
brut appliqué

Coût en €
(brut chargé)

Temps pour les premiers secours

▸ pour porter secours	<input type="text" value="100"/>	<input type="text" value="2"/>	<input type="text" value="15.00"/> €	95.00 €
▸ pour appeler et attendre les secours	<input type="text" value="15"/>	<input type="text" value="1"/>	<input type="text" value="15.00"/> €	7.13 €
▸ pour accompagner la victime à l'hôpital ou a domicile	<input type="text" value="240"/>	<input type="text" value="1"/>	<input type="text" value="15.00"/> €	114.00 €

Temps perdu

▸ par la victime le jour d l'accident (à la charge de l'entreprise)	<input type="text" value="480"/>	<input type="text" value="1"/>	<input type="text" value="15.00"/> €	228.00 €
▸ par les autres salariés (encadrement, collègues) en interruption de travail	<input type="text" value="30"/>	<input type="text" value="6"/>	<input type="text" value="15.00"/> €	85.50 €

Coûts (prestataires externes)

▸ pour sécuriser la zone de l'accident (mise en place de barrières, échafaudages, etc.)			<input type="text" value="0.00"/> €	
▸ nettoyage de la zone			<input type="text" value="0.00"/> €	
▸ autres frais				
				<input type="text" value="0.00"/> €

Die fünf nächsten Bilder beschreiben die Kosten :
Hier, die **sofortige Kosten**, zB der Zeitverlust der Unfallhilfe,
der Begleitung des Verletzten nach Hause oder ins Spital, ...

Événement

- Identification
- Détails
- Compte employeur

Coûts

- Coût immédiat
- Frais de gestion
- Réparation des dommages
- Coût du remplacement
- Coût de production
- Récapitulatif

Exporter en PDF

2 Frais de gestion

	Temps en minutes par personne	Nombre de personnes	? Salaire horaire brut appliqué	Coût en € (brut chargé)
Temps passé pour l'enquête				
▮ entretien avec la victime, la famille	<input type="text" value="120"/>	<input type="text" value="2"/>	<input type="text" value="15.00"/> €	114.00 €
▮ entretien avec les collègues	<input type="text" value="60"/>	<input type="text" value="8"/>	<input type="text" value="15.00"/> €	228.00 €
▮ enquête par des spécialistes	<input type="text" value="45"/>	<input type="text" value="2"/>	<input type="text" value="15.00"/> €	42.75 €
▮ établissement de la déclaration AT, registre d'infirmier, rapports divers	<input type="text" value="90"/>	<input type="text" value="1"/>	<input type="text" value="15.00"/> €	42.75 €
▮ participation aux réunions avec les institutions et autorités extérieures	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="15.00"/> €	0.00 €
Temps passé en réunions internes				
▮ membres du CHSCT (hors heures de délégation)	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="15.00"/> €	0.00 €
▮ réunions d'information et de formation suite à l'événement	<input type="text" value="100"/>	<input type="text" value="10"/>	<input type="text" value="15.00"/> €	475.00 €
▮ audits sécurité, etc.	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="15.00"/> €	0.00 €
Autres coûts				
▮ honoraires intervenant extérieur				<input type="text" value="0.00"/> €
▮ frais juridiques				<input type="text" value="0.00"/> €

Die **Verwaltungsausgaben**, z.B. die Besprechungen mit den Kollegen des Verletzten, mit der Familie, das Ausfüllen der Formulare und Akten, die Zeit der Untersuchungen, der verschiedenen Versammlungen, ...



How to use the 10 keys?



frame/structure for collection of

- ✱ Good practice examples
- ✱ Projects (realized/planned)
- ✱ Successful models



Next step: Collect (+ evaluate) good practice examples from small enterprises => aim:

- ✱ transferable => same branch? other branches?
- ✱ International application



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