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| OSHA's $afety Pays Program |
| * [**Return to Small Business**](https://www.osha.gov/dcsp/smallbusiness/index.html)
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| Estimated Costs of Occupational Injuries and Illnesses and Estimated Impact on a Company's Profitability Worksheet |
| [[JavaScript Version](https://www.osha.gov/dcsp/smallbusiness/safetypays/estimator.html)]   |
| Employers can use the "$afety Pays" to assess the impact of occupational injuries and illnesses on their profitability. This program uses a company's profit margin, the average costs of an injury or illness, and an indirect cost multiplier to project the amount of sales a company would need to generate to cover those costs. The program is intended as a tool to raise awareness of how occupational injuries and illnesses can impact a company's profitability, not to provide a detailed analysis of a particular company's occupational injury and illness costs. Your local [OSHA On-site Consultation Office](https://www.osha.gov/dcsp/smallbusiness/consult_directory.html) can help small businesses identify workplace hazards and develop and implement an effective safety and health management program |
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| **How to calculate costs:** |
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| **Step 1:**  | Select Injury Type from the table below noting the Average Direct Cost Multiplier OR Enter the total workers' compensation costs  |
| **Step 2:** | Enter the Profit Margin  |
| **Step 3:** | Enter the Number of Injuries  |
| **Step 4:** | Calculate the Total Direct Cost by multiplying the Direct Costs Multiplier by Number of Injuries. |
| **Step 5:** | Calculate the Indirect Costs by multiplying the Total Direct Cost by Indirect Cost Ratio. |
| **Step 6:** | Calculate the Total Costs by adding the Direct Cost to Indirect Cost |
| **Step 7:**  | Calculate the Additional Sales (Indirect) needed by multiplying the Indirect Cost by 100 divided by the Profit Margin.  |
| **Step 8:** | Calculate the Additional Sales (Total) needed by multiplying the Total Cost by 100 divided by the Profit Margin. |
| **Step 9:** | Repeat the step to calculate other injuries on the worksheet. |
| **Step 10:**  | Calculate the sum of Total Costs by adding all Injury Type Total Direct Costs. |

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| Worksheet |
|  | **Enter Injury Type #1** | **Enter Injury Type #2** | **Enter Injury Type #3** |
|   |    |    |
| **Enter Injury Type Average Direct Cost MultiplierOREnter Workers' Compensation Costs** |    |    |    |
|  |
| **Enter Injury Type** [**Indirect Cost Ratio**](https://www.osha.gov/dcsp/smallbusiness/safetypays/estimator_text.html#indirect)  |    |    |    |
|  |
| **Enter Profit Margin** |    |    |    |
|  |
| **Enter Number of Injuries** |    |    |    |
|  |
| **Calculate Total Direct Cost(multiply Direct Costs Multiplier by Number of Injuries)** |    |    |    |
|  |
| **Calculate Indirect Costs (multiply Total Direct Cost by Indirect Cost Ratio)** |    |    |    |
|  |
| **Calculate Combined Total Costs** **(add Direct Cost to Indirect Cost)** |    |    |    |
|  |
| **Calculate Sales To Cover Indirect Costs (multiply Indirect Cost by 100/Profit Margin)** |    |    |    |
|  |
| **Calculate Sales To Cover Total Costs(multiply Total Cost by 100/Profit  Margin)** |    |    |    |
|  |
| **Sum of all Injury Costs(add Total Direct Costs from all Injury Type Columns)**  |    |

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| **Injury Type Index** |
| **Injury Type**  | **Average** **Direct Cost**  | **Indirect Cost Ratio** |
| Amputation | $63,054 | 1.1 |
| Angina Pectoris | $63,079 | 1.1 |
| Asbestosis | $40,678 | 1.1 |
| Asphyxiation | $147,375 | 1.1 |
| Black Lung  | $45,434 | 1.1 |
| Burn | $36,607 | 1.1 |
| Carpal Tunnel Syndrome  | $27,744 | 1.1 |
| Concussion | $79,385 | 1.1 |
| Contagious Disease | $22,134 | 1.1 |
| Contusion | $25,475 | 1.1 |
| Crushing | $49,817 | 1.1 |
| Dermatitis  | $9,104 | 1.2 |
| Dislocation  | $69,271 | 1.1 |
| Dust Disease, NOC (all other pneumoconiosis)  | $23,139 | 1.1 |
| Electric Shock  | $92,483  | 1.1 |
| Enucleation (to remove ex: tumor, eye, etc.)  | $74,122 | 1.1 |
| Foreign Body | $20,852 | 1.1 |
| Fracture  | $44,459 | 1.1 |
| Freezing | $24,604 | 1.1 |
| Hearing Loss or Impairment (traumatic only) | $17,849 | 1.1 |
| Heat Prostration | $15,560 | 1.1 |
| Hernia  | $22,546 | 1.1 |
| Infection  | $21,591 | 1.1 |
| Inflammation  | $29,252 | 1.1 |
| Laceration  | $17,368 | 1.1 |
| Loss of Hearing  | $17,349 | 1.1 |
| Mental Disorder | $42,402 | 1.1 |
| Mental Stress  | $31,565 | 1.1 |
| Multiple Injuries Including Both Physical and Psychological | $147,745 | 1.1 |
| Multiple Physical Injuries Only  | $76,929 | 1.1 |
| Myocardial Infarction (Heart Attack) | $111,186 | 1.1 |
| No Physical Injury | $26,037 | 1.1 |
| Poisoning - Chemical (other than metals)  | $29,172 | 1.1 |
| Poisoning - General (not OD or cumulative injury)  | $29,242 | 1.1 |
| Puncture | $19,409 | 1.1 |
| Respiratory Disorders (gases, fumes, chemicals, etc.)  | $29,707  | 1.1 |
| Rupture | $77,742 | 1.1 |
| Severance  | $78,625 | 1.1 |
| Sprain | $27,180 | 1.1 |
| Strain | $30,551 | 1.1 |
| Syncope | $19,861 | 1.1 |
| Vascular | $129,244 | 1.1 |
| Vision Loss  | $64,155 | 1.1 |
| All Other Cumulative Injury, NOC | $37,563 | 1.1 |
| All Other Occupational Disease or Injury  | $32,026 | 1.1 |
| All Other Specific Injuries, NOC | $39,083 | 1.1 |

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| **Disclaimer:** This program is not a new standard or regulation, and creates no new legal obligations. It is intended to help raise employers’ awareness of the impact of occupational injuries and illnesses on profitability. The average claim cost estimates used in "$afety Pays" are provided by National Council on Compensation Insurance, Inc. (NCCI). The data reflects the average cost of lost time workers' compensation insurance claims derived from unit statistical reports submitted to NCCI for policy years 2006-2008. NCCI makes no guarantees nor assumes any responsibility for the accuracy of or any results obtained through the use of the NCCI data provided through this tool. NCCI's information and data may not be used or copied in any manner except as provided in conjunction with the OSHA website tool, "$afety Pays." Information entered into the form fields is not captured by OSHA. The system is not programmed to capture or relay any information entered or calculated by the worksheet. For additional information on the data and calculations used in "$afety Pays," see [Background of the Cost Estimates](https://www.osha.gov/dcsp/smallbusiness/safetypays/background.html).  |
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