



PREVENTION. CARE. RECOVERY.

Te Kaporeihana Āwhina Hunga Whara

THE INJURY COST Calculator



CASE STUDIES :: WORK

CASE STUDY ONE :: NURSE AIDE SUSTAINS A BACK INJURY

A nurse aide hurts her back (prolapsed disc in her lumbar spine) as she slips over on a wet floor.

INCIDENT COSTS		TIME TAKEN	RATE	COSTS
Provide first aid		2 HR	\$ 20 HR	\$ 40
Transportation to hospital		2 HR	\$ 25 HR	\$ 50
Immediate lost productivity: estimated at 6 weeks off work. Assumption that employer will offer suitable duties – employee is still likely to be off work completely for at least 6 weeks (potentially up to 13 weeks for a prolapsed disc)	Worker	240 HR	\$ 20 HR	\$ 4800
	Employer	2 HR	\$ 25 HR	\$ 50
Make area safe		0 HR	\$ 0 HR	\$ 0
Cost of first aid supplies and equipment				\$ 10
Cost of ambulance or taxi				\$ 0
Other costs				\$ 0
SUBTOTAL				\$ 4950

INVESTIGATION COSTS		TIME TAKEN	RATE	COSTS
Investigate accident		2 HR	\$ 25 HR	\$ 50
Complete accident investigation report		1 HR	\$ 25 HR	\$ 25
Complete related paperwork for your company (e.g. company records or accident book, payroll records, company report forms, etc)		1 HR	\$ 25 HR	\$ 25
Complete related paperwork for DOL (e.g. Form 7 – Employer’s Report of Injury or Occupational Disease)		1 HR	\$ 25 HR	\$ 25
If the incident is serious, assist with a DOL investigation (including time to report incident and meet with DOL officers)		6 HR	\$ 25 HR	\$ 150
Weekly follow-up meetings to discuss accident:	Worker	2 HR	\$ 20 HR	\$ 40
	Employer	2 HR	\$ 25 HR	\$ 50
Other costs				\$ 0
SUBTOTAL				\$ 365

CASE STUDY ONE CONTINUED :: NURSE AIDE SUSTAINS A BACK INJURY

REPLACEMENT COSTS	TIME TAKEN	RATE	COSTS
Hire or relocate replacement worker	2 HR	\$ 25 HR	\$ 50
Relocation or rescheduling of other workers	1 HR	\$ 25 HR	\$ 25
Trainer time for new or relocated worker	3 HR	\$ 25 HR	\$ 75
Trainee time for new or relocated worker	3 HR	\$ 20 HR	\$ 60
Cost to hire a replacement worker			\$ 100
Other costs			\$ 0
SUBTOTAL			\$ 310

PRODUCTIVITY COSTS	TIME TAKEN	RATE	COSTS
Lost productivity (work time) due to disruption	1 HR	\$ 20 HR	\$ 20
Managing the injury claim. Including DOL investigation etc	15 HR	\$ 25 HR	\$ 375
Reduced productivity of injured worker after they return to work. (Likely to be at least another 6 weeks of suitable duties when the worker returns to work: \$20/hr halved, as productivity possibly halved by 50%)	240 HR	\$ 10 HR	\$ 2400
Time lost whilst person attends follow up medical appointments and other allied treatments (e.g. physiotherapy, osteopathy etc)	30 HR	\$ 25 HR	\$ 750
Other costs			\$ 0
SUBTOTAL			\$ 3545

SUMMARY COSTS	COSTS
Incident Costs	\$ 4950
Investigation Costs	\$ 365
Damage Costs	\$ 0
Replacement Costs	\$ 310
Productivity Costs	\$ 3545
TOTAL	\$ 9170

CASE STUDIES :: WORK

CASE STUDY TWO :: A BUILDER SUFFERS ELBOW PAIN

A builder suffers elbow pain after a long day at work. The next day he finds he can't work and RICED treatment is administered by the first aider. His supervisor decides to take him to the doctor.

INCIDENT COSTS		TIME TAKEN	RATE	COSTS
Provide first aid (RICED)		2 HR	\$ 25 HR	\$ 50
Transportation to doctor		2 HR	\$ 40 HR	\$ 80
Immediate lost productivity: Estimated at 3 days off work. Assumption that employer will offer light duties – employee is still likely to be off work completely for at least 3 days	Worker	24 HR	\$ 25 HR	\$ 600
	Employer	2 HR	\$ 40 HR	\$ 80
Make area safe		0 HR	\$ 0 HR	\$ 0
Cost of medical assistance				\$ 60
Other costs				\$ 0
SUBTOTAL				\$ 870

INVESTIGATION COSTS		TIME TAKEN	RATE	COSTS
Investigate accident		2 HR	\$ 40 HR	\$ 80
Complete accident investigation report		1 HR	\$ 40 HR	\$ 40
Complete related paperwork for your company (e.g. company records or accident book, payroll records, company report forms, etc)		1 HR	\$ 40 HR	\$ 40
Complete related paperwork for DOL (e.g. Employer's Report of Injury or Occupational Disease)		1 HR	\$ 40 HR	\$ 40
Weekly follow-up meetings to discuss accident:	Worker	2 HR	\$ 25 HR	\$ 50
	Employer	2 HR	\$ 40 HR	\$ 80
Other costs				\$ 0
SUBTOTAL				\$ 330

REPLACEMENT COSTS		TIME TAKEN	RATE	COSTS
Hire or relocate replacement worker		16 HR	\$ 35 HR	\$ 560
Relocation or rescheduling of other workers		1 HR	\$ 40 HR	\$ 40
Trainer time for new or relocated worker		3 HR	\$ 25 HR	\$ 75
Trainee time for new or relocated worker		3 HR	\$ 35 HR	\$ 105
Cost to hire a replacement worker				\$ 200
SUBTOTAL				\$ 980

CASE STUDY TWO CONTINUED :: A BUILDER SUFFERS ELBOW PAIN

PRODUCTIVITY COSTS	TIME TAKEN	RATE	COSTS
Lost productivity (work time) due to disruption	1 HR	\$ 25 HR	\$ 25
Time spent managing the injury claim	15 HR	\$ 40 HR	\$ 600
Reduced productivity of injured worker after they return to work. (Likely to be a period of suitable duties when the worker returns to work)	16 HR	\$ 10 HR	\$ 160
Time lost whilst person attends follow up medical appointments and other allied treatments (e.g. physiotherapy, osteopathy etc)	15 HR	\$ 25 HR	\$ 375
SUBTOTAL			\$ 1160

SUMMARY COSTS	COSTS
Incident Costs	\$ 870
Investigation Costs	\$ 330
Replacement Costs	\$ 980
Productivity Costs	\$ 1160
TOTAL	\$ 3340

CASE STUDIES :: SPORT

CASE STUDY THREE :: AN EMPLOYEE SUFFERS THEIR KNEE PLAYING FOR THE WORK INDOOR NETBALL TEAM

Playing for the work indoor netball team seemed like a fun idea. The players were not able to prepare properly because there was no warm up area and games were running late. The worker injured her knee when she landed heavily and she had to go to hospital. Scans revealed a ligament tear that hadn't recovered from being injured a few weeks ago.

REPLACEMENT COSTS	TIME TAKEN	RATE	COSTS
Hire or relocate replacement worker	5 HR	\$ 20 HR	\$ 100
Relocation or rescheduling of other workers	0 HR	\$ 0 HR	\$ 0
Trainer time for new or relocated worker	10 HR	\$ 20 HR	\$ 200
Trainee time for new or relocated worker	30 HR	\$ 15 HR	\$ 450
Cost to hire a replacement worker			\$ 0
SUBTOTAL			\$ 750

PRODUCTIVITY COSTS	TIME TAKEN	RATE	COSTS
Lost productivity (work time) due to disruption	0 HR	\$ 0 HR	\$ 0
Time spent managing the injury claim	0 HR	\$ 0 HR	\$ 0
Reduced productivity of injured worker after they return to work. (Likely to be a period of suitable duties when the worker returns to work)	40 HR	\$ 15 HR	\$ 600
Time lost whilst person attends follow up medical appointments and other allied treatments (e.g. physiotherapy, osteopathy etc)	15 HR	\$ 15 HR	\$ 225
SUBTOTAL			\$ 825

SUMMARY COSTS	COSTS
Replacement Costs	\$ 750
Productivity Costs	\$ 825
TOTAL	\$ 1575

CASE STUDIES :: HOME

CASE STUDY FOUR :: WOMAN TRIPS AND BREAKS ANKLE

A woman coming home from work walks up her poorly lit pathway, trips and breaks her ankle. She needs an operation and is off work for six weeks. She also needs physiotherapy for another two months.

REPLACEMENT COSTS	TIME TAKEN	RATE	COSTS
Time to hire or relocate replacement worker	8 HR	\$ 50 HR	\$ 400
Relocation or rescheduling of other workers	0 HR	\$ 0 HR	\$ 0
Trainer time for new or relocated worker	20 HR	\$ 50 HR	\$ 1000
Trainee time for new or relocated worker	20 HR	\$ 50 HR	\$ 1000
Cost to hire a replacement worker			\$ 0
SUBTOTAL			\$ 2400

PRODUCTIVITY COSTS	TIME TAKEN	RATE	COSTS
Lost productivity (work time) due to disruption	0 HR	\$ 0 HR	\$ 0
Time spent managing the injury claim	0 HR	\$ 0 HR	\$ 0
Reduced productivity of injured worker after they return to work (there's likely to be a period of suitable duties when the worker returns to work)	40 HR	\$ 40 HR	\$ 1600
Time lost whilst person attends follow up medical appointments and other allied treatments (e.g. physiotherapy, osteopathy etc)	30 HR	\$ 50 HR	\$ 1500
SUBTOTAL			\$ 3100

SUMMARY COSTS	COSTS
Replacement Costs	\$ 2400
Productivity Costs	\$ 3100
TOTAL	\$ 5500