

Workers' Compensation is expensive - but

so are injuries.



Injury	Average Days Cost	Average Cost
Back Injury	32	\$3,704
Sprains and Strains	35	\$3,552
Contusions, Curshing, Bruises	25	\$2,967
Hernia and ruptures	111	\$16,367

But the costs don't end there...

There are also the indirect costs, such as







Diminishing effectiveness



Paperwork/ **Admin**



Legal



Morale

If you can believe it, indirect costs can be 4.5x higher than the direct costs. Considering a single injury could increase your insurance to \$72k and create \$55k in indirect costs...

One injury could cost you up to \$127,000



Here's the good news



Out of the 10 most common disabling injuries, about 60% are preventable.

One of the best ways to prevent onsite injury?

A pre-employment Physical Abilities Testing (PAT). Much like a background test or a drug test, a PAT gauges an employee's ability to perform job tasks, identifying potential problem areas.



For example: did you know that half of all workers comp cases are attributed to MSDs (musculoskeletal disorders) - which a PAT can test for?

According to the Americans with Disabilities Act, a PAT must be done Post-Offer, Pre-Placement and must reasonably test the job functions that employees will be required to perform.

Want more proof?

These case studies show why a PAT is a smart investment:

Case Study 1

University of Illinois, Chicago

712

Screens for physical plant applicants

18.5% decrease in Lost day cases

79%

decrease in Workers' comp. costs

\$18.5 for every \$1 spent ROI

Case Study 2

American Journal of Industrial Medicine

> 2400 uninjured new

employees

21%

boost in employee retention

47% decrease in workers'

comp costs

Case Study 3

Voith Industrial Services

1700

potential employees screened over 3 years in 11 locations

92%

Injury reductions

~\$700k in 2009

~\$57k

in 2014

'About Liberty Mutual." Liberty Mutual Group, https://www.libertymutualgroup.com/researchinstitute."Hidden Costs of Accidents."

"About Liberty Mutual. Liberty Mutual Group, https://www.ada.gov/.

ADA.gov Homepage, https://www.ada.gov/.

Bureau of Labor Statistics, Nonfatal Occupational Injuries and Illness Requiring Days Away From Work, 2015 https://www.bls.gov/news.release/pdf/osh2.pdf November 10, 2016

Harbin G and Olson J. Post-offer, pre-placement testing in industry. Am. J. Ind. Med. 47:296–307, 2005.

Littleton, M. Work 21 (2003) 243-250. D.W. (1999). The effects of prework functional screening on lowering an employer's injury rate, medical costs, and lost workdays. https://www.ncbi.nlm.nih.gov/pubmed/10025022

"The REAL Cost of a Workers' Compensation Claim." Cavignac & Associates, http://www.cavignac.com/the-real-cost-of-a-workers-compensation-claim/.
"UNITED STATES DEPARTMENT OF LABOR." Safety and Health Topics | Business Case for Safety and Health - Costs | Occupational Safety and Health Administration, https://www.osha.gov/dcsp/products/topics/businesscase/costs.html. Voith, Annual Report 2009-2010. https://voith.com/corp-en/voith_gb_0910_en.pdf