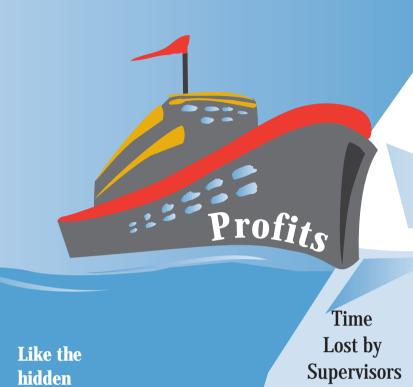
## The Hidden Costs of Accidents



Medical Costs Indemnity Costs

Like the hidden portion of an iceberg, hidden costs are a hazard to your profits. Hidden costs can produce disastrous financial results.

Injured Employee Other
Employees
at the
Accident Site

Cost of
Hiring and
Training New
or Temporary
Employees

Damage to Tools, Equipment and Stock Decreased Employee Morale and Efficiency

Loss of Customers

Overhead Costs while Work is Disrupted

**Lost Profits** 

Loss of Expertise

Litigation Expenses

Loss of Production