

Ergo Assessment Case Study

Issue: Three (3) hernia claims occurred while lifting in a one-year timeframe. An ergo assessment was needed to analyze how employees were lifting concrete out of the forms.

Action: Ergo assessment performed with the conclusion that the leverage point needed to be changed to reduce and/or eliminate the hernia issues. A 26" crow bar was replaced with a 40" crowbar.

Results:

\$35,849 Premium cost for **three (3) year** period
(1) claim valued at \$22,398

+ \$44,796 Indirect or soft cost estimated at 2x cost of the claim

\$80,645 Total cost to employer*

*As there were three (3) claims in this scenario, the total cost could realistically be in the \$240,000 range.

Notes: Indirect or soft costs can include:

- Loss of productivity
- Potential training of new employee(s)
- Overtime cost
- HR and administrative costs
- Loss ratio impact on dividend
- Potential lower Workers Compensation dividend