Return on Investment – Manufacturing
Based on United Heartland Accident Sources

This document is intended to demonstrate United Heartland’s average claim costs for key loss drivers in our manufacturing book of business. The expectation is for the data to be used alongside loss trends, claims activity, severity, etc., in order to determine a Return on Investment (ROI) for your organization. This will also hopefully result in additional proactive measures taken to further reduce your loss exposure.

The data points for all loss drivers provided below are intended to demonstrate the average total cost paid for closed indemnity (lost time) claims for each specified accident source. All data is based off of the 2014 policy year. Please note: the useful devices section is not an all-encompassing list. This list provided is simply to inform you of the various products and options that may be available in the marketplace. Please consult your Loss Control Representative for additional information.

Manufacturing Accident Sources (Excluding Ergonomics Accident Sources):

- Manufacturing Struck By/Against Object – $22,917
- Manufacturing Caught In/On/Under/Between Object – $22,773
- Manufacturing Cut/Puncture/Scrape – $12,838
- Manufacturing Motorized Non License Vehicle – $28,748
- Manufacturing Using Tool or Machine – $30,816
- Manufacturing Temperature Extremes – $11,830

Useful Devices/Actions:

- Machine Guarding
- Lock Out/Tag Out
- Adequate Personal Protective Equipment
- Adequate Training
- Good Housekeeping Practices

Our safety evaluations, reports and recommendations are made solely to assist your organization in reducing hazards and the potential of hazards and accidents. These recommendations were developed from conditions observed and information provided at the time of our visit. They do not attempt to identify every possible loss potential, hazard or risk, nor do they guarantee that workplace accidents will be prevented. These safety evaluations, reports and recommendations are not a substitute for ongoing, well-researched internal safety and risk management programs. This report does not warrant that the property inspected and its operations are compliant with any law, rule or regulation.