

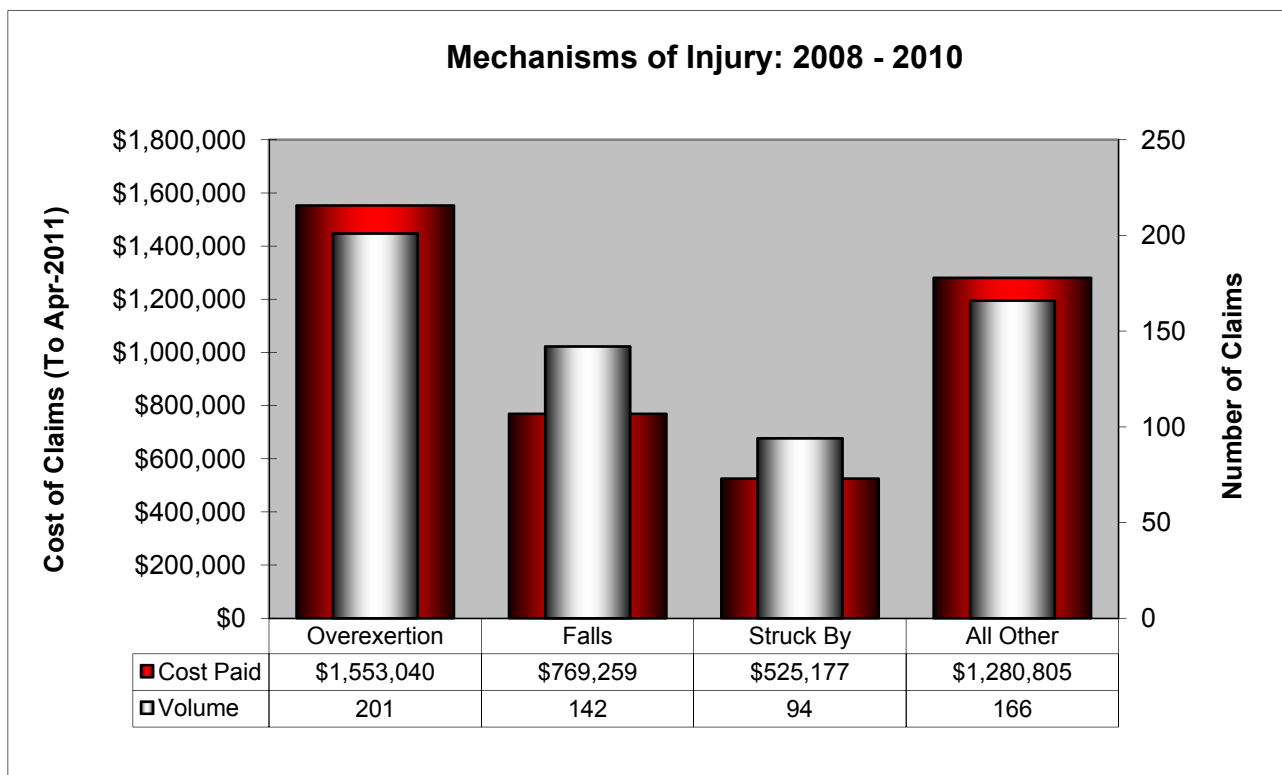


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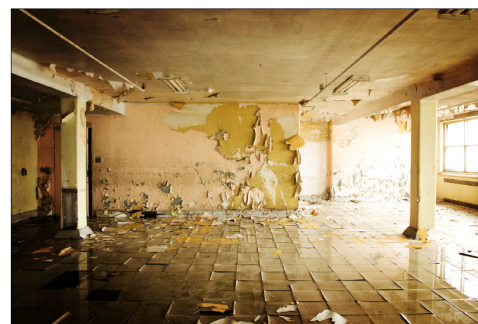
Fire & Flood Restoration

Industry overview

The most common accidents in the Fire & Flood Restoration industry are *overexertion*, *falls*, and *struck by*. *Overexertion* generates the largest amount of claims and costs. The top three mechanisms of injury account for 72 percent of all claim volumes and 69 percent of all costs.



TYPE OF ACCIDENT	AVERAGE COST PER CLAIM	AVERAGE DAYS LOST PER CLAIM
Overexertion	\$7,727	49
Falls	\$5,417	34
Struck By	\$5,587	26
All Other	\$7,716	37



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- On average, *overexertion* produces the highest cost and the most workdays lost per claim.
- *Struck by* accidents result in the second-highest average cost per claim, while *falls* produce the second-highest number of workdays lost.

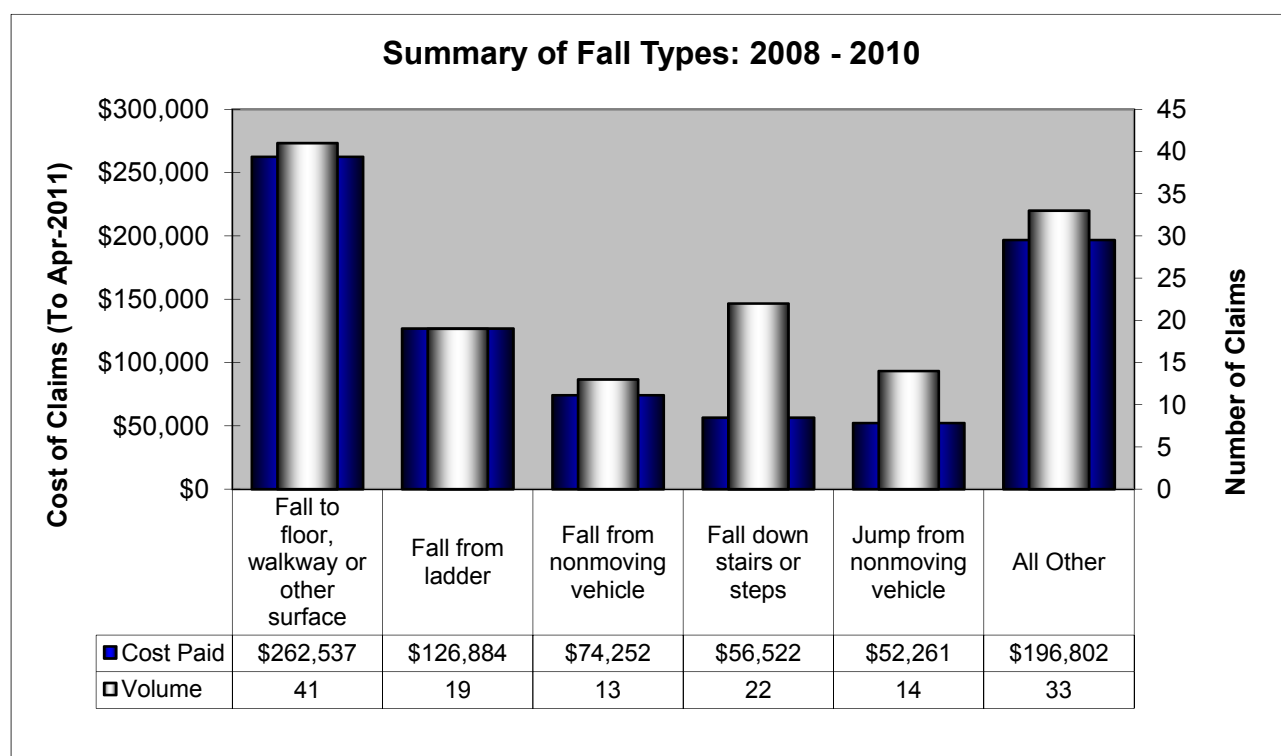


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Falls

Fall to floor, walkway or other surface, Fall down stairs or steps, and Fall from ladder are the most frequently occurring fall types in this industry. However, Fall to floor, walkway or other surface, Fall from ladder, and Fall from non-moving vehicle produce the majority of costs.



Fall to floor, walkway or other surface and Fall from ladder cause the most serious injuries, based on their average cost and number of workdays lost per claim.

TYPE OF FALL	AVERAGE COST PER CLAIM	AVERAGE DAYS LOST PER CLAIM
Fall to floor, walkway or other surface	\$6,403	41
Fall from ladder	\$6,678	39
Fall from nonmoving vehicle	\$5,712	34
Fall down stairs or steps	\$2,569	24
Jump from nonmoving vehicle	\$3,733	24
All Other	\$5,964	33

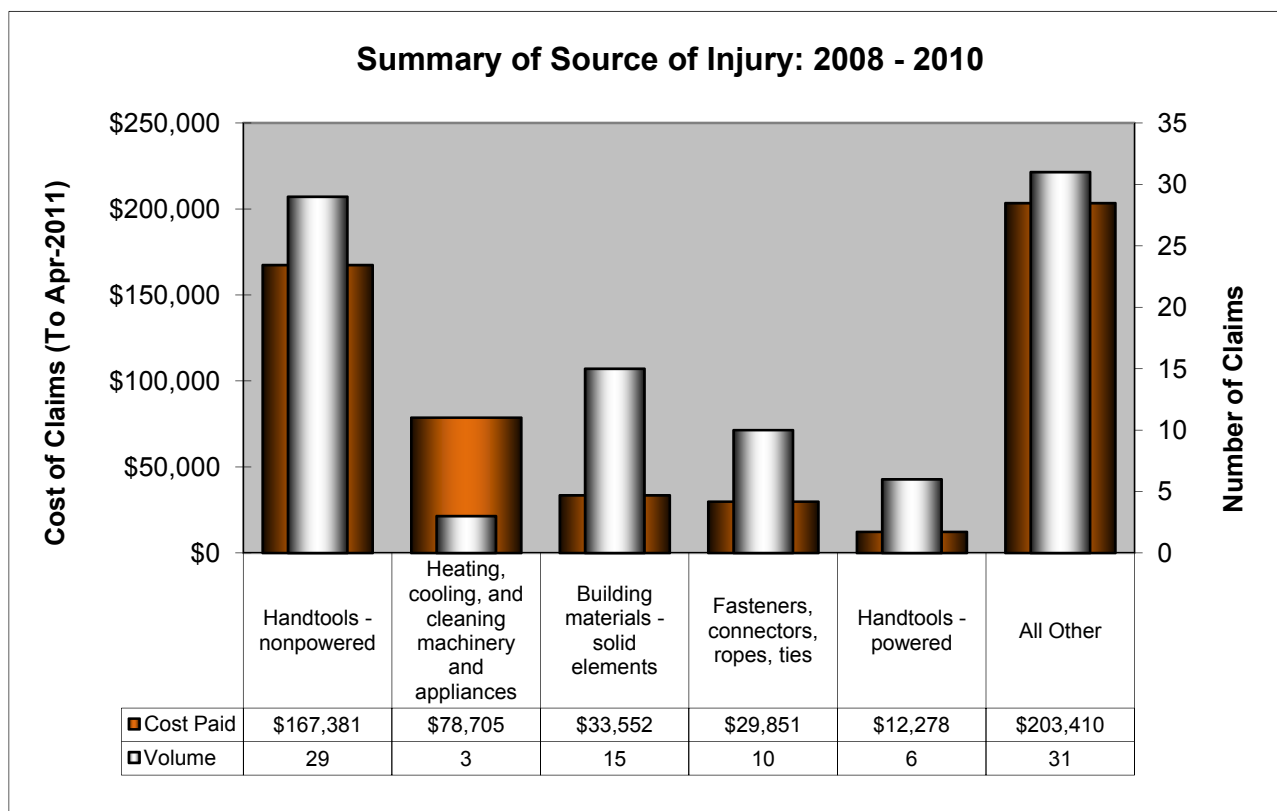


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Struck by

The most common *struck by* accidents in Fire & Flood Restoration involve *Handtools – non-powered* and *Building materials – solid elements*. The most costly sources of injury are *Handtools – non-powered* and *Heating, cooling, and cleaning machinery and appliances*.



Struck by accidents involving *Heating, cooling, and cleaning machinery and appliances* are the most serious in terms of high average cost and many workdays lost per claim.

SOURCE OF INJURY	AVERAGE COST PER CLAIM	AVERAGE DAYS LOST PER CLAIM
Handtools - nonpowered	\$5,772	26
Heating, cooling, and cleaning machinery and appliances	\$26,235	151
Building materials - solid elements	\$2,237	17
Fasteners, connectors, ropes, ties	\$2,985	18
Handtools - powered	\$2,046	15
All Other	\$6,562	23

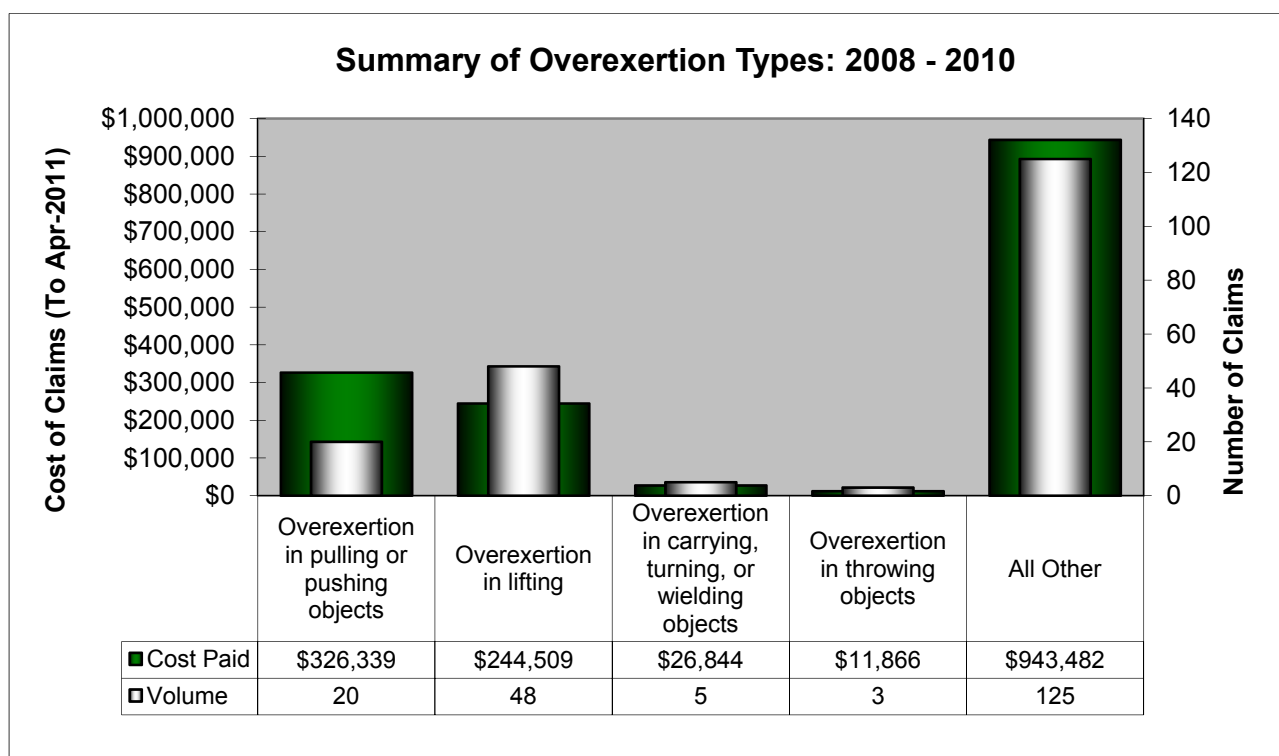


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Overexertion

Overexertion in lifting and *Overexertion in pulling or pushing objects* are the most costly and frequently occurring *overexertion* types.



Overexertion in pulling or pushing objects results in a high average cost and many workdays lost per claim.

TYPE OF OVEREXERTION	AVERAGE COST PER CLAIM	AVERAGE DAYS LOST PER CLAIM
Overexertion in pulling or pushing objects	\$16,317	95
Overexertion in lifting	\$5,094	35
Overexertion in carrying, turning, or welding objects	\$5,369	37
Overexertion in throwing objects	\$3,955	32
All Other	\$7,548	48