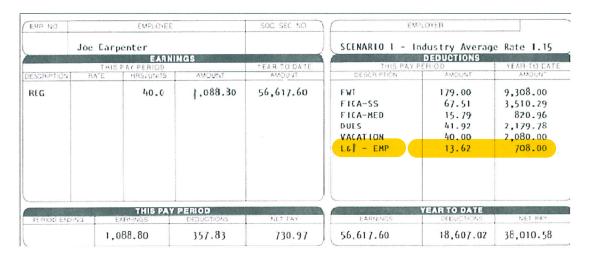
Effect of Claims on Employees' Paychecks

Among other payroll deductions, employers can deduct up to half of the medical aid and the supplemental-pension assessment from the employees' paychecks:



What gets their attention is when you demonstrate for them the difference between payroll deductions for employees in a company with a low claims rate compared with an average company, and compared yet again to a company with an above average claims rate:

	Experience Factor		
	0.411	1.15	1.60
40 hours/week	\$5.71	\$13.62	\$18.43
2080 hours/year	\$296.74	\$708.00	\$958.42

In short, the <u>financial</u> difference between working for a company with a good safety record and one with a bad one could mean \$662 per year.

(Of course it can also mean the difference between going home safe and healthy at night and not.....)