which a sufficiently large number of accidents has occurred to be representative can be estimated with considerable accuracy by multiplying the average uninsured cost per case for each of the four classes by the number of cases occurring in that class during the period

If any deaths, permanent total disabilities, or extraordinarily extensive property damage accidents have occurred, the specific uninsured costs of these should be added to the estimated costs of the four classes of accidents

To these uninsured cost totals should be added the cost of workmen's compensation and insured medical expense For companies which are self-insured, this will be the total amount paid out in settlement of claims plus all expenses of administering the insurance For companies not carrying their own insurance, it will be the amount of their insurance premiums

The method will have to be modified in accordance with the recordkeeping systems of different companies For example, most self-insurers will find it impossible to separate compensated medical expense from dispensary care In that case, these items should be combined into one, and the dispensary cost omitted from the analysis of noncompensated costs on the data sheets

For an illustration of the development of a final cost estimate, see the example in Tables 7-B and -C

References

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