A Practical Guide to Preventing Cumulative Trauma Claims



Actionable checklists, best practices, and practical resources to help create a safer workplace and improve claim outcomes.

Prevent Cumulative Trauma Claims with a Proactive, Organization-Wide Strategy

Cumulative trauma (CT) claims are among the most significant workers compensation cost drivers in California, often resulting in higher litigation rates, greater claim complexity, and increased overall costs. The Cumulative Trauma Prevention guide provides a practical framework for building a comprehensive CT prevention program that addresses both physical workplace exposures and the organizational factors that influence claim outcomes.

Open the Cumulative Trauma Prevention Guide

This guide walks employers through every stage of a successful prevention strategy, from leadership commitment and ergonomic assessments to employee training, early reporting, claims management, return-to-work planning, and continuous improvement. It also connects policyholders with BHHC tools and resources designed to support long-term risk reduction efforts.

Need Additional Assistance?

To report a claim or access claim-reporting resources, visit BHHC.com and use the online claim reporting form available from your computer, tablet, or mobile device.

Additional reporting options include:

NewClaim@bhhc.com
(800) 661-6029
Fax: (800) 661-6984

For questions regarding claims or other policyholder services, contact the Customer Care Center at (888) 495-8949 or email CustomerCare@bhhc.com.

Policyholders seeking additional guidance may also contact BHHC Loss Control at LossControl@bhhc.com.

Cumulative trauma injuries rarely happen overnight. Organizations that identify risks early, encourage reporting, and maintain a strong safety culture are better positioned to reduce injuries, control claim costs, and support employee well-being.

Additional tools referenced throughout the guide, including the Caution Zone Job Assessment Form, Hazard Zone Job Assessment Form, Caution Zone and Hazard Zone Process Guide, CT Cultural Risk Survey, and Safety Culture Charter Template, are available through the BHHC Safety Center’s Cumulative Trauma Resource Hub.