



# Learning from Losses

## A Review of Losses

# Did you know?

## LATEST NUMBERS

Nonfatal injuries and illnesses, private industry

**2,569,000** *total recordable cases:*  
*in 2023*

Fatal work-related injuries

**5,486** *total fatal injuries (all sectors):*  
*in 2022*



Ag, Forestry, Fishing and Hunting

4.1 to 4.2 Injuries per 100 Workers



Arts, Entertainment & Recreation And Utilities

Had more injuries in 2023



Transportation & Warehousing

Highest Frequency 2022 & 2023 4.8 & 4.5 Claims per 100 Workers



Healthcare and Social Assistance

Highest Claim Count 2023 & 2024 665,500 in 2022 and 562,500 in 2023



Lead Loss Types

MMH and STF, with over 60% of injuries

# AGENDA

## LATEST NUMBERS

Nonfatal injuries and illnesses,  
private industry

2,569,000 total recordable cases: in  
2023

Fatal work-related injuries

5,486 total fatal injuries (all sectors):  
in 2022

1. Learning from Losses
2. BLS 2023 Loss Overview
  - A. Industry Trends
  - B. State Trends
  - C. Frequency Trends
  - D. Severity Trends
3. Understanding the Causes of Loss
4. Process to Reduce the Risk of Loss

# State Fatality Leaders

What State has the highest workplace fatality rate (2022)?



Alaska



New York



California



Texas



Florida



Wyoming

# State Fatality Leaders

What State has the highest workplace fatality rate (2022)?



**Alaska**  
*9.7*



New York



**North Dakota**  
*8.9*



California



Texas

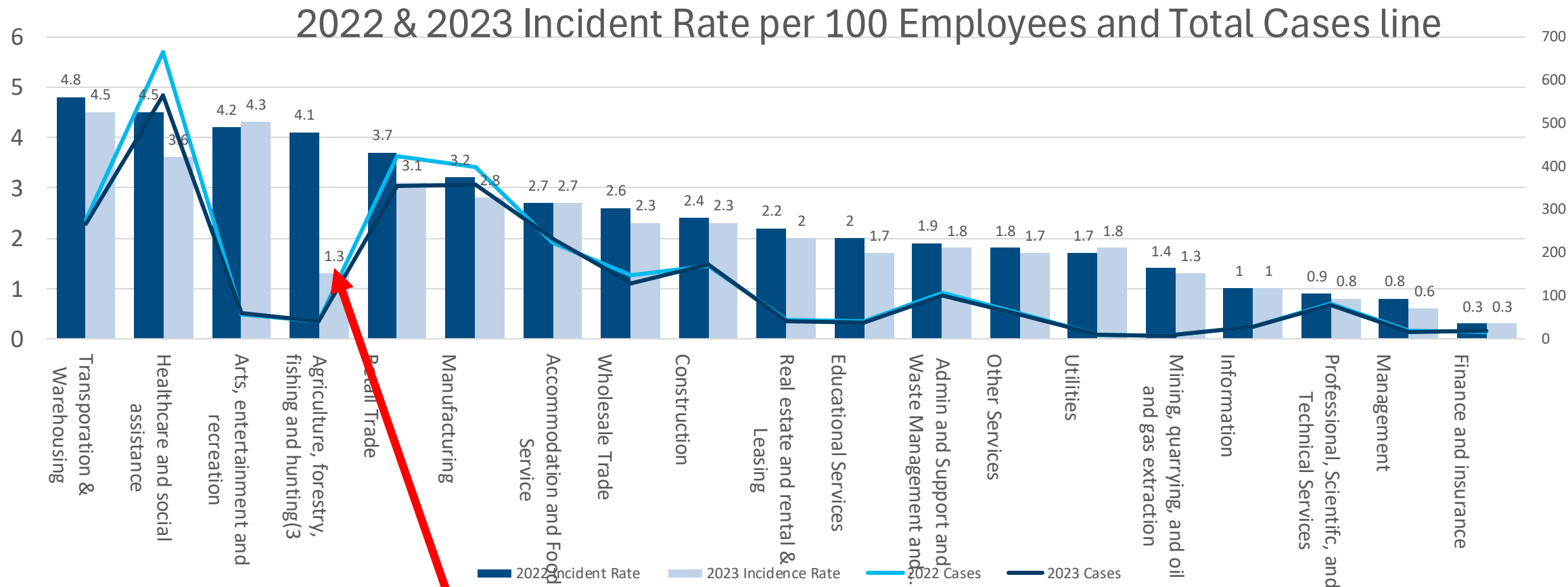


Florida



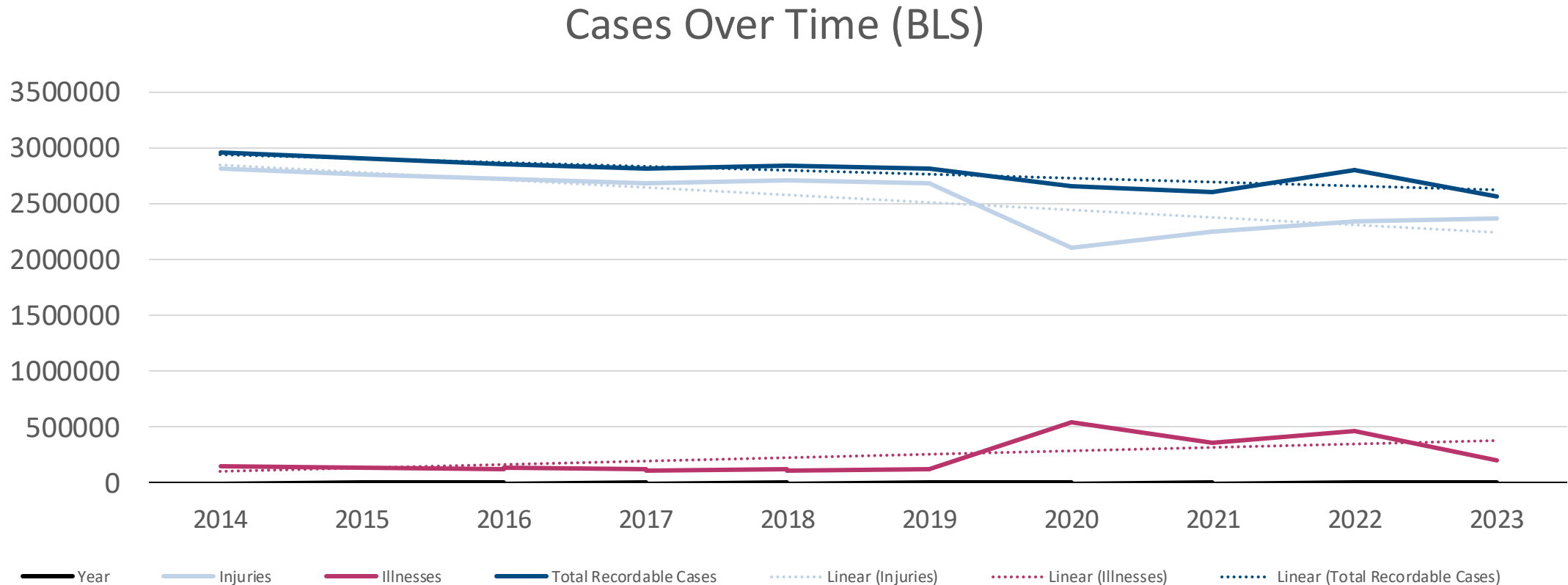
**Wyoming**  
*11.1*

# BLS Results by Industry Group

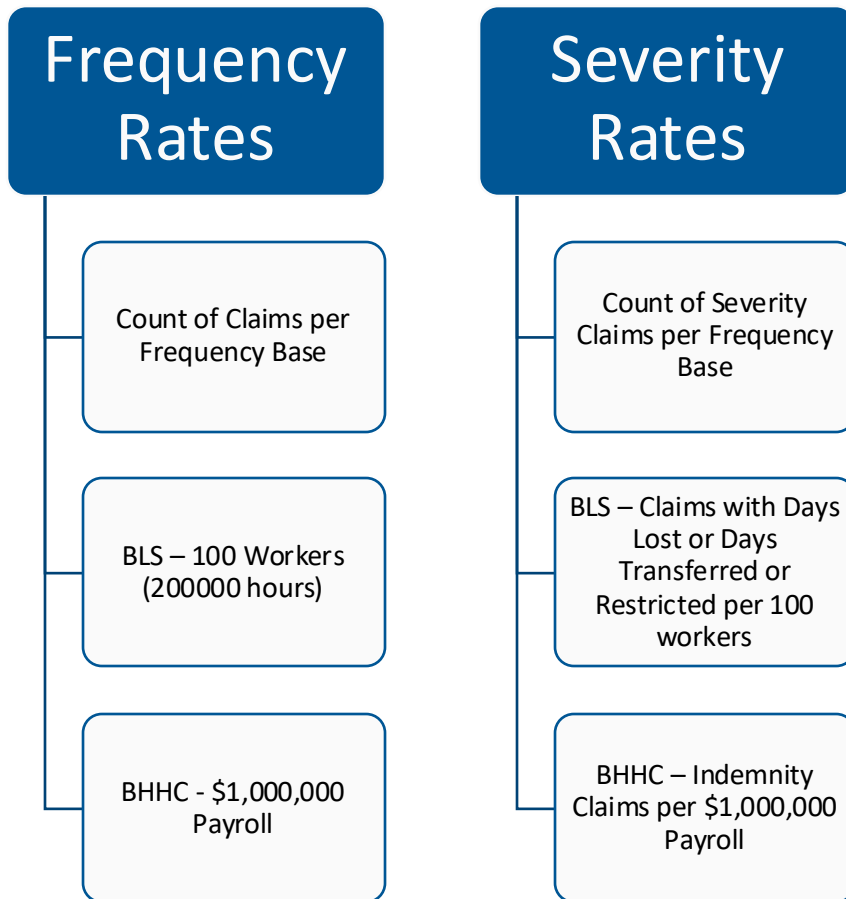


Should be 4.3

# Overall Frequency Trend



# Frequency vs Severity Rates

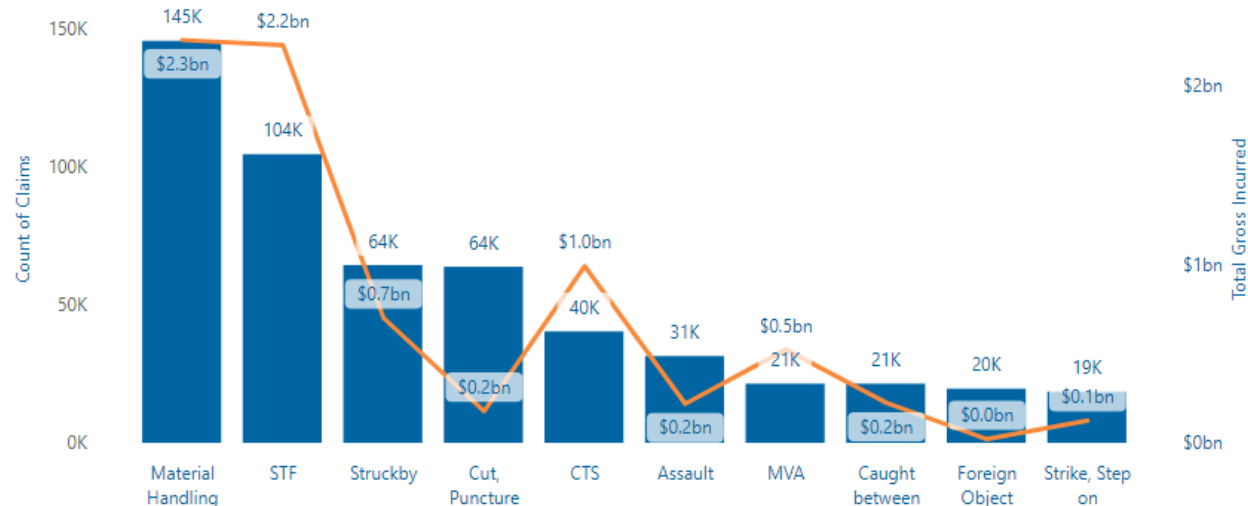


- Rates normalize claims counts allowing apples to apples comparison
- Frequency base of BLS – Hours Worked
- Frequency Base of BHHC – Payroll
- Frequency base of a Company – Hours, Payroll, Gross Receipts, Production Count
- Using hours worked allows comparison to BLS results
- Definition of severity for BLS is Days Lost or Days Restricted or Transferred
- Definition of severity for BHHC is whether we have placed an indemnity reserve
- Severity can be tracked as cost per Frequency base as well

# Should I focus on frequency or severity?

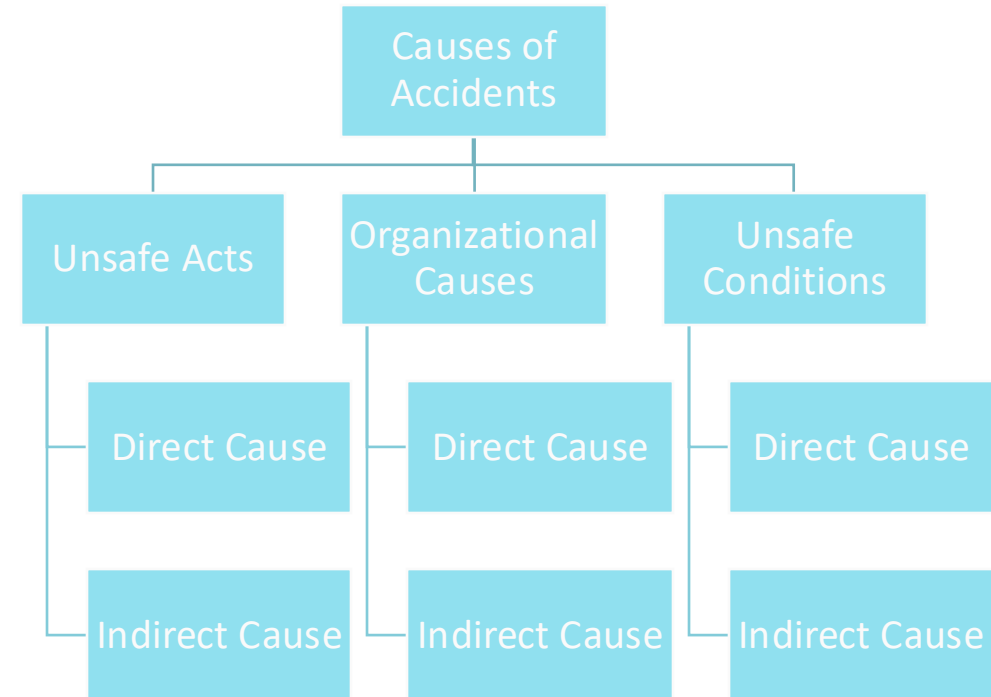
- Frequency breeds severity for common accident types – MMH & STF for example
- Focus on the common loss sources for your:
  - Department
  - Location
  - Company
  - Industry
- Identify the causes and contributory causes of the loss exposures you want to impact
- Control the identified causes of loss

Top 10 Accident Types - Count & Total Gross Incurred



# Frequency Breeds Severity

- Frequency breeds severity for common accident types – MMH & STF for example
- Focus on the common loss sources for your:
  - Department
  - Location
  - Company
  - Industry
- Identify the causes and indirect causes of the loss exposures you want to impact
- Control the identified causes of loss



# Benefits of Measuring Frequency & Severity



Enhancing Risk Management



Prioritizing Incident Response



Facilitating Communication



Supporting Decision Making



Comparing Different Options

Measuring Frequency and Severity can help with decision making

- Frequency (count of accidents per a base)
- Severity (cost of accidents per a base)

Also Measuring

- Likelihood and consequence for decision making
- How often the hazard activity is being completed

# Risk Based Decision Making

## Method of “Anticipating” Severity

Take any exposure – climbing a ladder as a painter for example:

**Q:** *How likely is it that there will be a fall from the ladder?*

**Q:** *If someone falls of the ladder what is the likely output?*

- If answer is within Red (HIGH) exposure – controls must be implemented to reduce likelihood and ideally reduce severity
- If answer is in Tan (MEDIUM) the exposure should be considered and controls developed if appropriate
- If answer is in Yellow (LOW) accept the risk

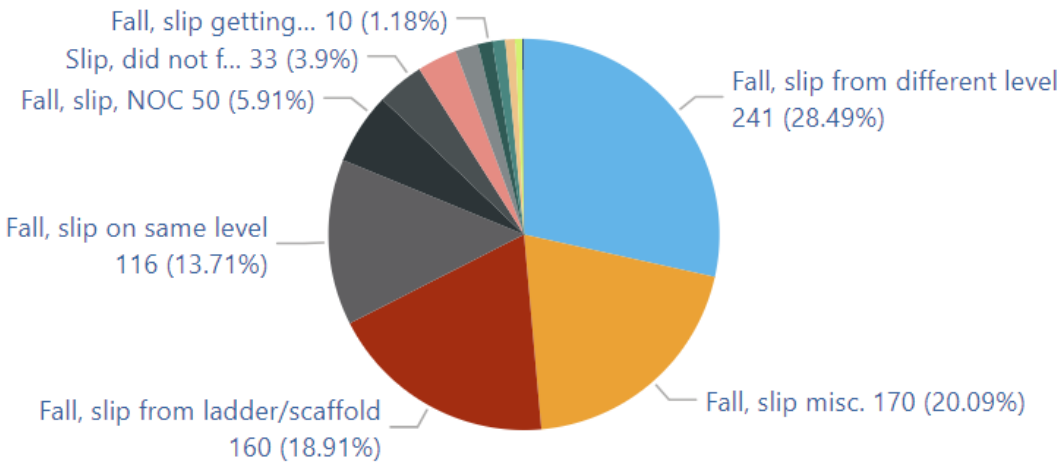
## Safety Hazard Risk Matrix

|            |                                 | How Likely? |                 |            |
|------------|---------------------------------|-------------|-----------------|------------|
|            |                                 | Very likely | Somewhat likely | Not likely |
| What Harm? | Death or permanent disability   | High        | High            | Medium     |
|            | Temporary disability or illness | High        | Medium          | Low        |
|            | Minor injury                    | Medium      | Low             | Low        |

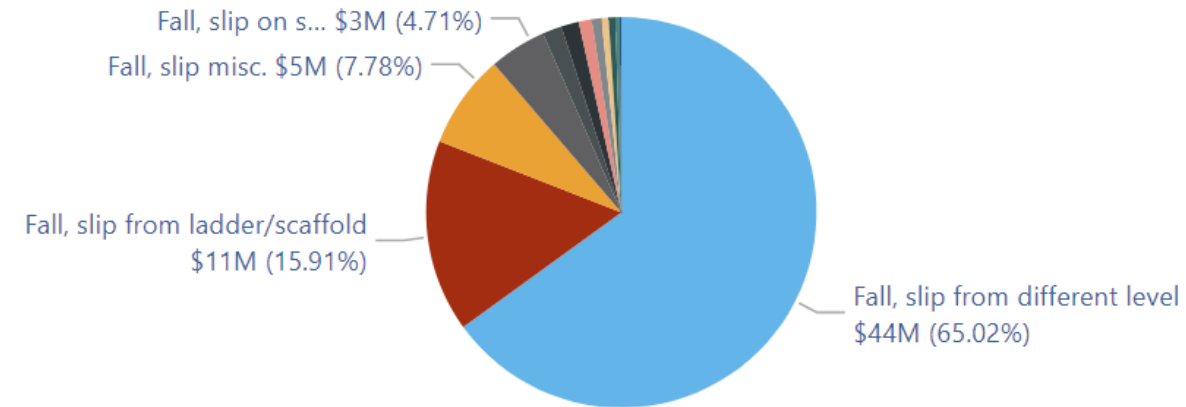
# Understanding the Exposures

## Accident STF Cause Detail from BHHC Roofer Book of Business

Claims by Accident Cause Detail



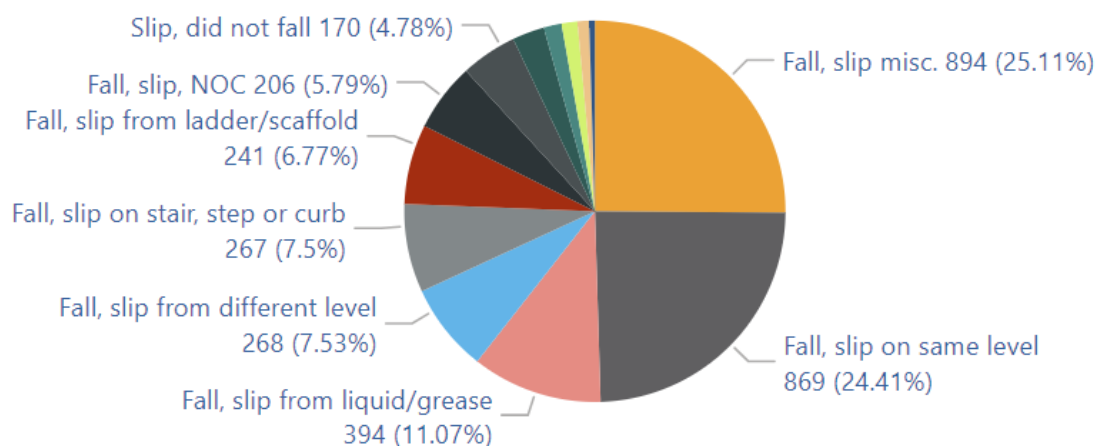
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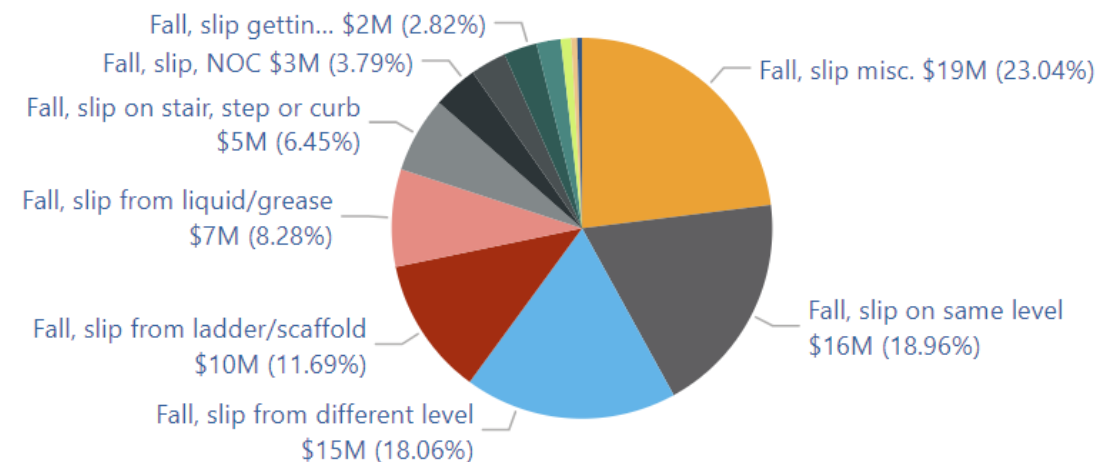
# Understanding the Exposures

## Accident STF Cause Detail from BHHC Manufacturing Book of Business

Claims by Accident Cause Detail



Claims by Accident Cause Detail



# Slip, Trip, Fall: Common Causes

## Common Causes of Slips

- Spills and splashes of liquids and solids
- Unsuitable footwear
- Loose mats on polished floors
- Inclement weather
- Change in surface COF (wet to dry)
- Unsuitable floor surfaces dusty floors

## Common Causes of Trips

- Loose or worn flooring or covering
- Holes or cracks in the floor
- Uneven outdoor surfaces
- Changes in surface level
- Cables and cords
- Carry heavy or large objects
- Other obstructions

# Slip, Trip, Fall: Contributory Causes

## Contributory Causes of Slips

- Selection of flooring
- Maintenance and Upkeep of Flooring
- Lack of enforcement of policies (Spill clean up, slip resistant shoe, etc.)
- Selection of cleaning chemicals
- Frequency of cleaning processes
- Production push to hurry (kitchens)
- Lack of Hazard Recognition

## Contributory Causes of Trips

- Lack of repair budget
- Weather wear and tear on outdoor sidewalks
- Housekeeping Accountability
- Lack of established walkways
- Lack of Hazard Recognition (Inspection)
- Failure to enforce walkway requirements

# Follow the Process



# Regulatory Changes Influence Focus

## Recordkeeping Proposed Rule

- Expand Electronic Requirements
- Excluding Some businesses over 250 Employees

## Lockout Update

- Computer Based Safety Controls Approved
- Control Circuit devices can be used for control of energy

## Silica

- 2016 Rules for General Industry, Maritime and construction
- OSHA Failed to explain elimination of medical removal

## Heat Exposure

- OSHA National Emphasis Program
- Indoor Heat California

## Haz Com Proposed Rule

- GHS Classification Alignment for gases, aerosols, and desensitized explosives
- Shipping and Hazards Under Use rules



# Case Study 1

## Incident

An office employee was asked to assist with holiday party setup. The employee was moving break room furniture in anticipation of a luncheon along with a dozen other employees. A stack of chairs shifted, striking the employee and causing a significant injury. The employee was not lifting the chairs at the time.

**Causes of Incident?**

**Indirect Causes of Incident?**

**Severity Triggers**

**Lessons Learned**



# Case Study 2

## Incident

An employee trimming a tree branch less than eight feet off the ground. They did not have a pole saw. The employee felt comfortable standing on an adjacent cinder block wall, reaching out to trim the branch. The employee lost his balance. He fell eight feet to the ground and landed on his head. Injuries were severe, causing instant permanent paralysis from the neck down.

**Causes of Incident?**

**Indirect Causes of Incident?**

**Severity Triggers**

**Lessons Learned**



# Case Study 3

## Incident

A group of ten employees on a construction team travels for work. They often leave early Monday morning, stay in one location at a hotel for the week, then return home late Friday night. While traveling home one Friday, the driver falls asleep at the wheel. He crosses the center divider into oncoming traffic. Half of the crew perishes in the crash. The other half suffer from long-term disabling injuries that prevent them from working in construction ever again.

**Causes of Incident?**

**Indirect Causes of Incident?**

**Severity Triggers**

**Lessons Learned**

A background image showing numerous hands raised, palms facing forward, in a gesture of participation or questioning. The hands are of various skin tones and are set against a blurred background. Overlaid on the center of the image is the word "Questions?" in a large, white, sans-serif font.

Questions?

# Summary

## Recap on Learning from Losses

- Why Learn from Losses?
- BLS 2023 Loss Overview
  - Industry Trends
  - State Trends
  - Frequency Trends
  - Severity Trends
- Understanding the Causes of Loss
- Process to Reduce the Risk of Loss