

The background image shows four construction workers on a site. They are wearing hard hats (two yellow, two white) and safety vests. They are gathered around a table, looking at large blueprints spread out on it. One worker is holding a tablet or a small screen. The scene is dimly lit, with a blue tint overlaying the entire image.

Managing Loss Sources

A Multi-Level Approach to Loss Prevention
BHHC Loss Control

October 2026



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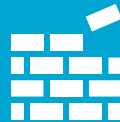
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Year 1 with BHHC

BHHC Loss Control



37 Members of BHHC Loss Control



Data Driven and Business Focused



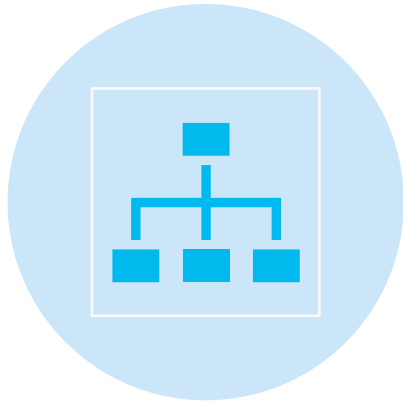
Industrial Hygiene, Ergonomics and Specialty Services



Supporting your clients...onsite, remote & digitally

Learning Objectives

Practical frameworks you can apply immediately



DESIGN MULTI-LEVEL
APPROACHES FOR LOSS
PREVENTION



IDENTIFY AND ADDRESS
ROOT CAUSES OF MAJOR
LOSSES



MEASURE RESULTS TO DRIVE
CONTINUOUS
IMPROVEMENT

AGENDA

10/6/2026

1. Introduction
2. Multi-Level Loss Prevention Design
3. Root Cause Analysis & Hidden Risk
4. Measuring Results & Driving Continuous Improvement
5. Case Studies

A Small Number of Sources Drive Most of Your Costs

- 20% of loss sources account for ~80% of total incurred costs
- Top categories: slips/falls, vehicle incidents, sprains/strains
- Frequency vs. severity — both matter, but demand different strategies

**Where are you
spending your
prevention
resources?**

Why Reactive Programs Fail

- Reactive-only programs chase symptoms, not root causes
- Siloed efforts (HR, Ops, Safety) miss systemic drivers
- Lack of data discipline leads to misallocated resources

The result: recurring losses, wasted spend, frustrated leadership.

The Solution: Focused, Multi-Level Strategy

That is what we will build today.



Targeted planning outperforms broad, generic programs



Coordinated action across levels multiplies impact



Data-driven prioritization ensures effort goes where it matters most

Multi-Level Loss Prevention Design

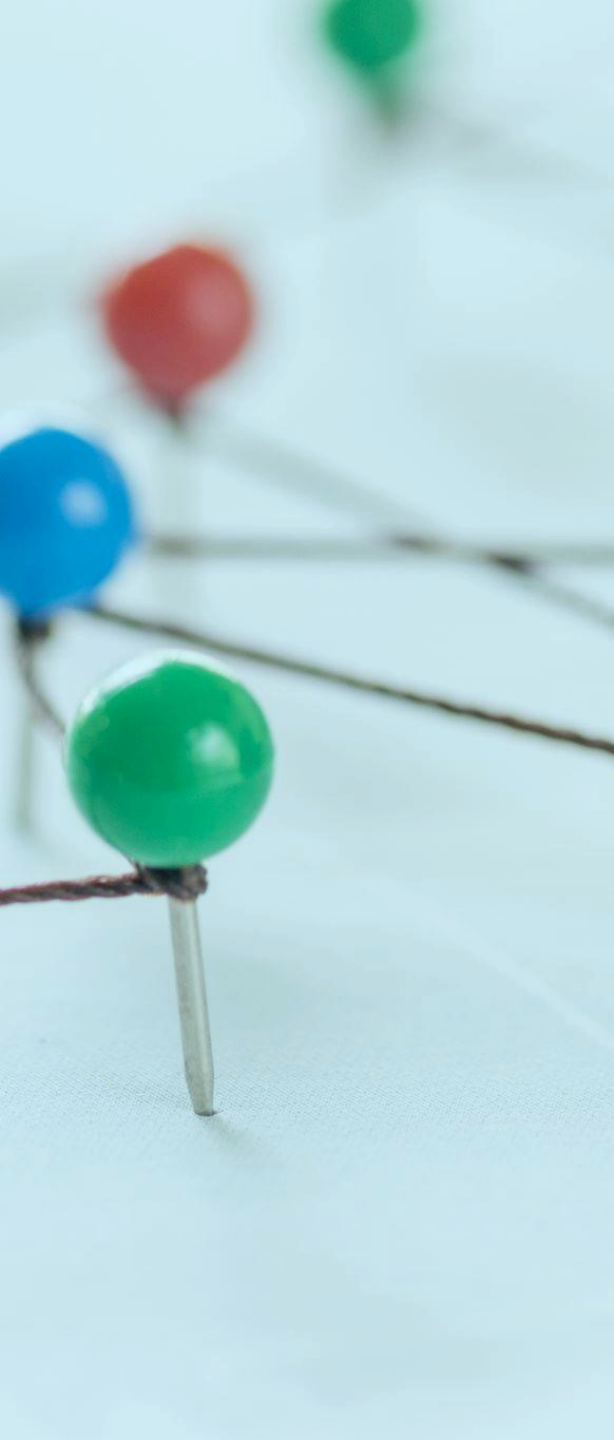
The Three-Level Prevention Model

LEVEL 3 — Executive/Strategic | Resource allocation · Culture · KPI governance

LEVEL 2 — Supervisory/Management | Accountability systems · Coaching · Incident review

LEVEL 1 — Frontline/Operational | Hazard ID · Safe work procedures · Routine inspections

When any level is missing — the system leaks.



4 Steps to a Targeted Prevention Plan

1. Identify your top 2–3 loss sources (frequency and severity)
2. Map contributing factors at each organizational level
3. Assign specific, time-bound actions to each level
4. Define success metrics before you start

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Making It Stick: Coordinated Action

- Shared loss data visible to all levels
- Regular cross-functional review cadence
- Escalation protocols when leading indicators trend wrong

Level	Frequency	Focus
Operational	Weekly	Leading indicators, near-misses
Safety Leadership	Monthly	Trend analysis, corrective actions
Executive	Quarterly	Program ROI, strategic adjustments

Key Takeaway

A multi-level strategy turns individual actions into a system — and systems outperform reactive programs every time.

Root Cause Analysis & Hidden Risk

The Value of Root Cause Analysis

Surface level incident analysis

- Fix the immediate hazard
- Close the incident report
- Move on
- Result: Same loss recurs in a different form

Root cause analysis

- Investigate the system failure
- Identify contributing factors
- Assign root cause corrective actions
- Result: Sustained reduction in recurrence

Fixing the root cause will reduce risk and prevent losses.

3 Effective RCA Methods

5 WHYS

Best for: Less complex incidents

Fast, teachable, frontline-friendly

FISHBONE DIAGRAM

Best for: More complex, multi-factor losses

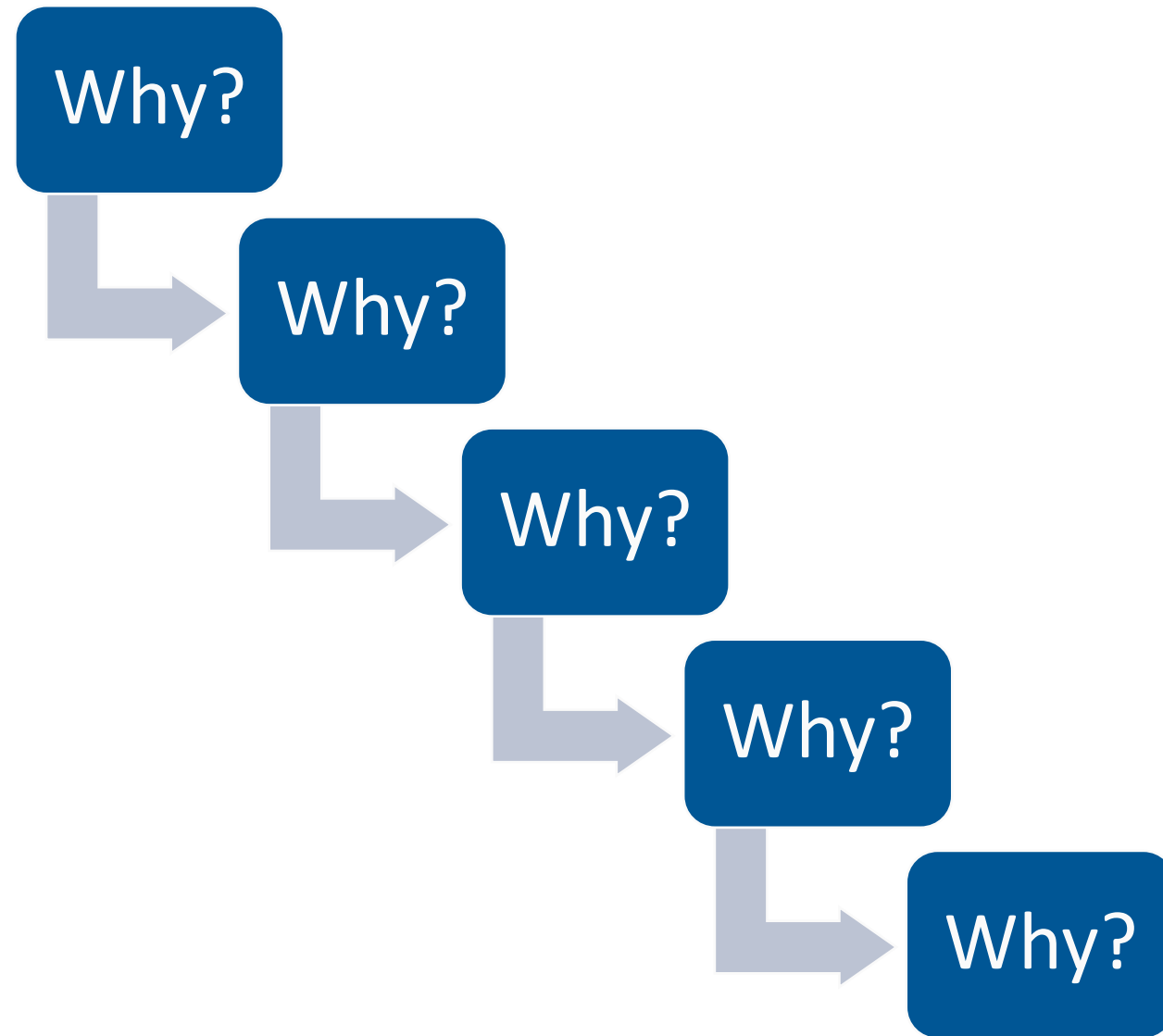
Maps 6 cause categories

FAULT TREE ANALYSIS

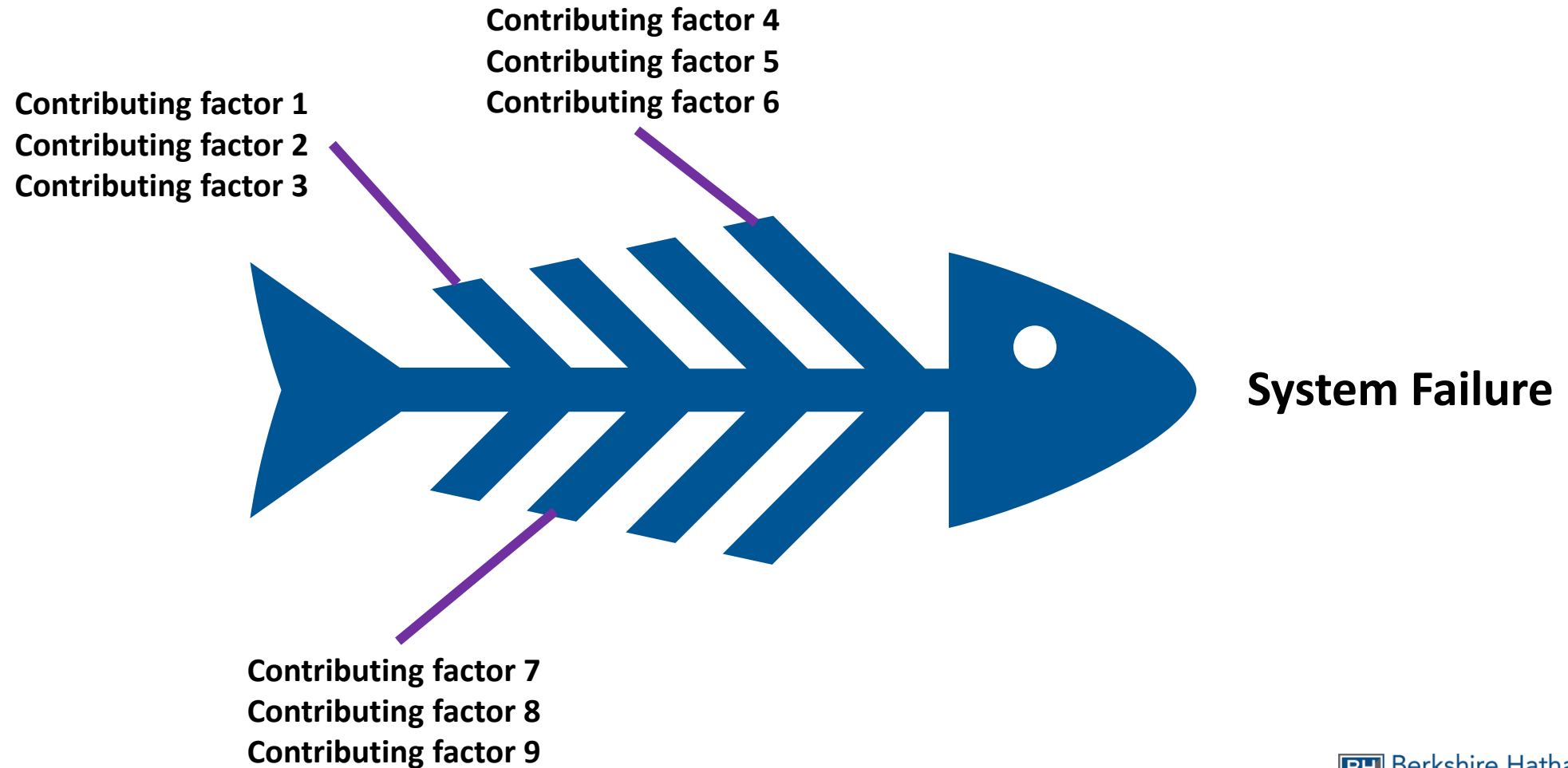
Best for: Very complex systems dependencies

Maps all failure pathways

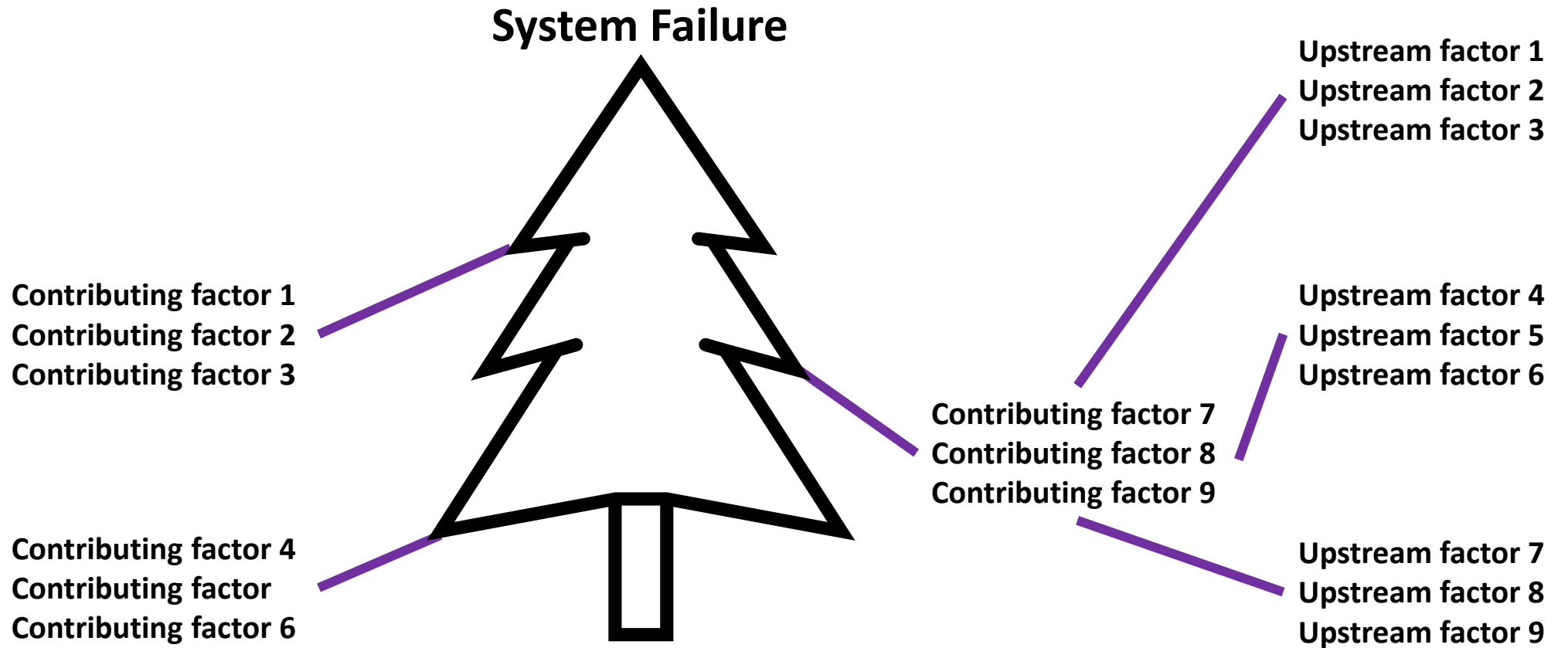
5 whys



Fishbone Diagram



Fault Tree Analysis



Uncover Hidden Risks in Your Data

- Examine losses by type of injury, location, time, job title, and tenure — look for patterns
- Leading indicators (near-misses, inspections) predict future losses
- Benchmark internally (trend) and externally (industry rates)

10 slip and falls in the same building over 6 months is a systemic failure not bad luck

Key Takeaway

Don't just mop up the puddle,
find and fix the leak.

Measuring Results & Driving Continuous Improvement

Measure What Predicts - Not Just What Happened

Lagging Indicators (Rearview Mirror)

- Total Recordable Incident Rate
- Claim counts
- Average severity per claim
- Total incurred cost by loss source

Leading Indicators (Windshield)

- Near-miss reporting rate
- % inspections completed on time
- Corrective action closure rate
- Safety training completion %

Building your Loss Prevention Scorecard

Metric Type	Metric	Review Cadence
Lagging	Claim frequency rate	Monthly
Lagging	Average severity per claim	Monthly
Lagging	Total incurred cost by loss source	Quarterly
Leading	Near-miss reporting rate	Monthly
Leading	% inspections completed on time	Monthly
Leading	Corrective action closure rate	Quarterly
Leading	Safety training completion %	Quarterly

Keep it simple — a scorecard with 20 metrics gets ignored.

Key Takeaway

Measure what predicts, not just what happened. Act on what you measure.

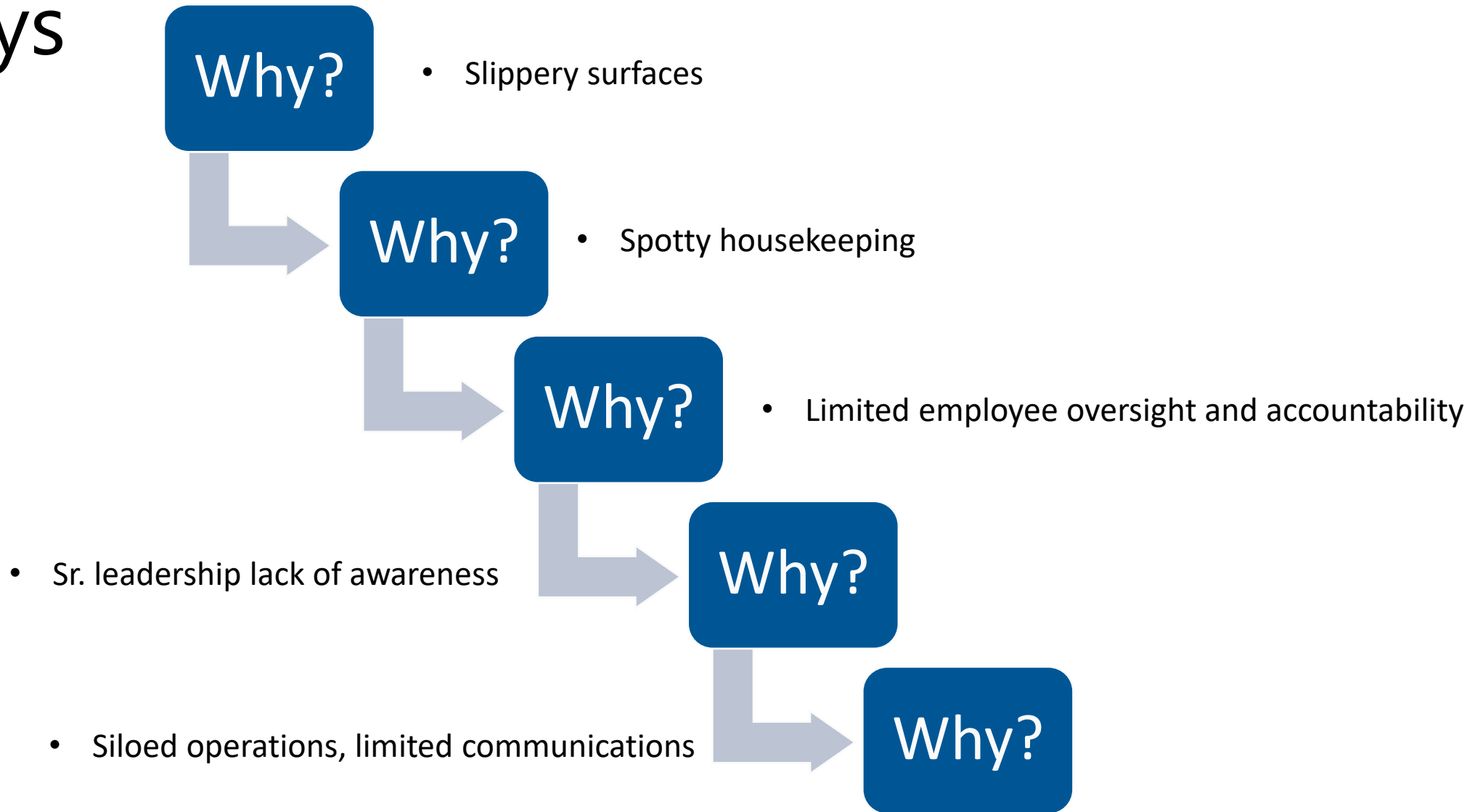
Case Studies

Case Study 1

Slips & Falls at a Distribution Center

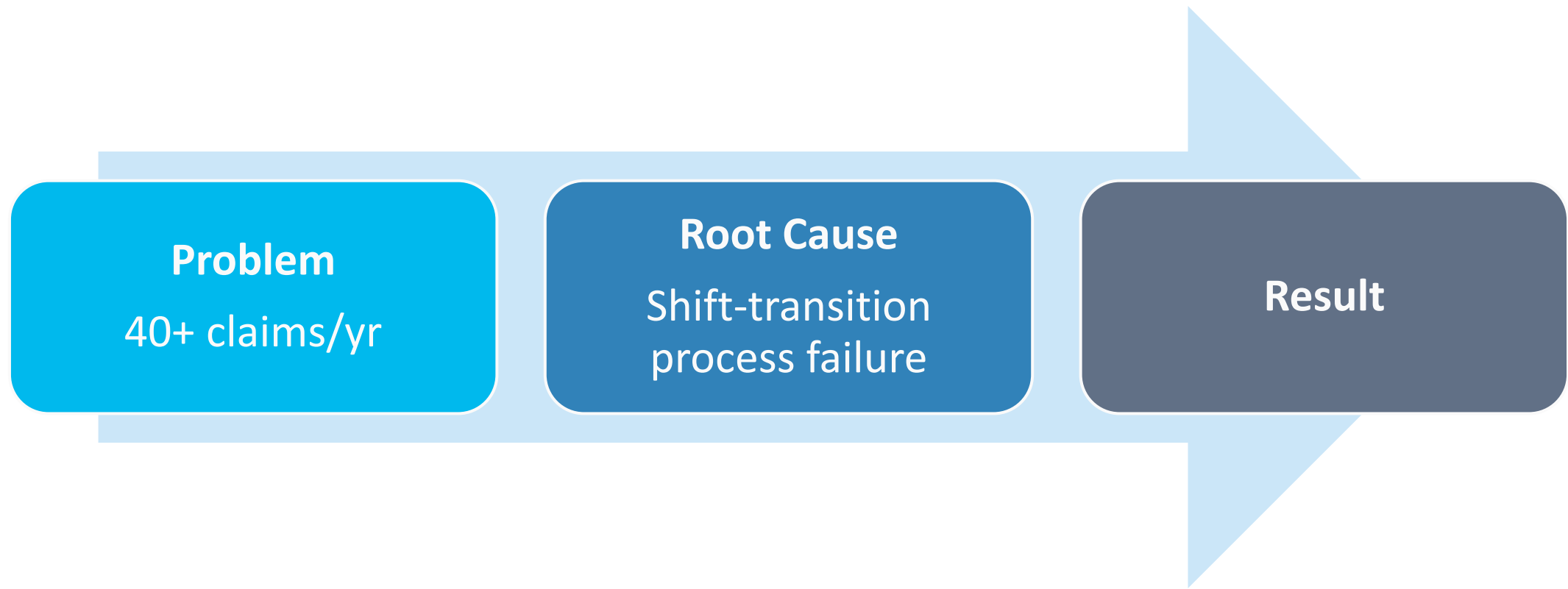


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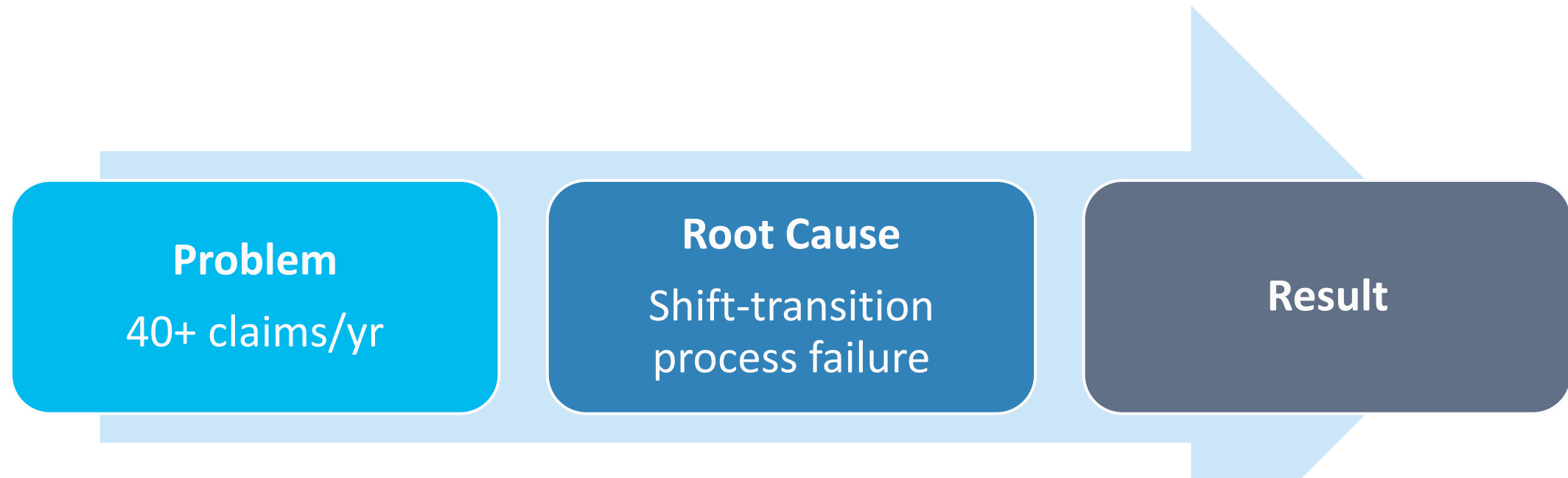
Case Study 1

Slips & Falls at a Distribution Center



Case Study 1

Slips & Falls at a Distribution Center

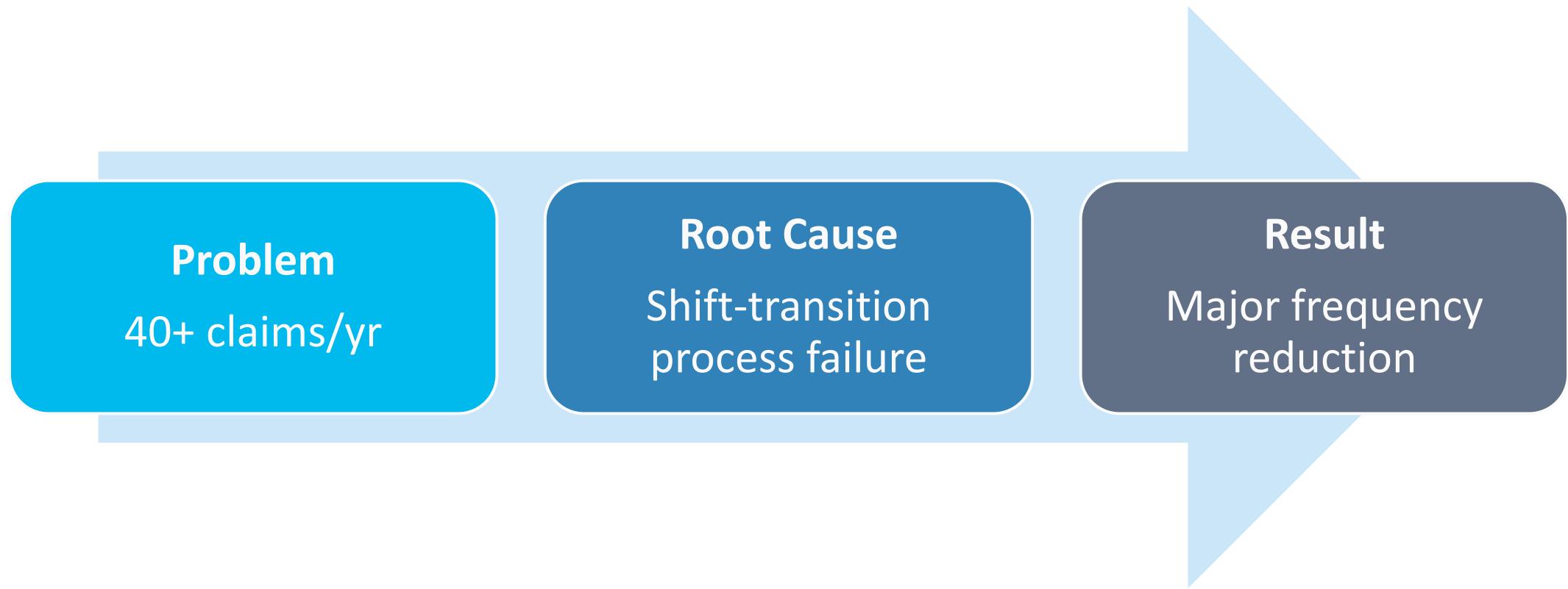


Corrective Actions

Level 1 Frontline: enhanced housekeeping, footwear program
Level 2 Mgr: daily pre-shift inspections, weekly reporting
Level 3 Executive: Investment in flooring upgrade

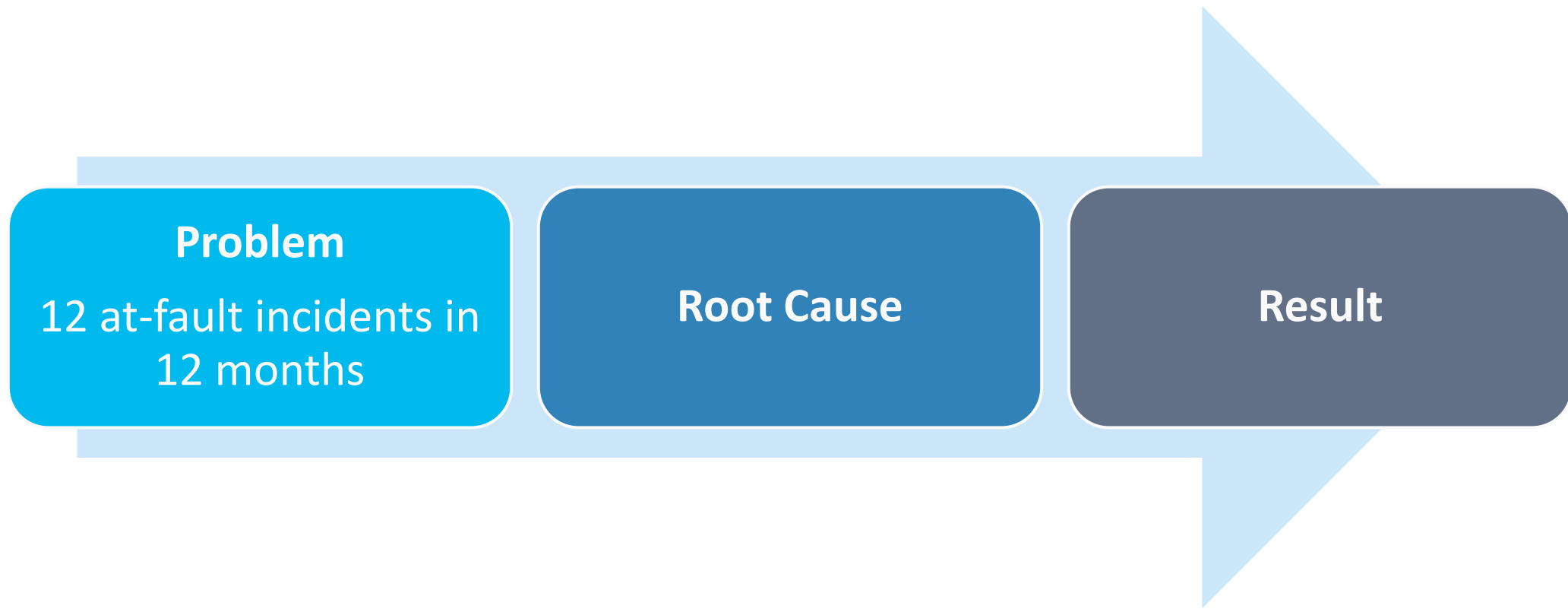
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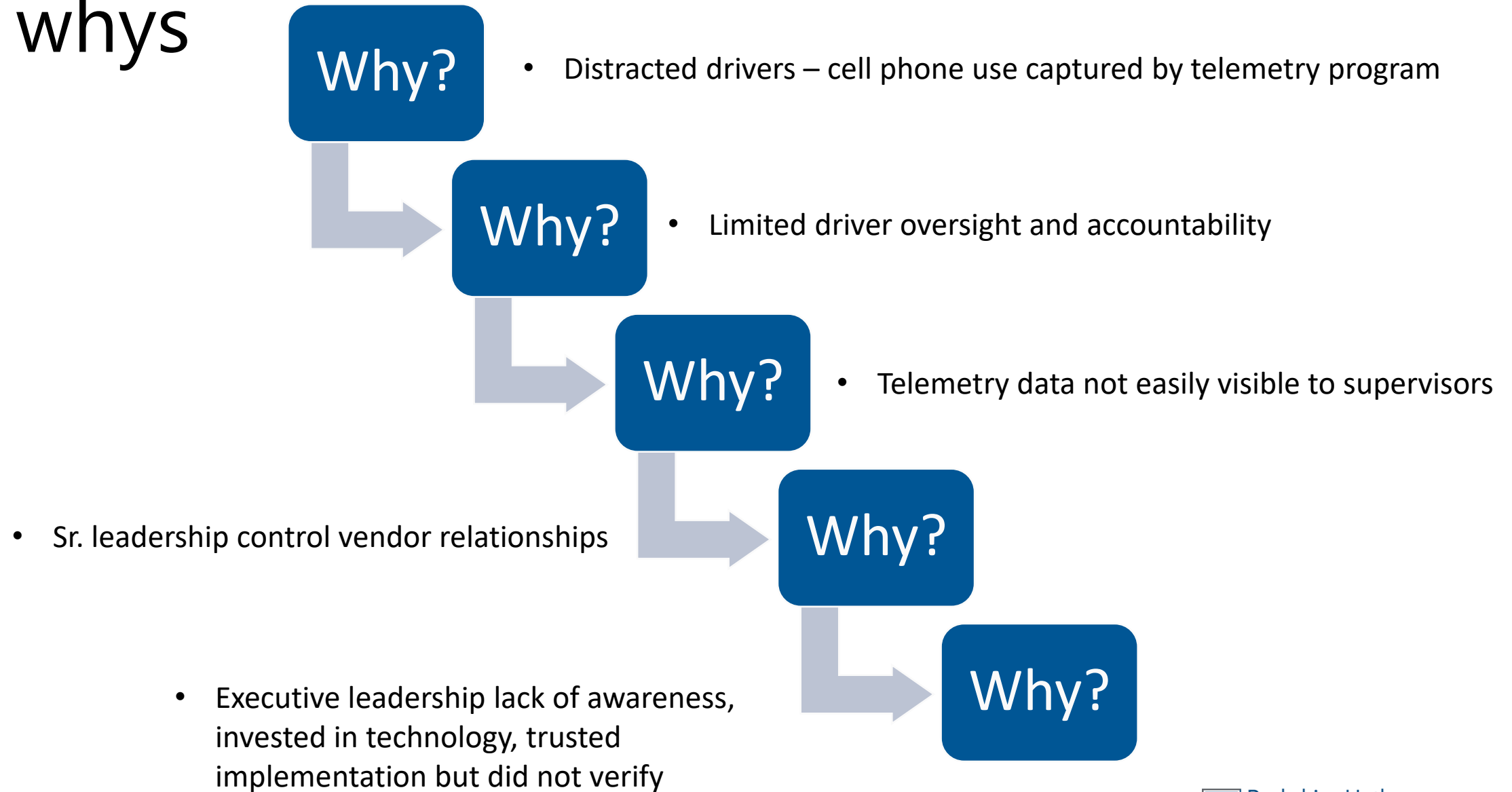


Case Study 2

Fleet Safety: Transportation/Logistics

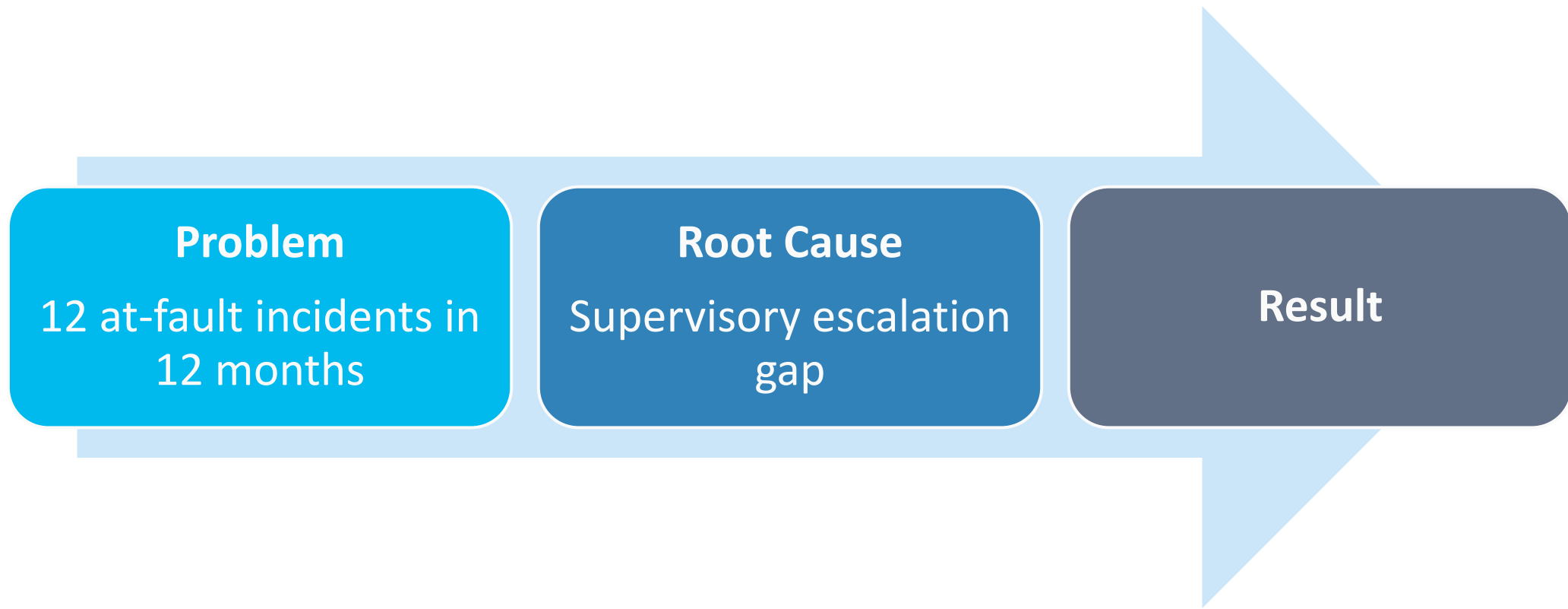


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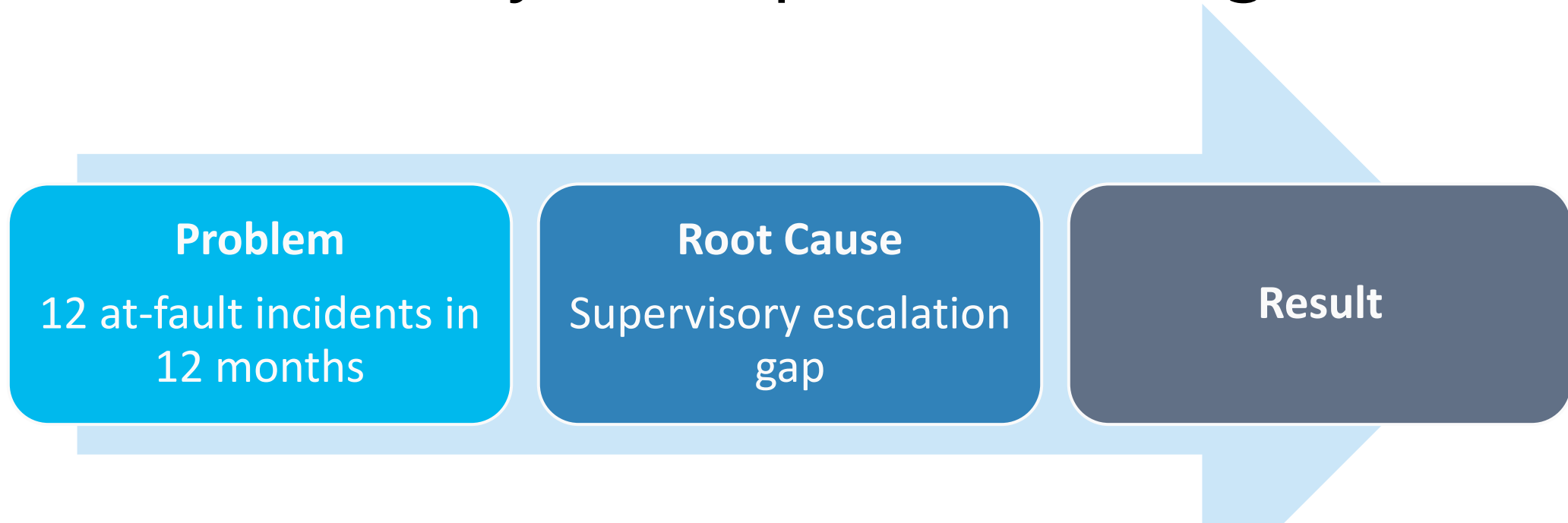
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Corrective Actions

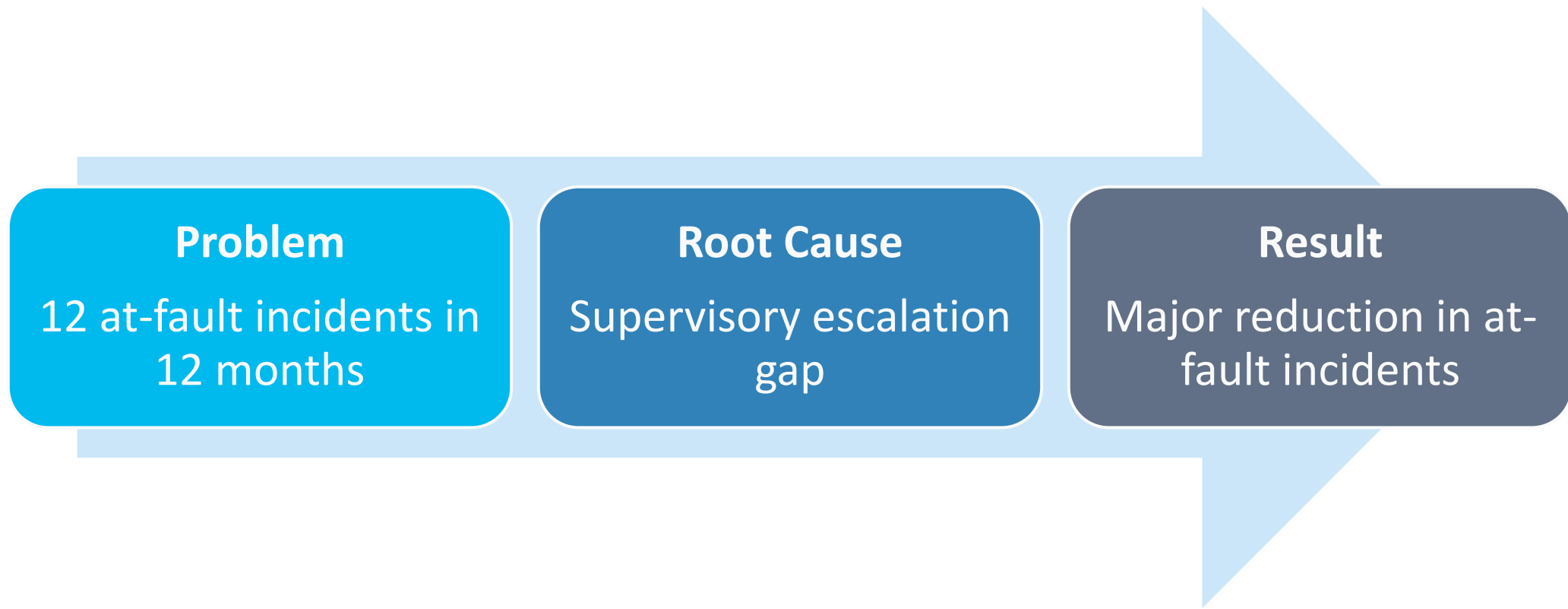
Level 1 Frontline: telematic coaching program

Level 2 Mgr: weekly driver scorecard reviewed in team mtgs

Level 3 Executive: fleet safety added to board mtg agendas

Case Study 2

Fleet Safety: Transportation/Logistics



Start Here: Your 3-Step Action Plan

THIS WEEK

Identify your top 2–3 loss sources by frequency and severity

THIS MONTH

Map contributing factors at each level using root cause analysis.
Assign owners to corrective action items.

THIS QUARTER

Launch your leading indicator scorecard.
Establish review cadence.

Small, deliberate steps compound into major results.

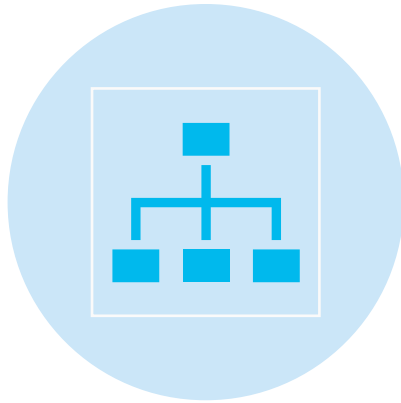
RECAP

10/6/2026

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Did we achieve our learning objectives?

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Questions?

Please email additional questions to losscontrol@bhhc.com