Carrier loss control · August 2026

Loss control that produces evidence

Your service record has to survive a regulator or a plaintiff reading it back. What your officers do in the field lands in that record — and none of it needs a carrier login inside a policyholder's workspace.

SafeGora (safe + agora — the ancient Greek gathering place) is the OSHA compliance platform uniting employers, consultants, auditors, and carriers.

For carrier loss-control and risk-services leaders — a policyholder site walked in hard hat and hi-vis, which is what a service record has to describe months later.

GUIDE CONTENTS

Inside this guide

Carrier Loss-Control Practice OS
Ten sections · August 2026

For the people who answer for a loss-control program: to a policyholder asking what they are getting, and to a reviewer asking where the confidentiality fence is enforced.

Your people never hold a seat inside a policyholder's workspace. What they hold instead is a service record: the surveys and recommendations your team authored, and every portal and publish event attributed to a person. It can be reopened and dated long after the visit, and it is the record a reviewer will ask to see.

THREE IDEAS TO HOLD

Consent plane
the only path from your team to a policyholder, and never a seat.

Service indicators
a pilot view of your program's own work, and nothing from your insureds' records.

Documentation chain
earlier reporting, complete documentation, verified abatement — in that order.

Survey
planned · in progress · complete

issued against the finding

Recommendation
open · accepted · deferred · closed

closed on confirmation

Verified abatement
date recorded · actor recorded

The service-record chain at left: a survey, the recommendation it produced, and the date the abatement was verified.

HOW IT IS BUILT

Section 2 sets the access model everything after it depends on.

Sections 3 and 4 are the pipeline your team runs.

Section 5 is what the insured operates.

Sections 7 and 8 answer a market-conduct reviewer.

1

THE VALUE STORY

Why loss control needs a record

Two things in a loss-control program can be documented and proved: how fast a claim is reported, and how complete the file is when it opens. Around them sits the abatement discipline that keeps the same finding from waiting for you at the next visit.

A visit leaves behind a report. A record leaves behind something a reviewer can reopen: the survey that was completed, the recommendation that was issued, the date the insured accepted it, the person who verified the abatement held.

The report becomes a file someone has to go and find; the record still answers. Service you can reopen is service that survives a challenge. SafeGora stays quiet where the evidence is thin: it runs no injury-count arithmetic and projects no cost onto a claim it has not seen. What it produces is the documentation chain your service already runs on, in a form that stays legible long after the visit.

A serviced worksite between visits — the stretch where the hazard register, training records and corrective actions either stay current or quietly lapse.

THE FIVE LEVERS

Report lag
the insured files a jurisdiction-correct first report from the same day's case.

Claim documentation
intake, investigation and witnesses are captured while the facts are fresh.

Verified abatement
findings close on confirmation, and reopen when the correction did not hold.

Program maturity
programs, training and inspection cadence stay current on the insured's record.

Operating leverage
one organized book is how a single officer serves more insureds.

51
US jurisdictions
50 states and DC, from the shipped substrate

17
receipt-verified modules
platform evidence re-run in CI

0
carrier seats
inside any insured tenant, by design

The 51 and 17 counts are computed from the shipped product; the seat count is the access model this guide describes, enforced server-side. As of August 2026.

2

ACCESS MODEL

The consent plane

Three planes stay separate in carrier loss control, and they are held apart by the server rather than by a contract: the console your team operates, the workspace the insured owns, and the consent plane that joins them.

`sponsorship active · portal issued · material accepted · actor recorded`

The consent plane is the entire access model here. Scoped consent grants issue at sponsorship activation. Magic-link portals let an insured contact complete an intake or answer a corrective-action request without anyone issuing them a seat. Consent-verified data products, where the agreement allows them, stay on that same plane. Every path is explicit, and the insured can end any of them.

The absences are the design. There are no client grants, no seats inside a policyholder's workspace, no switch into their tenant and no consulting engagement suite. Deep links to those surfaces explain why they do not apply here rather than opening a form that half-runs. This is the confidentiality posture your compliance department is buying, and it holds server-side.

THREE PLANES

Loss-control console
your roster, book, service record, indicators and billing standing; your firm only.

Sponsored insured workspace
the insured's own complete workspace, theirs to own and operate.

Consent plane
portals for intake and response, scoped consent grants, and agreement-gated data products.

Who	Where they work	Employer-tenant seats
Carrier administrator	Roster, policy book, sponsorships, portal programs, billing	Never
Consultant or officer	Surveys, recommendations, published materials, portfolio inputs	Never
Practice staff	Office administration, roster support, records	Never
Insured administrator	Their own workspace, its people and its records	Theirs to hold
Insured contact on a portal	One intake or corrective-action response	None needed

Sponsorship funds the workspace. It does not hand you a login.

3

SERVICE PIPELINE

Load the book, fund the workspace

The pipeline runs in three moves. The policy book organizes who you serve, sponsorship funds the workspace they will operate, and the meter tells you what is actually live right now.

The policy book

Policies holds your insured book as reference data: searchable, filterable and server-paginated, with the count shown against the total. Rows drive targeting and outreach, and a quarter of visits gets planned against the order they impose. On their own they create nothing — not a workspace, not a portal, not a path to anyone's record.

- Every row carries a status: active, draft, expired or canceled.
- Draft is a bookkeeping state, not a request pending access.
- Search runs on policy number or insured name, with a status filter.
- The importer caps a run at 2,000 rows, so a larger book is chunked.
- Import runs parse, then dry run, then execute; only the third writes.

An active policy is not a key.

Sponsored workspaces

Provisioning gives an insured their own complete workspace at no cost to them, with your program recorded as sponsor. They own it, their people operate it, and ending the arrangement later leaves their records with them.

- Activation is armed by platform operations under your agreement.
- Until then the control shows an availability notice, not an error.
- Ending a sponsorship twice does the same thing as ending it once.
- The meter effect is forward-looking; prior snapshots stay as recorded.

Their data stays theirs; nobody is stranded.

Metering you can read

Billing shows live standing against your three-part agreement. On one surface you read the active sponsored count, the current band and per-workspace rate, an indicative total, your commercial-terms standing and every prior snapshot, refreshed as the book moves.

- The active sponsored count is the only number the meter reads.
- The band and per-workspace rate follow that count.
- The indicative total is for planning, not an invoice.
- Prior snapshots show how the count has moved.

Your executed agreement governs.

OUTCOMES TO EXPECT

- The book loaded and its statuses reviewed.
- Sponsorship armed, or an operations request open.
- Target insureds provisioned and briefed on ownership.
- Lapsed policies ended and the meter matching the book.

4

SERVICE RECORD

Delivery without seats

If your team is never inside a policyholder's workspace, where does the work live? In the service record on your own console — surveys, recommendations and their dispositions — fed by the consent-plane paths from section 2.

Surveys and **Recommendations** on the console are the primary record for visits and findings. A survey moves from planned to in progress to complete. A recommendation is issued against the visit or finding that produced it and tracked to its disposition. Portals carry self-survey and corrective-action responses, and an expired or revoked link explains itself.

Object	Lifecycle	What it proves
Survey	Planned, assigned, in progress, completed, canceled	The visit happened and what it covered
Recommendation	Draft, issued, open, in progress, pending review, closed, verified	The finding was issued and dispositioned
Portal session	Issued, then used, expired or revoked	Insured input arrived without a seat
Published material	Draft, published, acknowledged or changes requested	The insured saw it and responded on the record

1

Open the register

every recommendation your team issues lives in one register, not scattered across visit notes, spreadsheets and mailboxes.

2

Issue against the finding

each recommendation is tied to the visit or observation that produced it, so the two stay one record.

3

Track the disposition

every status change is dated and attributed, so the register shows who moved a finding and when, not just where it stands today.

4

Verify-close the abatement

close it when abatement is confirmed rather than reported: dated, attributable, and tied back to the original finding.

5

Reopen when it returns

if the finding recurs or the close was premature, the same record reopens — the original finding, every disposition since, and the verification that did not hold, in one thread rather than a second file.

EXPLANATION OVER FAILURE

Consulting engagement surfaces explain why they do not apply here.

Clients shows policy-linked relationships, not a grants book.

Caseload import and referral earnings do not apply here.

No control half-runs, and no page dead-ends.

`survey complete · recommendation verify-closed · date recorded · actor recorded`

5

SPONSORSHIP VALUE

The toolkit you turn on

For many insureds, the day sponsorship starts is the day recordkeeping, training and hazard tracking come on at all. That is value delivered before any visit report is written, and every record it produces belongs to them.

The annual package an insured can hand over — logs, programs, training records and closed corrective actions, assembled as the year runs.

Claim documentation

Guided intake covers injuries, illnesses and near-miss events, with privacy-case handling at the point of capture. Investigation adds contributing causes, witnesses and a timeline, and the whole case exports as an audit packet the insured can hand to anyone who asks.

- 300, 300A and 301 maintained from intake, scoped to the worksite establishment.
- Posting-season workflow and annual-summary certification for the 300A cycle.
- Privacy-case handling carried from intake through to the log.
- Injury-tracking submissions assembled, validated and exported for the insured's filing path.

The file starts complete instead of being rebuilt weeks later.

First reports, same day

The first report of injury is generated from the incident record the insured already opened, not from a disconnected blank form. Jurisdiction resolves from the establishment — the worksite where the injury happened — rather than from headquarters. That single rule is why a multi-site insured gets the right form at each site.

- Certified render packs — the jurisdiction-specific first report forms — cover every supported jurisdiction.
- Where content is not yet authored, SafeGora discloses it and cites the federal baseline.
- Intake to first report in one sitting is the habit worth coaching.

Report lag is the lever your service moves on the day of the injury.

Verified abatement

Recommendations become work with an owner, a due date, an acceptance, a dated completion and a verification that the abatement held. What your team leaves behind is a trail the insured maintains, not a one-page attachment nobody reopens.

- A hazard register per establishment carries severity and status.
- Findings link back to their origin: inspection, incident or photo analysis.
- Identify, assign, accept, complete, verify — each step dated and attributable.
- The register stays live between your visits, on the insured's own record.

Confirmed abatement, not a box marked done.

THE REST OF THE TOOLKIT

Written programs
versioned and establishment-aware, so the current version is the one in use.

Training
assignments, completions and certification expiries on the insured's own record.

Inspections and rounds
planned and recurring checks whose findings feed the hazard register.

OUTCOMES FOR THE INSURED

- Recordkeeping current from the first intake.
- First reports filed the day of the injury.
- Findings closed with a verified abatement.
- Training and programs live between visits.

The toolkit arrives before the first visit does.

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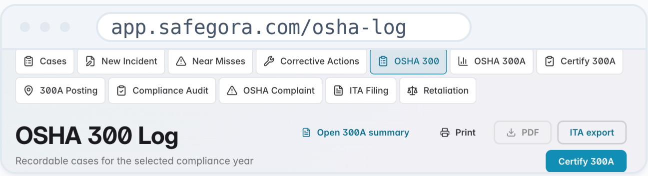
PRODUCT SURFACES

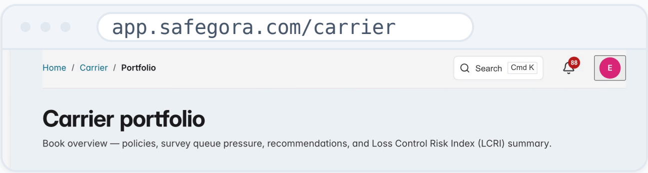
Two tenants, four screens

Two of the three planes on one page: what the insured's people touch in the field, and what your team keeps as the service record. The separation between them is structural, not a setting.

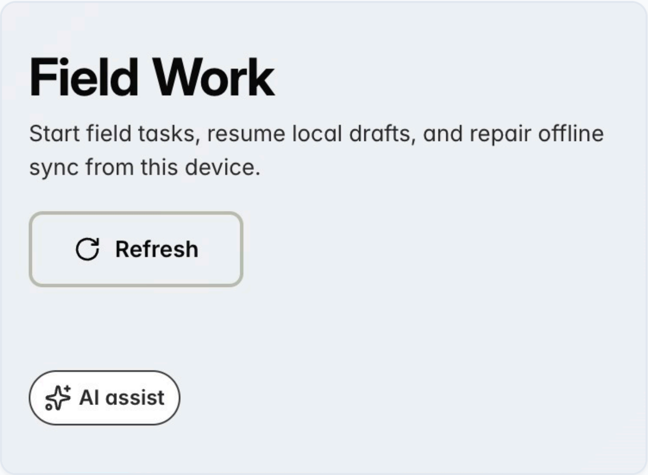
These four screens span two tenants. The phone and log screens are the insured's, opened by their own people under their own credentials. The console screen is yours. None of them was reached by a carrier login into an insured workspace, because there is no such login to hold.



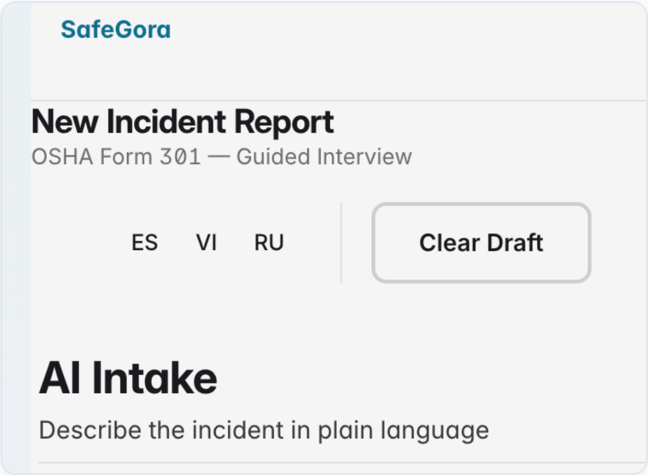
The insured's own workspace: the reporting and forms surface with the 300 log on its active tab, scoped to one establishment and one compliance year.



Carrier portfolio on the loss-control console. An empty book still names the console.



Field work on a phone, inside the insured's own workspace: start field tasks, resume local drafts, repair offline sync — in the browser, with nothing to install.



Guided intake on a phone, on the Form 301 structure: the source record for recordkeeping and for the first report of injury, captured in plain language.

Workbench

quick actions and the attention items waiting on your team today.

Policies and billing

the insured book, the client relationships it carries, and your live metering standing.

Surveys and recommendations

the service record for visits, findings and their disposition.

Portfolio

the pilot surface where your program-level service indicators are read.

Templates and administration

reusable materials your team authors, plus roster, notifications and settings.

7

INDICATOR BOUNDARY

The boundary is on the surface

Portfolio is the pilot overview of service indicators drawn from your own program's work. The boundary is not a footnote in a contract; the surface states it to whoever opens it.

```
indicator LCRI · inputs program-posted
· scope consented · cross-insured none
```

LCRI is the loss-control risk index on that surface: 0 to 100, and the higher number is the safer one. Every location starts at 100. Severity-weighted findings subtract from it. Closing the recommendations they produced credits points back. Optional consented metrics apply a capped drag, so no borrowed number can outweigh your own survey record.

Your plane holds the roster, the policy book, templates, metering standing, the service record your team authored, and the inputs your program posted. Each insured workspace holds their establishments, incidents, forms, programs and abatement trail. Neither borrows from the other. Nothing here rolls your insureds' records up into a book-wide view, because no such view exists on this class.

WHAT IT HOLDS

Survey findings
the visit record your own consultants and officers completed.

Posted metrics
optional inputs your program supplies, under consent scope.

Consented service indicators
other program-level inputs, included only where consent scope covers them.

Nothing else
no insured compliance records, and no roll-up across your book.

Assumption	What is true	How you know
A compliance book across your insureds	Indicators from your own and consented inputs	The portfolio surface states its scope
A way into each insured's record	No fan-out exists on this class	No client-grant or switch control exists
An underwriting or modifier feed	A service instrument; SafeGora produces no premium, modifier or claims-outcome projection	The portfolio surface names its inputs and states its boundary
Proof that sponsorship grants visibility	Sponsorship funds; the access fence holds	The roles table in section 2

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GOVERNED BY DESIGN

Checkable, not described

AI drafts. People decide. Evidence holds. One regime covers both tenants — yours and every insured's — and you can check it in the product rather than read about it in a policy.

```
capability field-photo-analysis
· advisory tier
· human acceptance · ledger entry
```

Principle	What you see in the product	What it rules out
Right jurisdiction, structurally	Incident location, then establishment, then headquarters, then the federal floor	Headquarters law applied to a worksite
Honest gaps	Unauthored content is disclosed and cited to the federal baseline	A state form invented where none is authored
Verified citations	Anything unverifiable is visibly flagged and waits for review	An unchecked citation entering the record
Human acceptance	A draft becomes the record when a person accepts it	A draft becoming the record on its own

Differences between jurisdictions are modeled by category, with the federal floor everywhere across all 51 — the 50 states and DC, computed from the shipped substrate. Categories include written-program mandates, stricter reporting triggers, and heat and wildfire rules. They are authored content, checked against source material, rather than something a model infers at the moment a question is asked.

Governed decisions are written to a tamper-evident, hash-chained ledger whose integrity can be verified in the product. Customer content is not used to train models, and inference runs inside SafeGora's own cloud account rather than a public AI service. Sponsorship, portal sessions, publish and acceptance events and administrative changes each carry the person who performed them.

What the record supports	Where this guide shows it	What SafeGora will not produce
First reports prepared the day of the incident	Section 5, first reports	Premium credits
Documentation complete at intake	Section 5, claim documentation	Experience-modifier projections
Findings closed with owners, dates and verification	Section 4, the recommendation register	Claims-outcome commitments
Programs and training current between visits	Section 5, the rest of the toolkit	Injury-prevention dollar figures
Service delivered on the consent plane, without seats	Section 2, the consent plane	Loss-ratio or frequency forecasts

The record is the product. Everything else is a visit report.

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GETTING STARTED

First hour to first quarter

Your workspace arrives already provisioned, so nothing here is an installation. From the activation email onward the first hour is short, and the first quarter is a pipeline rather than an implementation.

`terms accepted · version recorded · actor recorded · time recorded`

The first hour

1 **Sign in**
the founding administrator receives the activation email, sets a password and signs in; console navigation appears.

2 **Review the profile**
settings hold the workspace profile and preferences; confirm both before the rest of your team arrives.

3 **Accept the carrier terms**
acceptance is recorded against the exact version text, and a banner stays until it is done.

4 **Invite your people**
set roles inside your own carrier firm; none of those roles carries a seat in an insured workspace.

The first quarter

1 **Import the book**
run it before sponsorship, so the meter has a book to match from the first day it counts anything.

2 **Arm sponsorship**
coordinate activation with platform operations, then provision in the order your service plan calls for rather than by policy size.

3 **Provision and brief**
turn on target insureds and tell them plainly that the workspace is theirs to own and operate, with no door for your team to walk through.

4 **Plan the visits**
schedule surveys against the book and ready the templates your team will reuse across the quarter.

5 **Close the loop**
issue recommendations against what the visits found, then verify-close the first abatements once they are confirmed.

AFTER THE FIRST QUARTER

Terms accepted and recorded against a version.

Sponsorships armed and the first insureds briefed.

A meter that matches the live book.

First verify-closed recommendation on the record.

The first quarter ends where it should: a planned visit, a finding issued as a recommendation, and an abatement verified on the record — every step attributable to a person.

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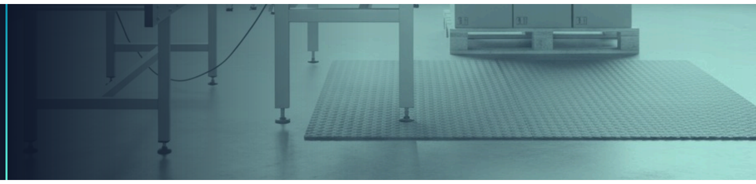
LOOKUP LAYER

The vocabulary of the class



The vocabulary your team will use when triaging a service record, answering a billing question, or explaining to an insured what a status on their screen means. Every status below is a state an object actually holds in the product.

Object	Lifecycle	Note
Policy	Draft, active, expired or canceled	Draft is bookkeeping, not pending access
Sponsorship	Active, then ended	Ending twice changes nothing; the meter effect is forward-looking
Commercial terms	None, invoice or custom-price	Activated under your executed agreement
Rate band	C1 through C4	Driven by the active sponsored-workspace count

THREE COMMERCIAL COMPONENTS

Annual platform access

negotiated and activated on your workspace under your agreement.

Per-workspace metering

count-banded, charged on active sponsored workspaces and nothing else.

Minimum annual commitment

contractual, while the meter itself stays blind to insured size.

Band	Active sponsored workspaces	Per-workspace monthly rate
C1	1–250	$25
C2	251–1,000	$18
C3	1,001–5,000	$12
C4	5,001 and above	Negotiated, with an $8 floor

Published bands, current as of August 2026 and shown for orientation only. Your executed agreement governs. The rate card structurally excludes outcome shares, premium credits and modifier-linked fees.

It also excludes carrier-managed remediation and injury-prevention outcome pricing. Nothing here prices on a loss outcome. The exclusions hold in the rate card's shape, not in a paragraph.

Class
the access model a workspace runs under; yours is consent-plane only.

Consent plane
a path the insured grants, and can end, without anyone taking a seat.

Sponsorship
your program funding an insured's workspace; funding never becomes a login.

Meter
the count of active sponsored workspaces that drives the banded rate.

Render pack
the certified, jurisdiction-specific first report, resolved from the worksite.

NEXT STEPS

Start with a program conversation

A service record — one that can be reopened and dated, not filed.

A fence — one your compliance department can point at.

A toolkit — one your insureds own and operate themselves.

A vocabulary — one that describes the record, not the loss.

There is no public signup for this class and no self-serve checkout. Platform operations create your workspace under a program agreement, so the first step is a conversation about your book, your service model and the terms.

safegora.com ↗

coverage, governance and the rest of the guide suite.

app.safegora.com ↗

sign in if your program is already provisioned.

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RELATED GUIDES

Insured workspace
SafeGora Employer Workspace Guide, on what your sponsorship switches on.

Governed AI
SafeGora AI Capabilities Guide, on the full catalog and its controls.

Private consulting
SafeGora Consultant Practice OS, on the grant, seat and switch class.

Public consultation
SafeGora for public consultation programs, on the publicly funded class.

Independence. SafeGora is independent software — not affiliated with, approved by, or endorsed by OSHA or any government agency.

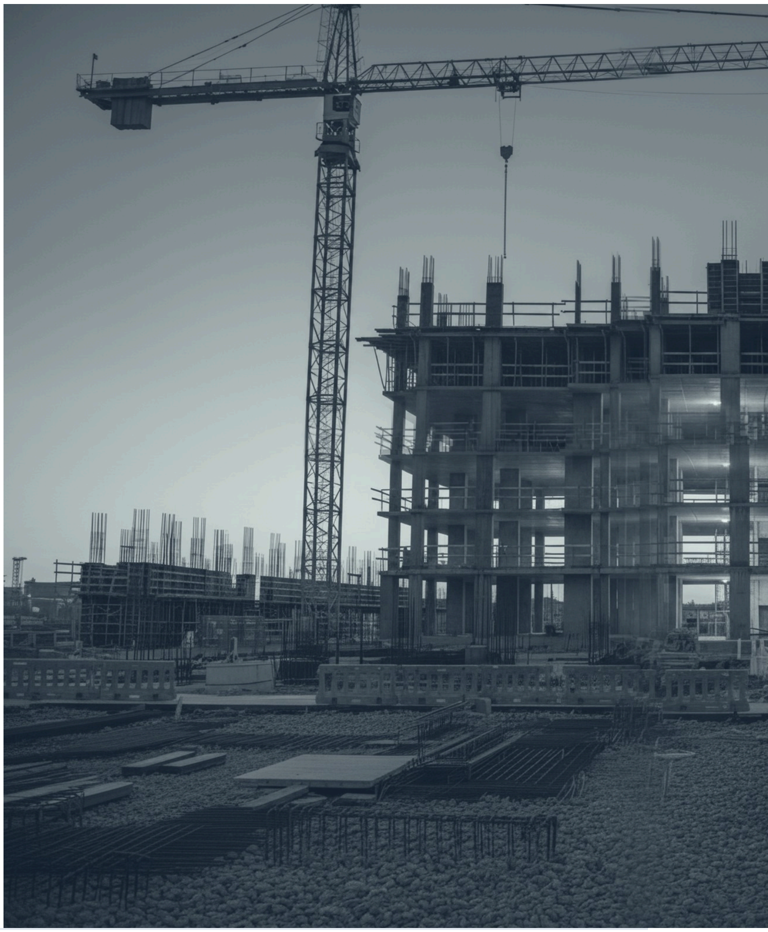
Not legal advice. Nothing in this guide is legal advice; filing and compliance obligations remain with the employer or other legally responsible party. Underwriting, pricing and claims decisions remain your own and outside SafeGora.

AI decision support. AI outputs are decision support; a competent human remains the professional of record at every consequential step. Wherever a draft is offered, on the console or inside a sponsored workspace, a person reviews and approves it before it becomes the record.

No customer references. No customer is named, quoted or shown in this guide, and no statement here is attributed to one.

AI disclosure. These lines appear in the product on the surfaces they govern, and are reproduced here unchanged:

> *AI-assisted draft — pending review. Not the record until a person approves it.*
>
> ** Citation not verified against the jurisdiction corpus — human review required before corrective action.*
>
> *Note: where authored state-citation vocabulary is not yet available, citations reference federal OSHA (29 CFR). Verify against current state-plan rules before acting.*
>
> *This is an AI-assisted assessment, not a legal determination. Final recordability should be determined by a qualified safety professional.*



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