

From Uncertainty to Clarity: Taming the "Gray Rhino" with Data Analytics

Identifying the Threat: Gray Rhinos vs. Black Swans

The Gray Rhino

High-probability, high-impact risks that are visible but often ignored or postponed.

The Black Swan

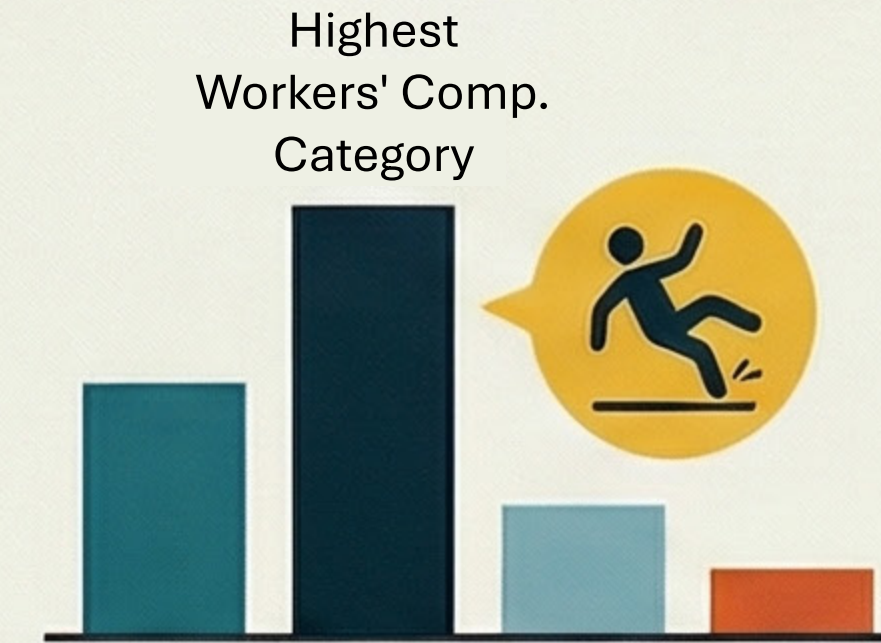
Rare, unpredictable events that dominate headlines with their shock value.



Human Bias Blinds Judgment

We treat routine hazards as less threatening simply because they are familiar.

Evidenced Based Safety: What the Data Reveals



Slips, Trips, & Falls

Consistently the highest category for both claim count and total incurred costs.



OVER 50%
of Total Liability Losses

HR Practices are High Risk

Conduct and policy enforcement issues represent over 50% of total liability losses.



Safety is More Than Physical

Modern safety includes psychological hazards like stress, harassment, and workplace culture.

FINANCIAL IMPACT: General Liability & HR Risks	
Total General Liability	HR Practices & Conduct
	
\$6.3 MILLION	OVER \$3 MILLION
5 years	5 years