SHIELDSPHERE

Insurance Reports

a safety program record your broker can hand to an underwriter

How owners and admins generate an Insurance Submission Report, choose what it covers, understand every figure on it, add the carrier's loss run numbers, and share the PDF with a broker.

ADMIN GUIDE – FOR ADMINISTRATORS | VERSION 1.0 | SCREENS CAPTURED NOVEMBER 2026

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ShieldSphere's Insurance Reports module lets an owner or admin generate a PDF safety program record for an insurance broker to submit to an underwriter. It is built from records already in ShieldSphere, such as corrective actions, training, programs and near misses. It is not a claims record, and every figure it cannot count honestly reads Not tracked.

1 What Insurance Reports does

An underwriter prices insurance on what they can see. This report shows what your safety program has built and what it has done, using records you already keep.

The report is a **safety program record, not a claims record**. It does not report claims, losses or reserves. It reports what your organization has built and done inside ShieldSphere during the period stated. It is also not an audit, not a certification and not an opinion on your risk. It reports what your own records show.

`Sidebar → Insurance Reports`

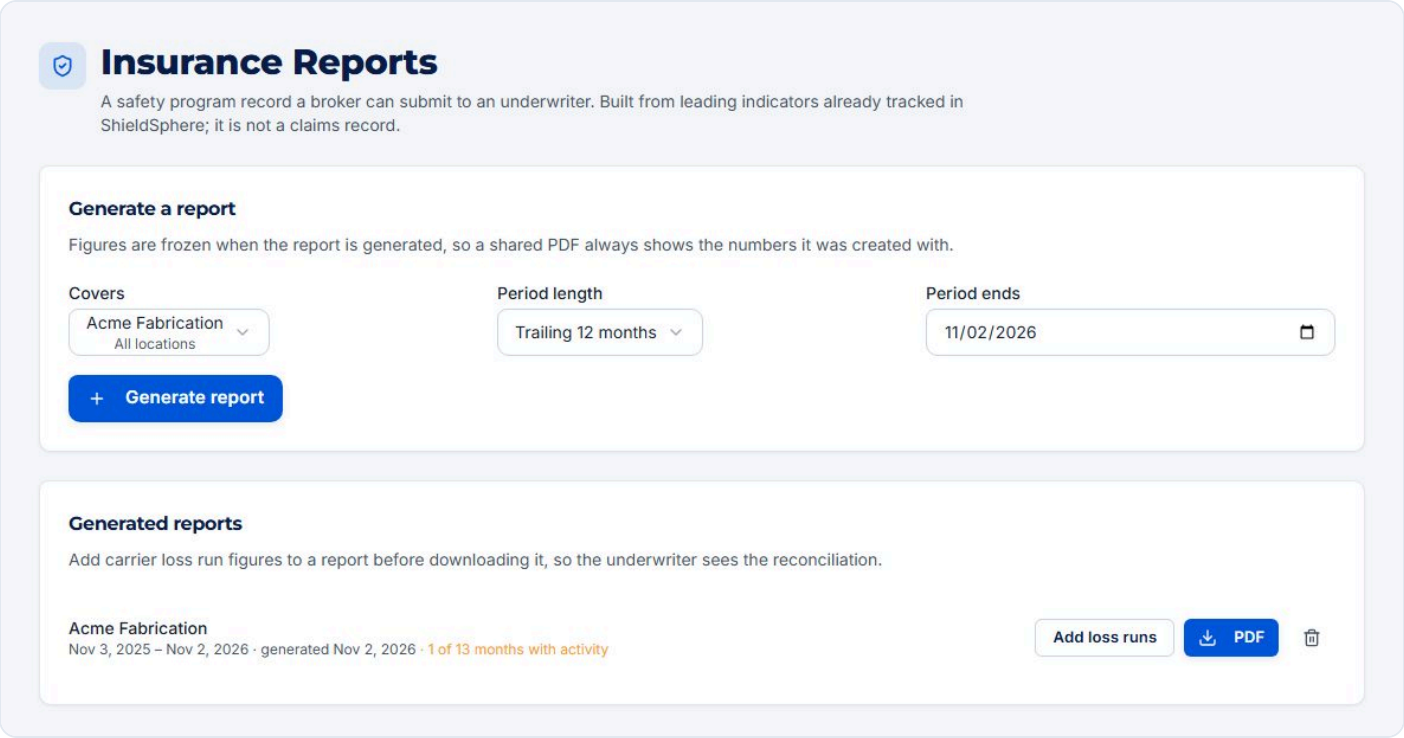
Who can use it

WHO	ACCESS
Owners and admins	Can open the page, generate reports, add loss run figures, download PDFs and delete reports.
Members and viewers	No access. The page is not in their sidebar, and opening the address sends them back to the dashboard.

SWITCH-ON REQUIRED

Insurance Reports is not part of every plan. It is switched on for each organization separately, and the sidebar link appears only once it is. If you are an owner or admin and cannot see **Insurance Reports**, ask your ShieldSphere contact to switch it on.

The restriction to owners and admins is deliberate. The report is an outward-facing document that pulls together your safety record across locations and is handed to a third party that prices insurance from it.



> **Insurance Reports.** Generate at the top, previous reports below. Each row has its own loss run form, PDF download and delete button.

2 Words you'll see

WORD	WHAT IT MEANS
Covers	What the report is about: the whole organization, one client company, or one location.
Period	The stretch of time the figures describe. You pick a length and an end date.
Frozen snapshot	Figures are fixed at the moment you generate the report. A PDF you share later shows the numbers it was created with.
Program maturity	What you have built, measured at the end of the period: written programs, SDS coverage, contractor prequalification, training currency.
Program activity	What you did during the period: hazards, corrective actions, near misses and recordable incidents.
Not tracked	ShieldSphere could not count this honestly, so it shows words instead of a number. It never shows zero in its place. See section 5.
Loss run	The carrier's record of claims. You or the broker type two figures in from it. ShieldSphere does not receive or check them.
Corrective action	A tracked task to fix a hazard or problem, with an owner and a completion. See the Corrective Actions guide.

3 Generate a report

`Insurance Reports → Generate report`

1 Choose what it covers

Open the **Covers** list. Options are grouped, widest first:

- **Entire organization**: every location combined, shown with your organization's name and "All locations".
- **Companies** (shown as **Client companies** for a consultant account): one client company with all of its sites rolled up.
- **Individual locations**: one site on its own. Each shows the client it belongs to, or **No client assigned** on a consultant account when none is recorded.

An organization with no client companies sees only the first and third groups.

> **CONSULTANTS: REPORT ONE INSURED AT A TIME**
>
> On a consultant account, the whole-organization option is labeled *Every client combined; not a single-insured submission*. A submission is about one insured, so choose a client company, or one of its locations, instead.

2 Pick the period

Period length is Trailing 6, 12, 24 or 36 months, with 12 as the default. **Period ends** is a date, today by default. The period counts back from that date.

3 Generate

Click **Generate report**. The new report appears at the top of **Generated reports**. If you have not chosen what it covers, you see *Choose what this report should cover.*

Each row in the list shows what it covers, the period, and the date generated. The list keeps your 50 most recent reports.

> **CHECK THE MONTHS WITH ACTIVITY**
>
> If some months in the period had no recorded activity at all, the row says so, for example *8 of 12 months with activity*. The PDF discloses the same gap. Better to know before the underwriter does. Pick a shorter period if your account was only recently set up.

4 What is in the report

The PDF is two pages. It opens with a scope statement, then identifies the insured, then reports on program maturity and program activity. Page two covers the loss run reconciliation, data completeness and how every number is counted.

The insured

The identification block shows the insured's name, the reporting period, operations (with NAICS code when recorded), how long the account has been in ShieldSphere, exposure (employees, what the report covers, locations), when the report was generated, and hours worked. These are frozen with the rest of the snapshot, so a later change to your profile does not alter a report you already shared.

Hours worked come from the OSHA 300A establishment record. Without them the report says *Not on file: TRIR and DART cannot be calculated*.

Program maturity: what you have built

CARD	WHAT IT MEASURES
Written programs in place	The share of the hazards you declared applicable at onboarding that have a published written program. Drafts are excluded.
SDS library coverage	The share of chemicals in your inventory that have a linked safety data sheet.
Lockout/tagout procedures	Always Not tracked. See section 5.
Contractor prequalification	The share of active contractors with a reviewed prequalification.
Training currency	The share of training records that are unexpired at the end of the period. A record with no expiration counts as current.

Program activity: what you did

CARD	WHAT IT MEASURES
Hazards found and closed	Hazards raised in the period against hazards closed in the period, with how many were corrected during the inspection and how many through an assigned corrective action.
Corrective actions raised and closed	Corrective actions created in the period, and how many of those were completed. Also says how many are still open at the end of the period.
Median time to closure	The typical number of calendar days from a corrective action being raised to its completion.
Near misses reported	How many were reported, how many were closed, and the median days to close. A note explains how to read it, because a high near-miss count is a sign of a working reporting culture.
OSHA recordable incidents	The count of recordable incidents, with TRIR and DART when hours worked are on file. Otherwise the rates are omitted.

The data behind these cards comes from the rest of ShieldSphere, so keeping those modules current is what makes the report worth sending. See the guides for Incidents, Training, SDS, Policies and Contractor Management.

5 How the numbers are counted

Page two of every report prints a table called **How the numbers are counted**, so an underwriter can compare it with other submissions. This section explains the same rules in plain terms.

What "Not tracked" means

The report never prints a zero when it really means "we cannot tell". Where a figure cannot be counted honestly, the card shows a short phrase instead:

WHAT THE CARD SAYS	WHY
Not tracked	ShieldSphere has no way to count it. Lockout/tagout coverage is always this, because the system does not record which equipment requires a procedure, so there is no total to measure against. TRIR and DART also read Not tracked when hours worked are missing.
No activity in period	There was nothing to measure in the period. For example, no hazards were raised, so there is no closure percentage. That is not a failure.
Too few to report	Fewer than five items closed, so a median would be noise. The report would rather say so than print a number.
Tracking begins now	The figure only builds up from a point in time forward.

A related card text, *None raised in period* or *No hazards raised*, appears when there is simply nothing in the period to count.

How corrective action closure is counted

Corrective actions are the measure that works for every organization, because they exist in every module.

- **Raised** counts corrective actions whose created date falls inside the period.
- **Closed** counts, from those, the ones that have been completed. So the closure rate reads as "of the work raised this period, how much did we finish". It does not mix in a backlog cleared from earlier years.
- **Median time** is calendar days from created to completed. A median is used rather than an average, so one stalled item cannot distort it. Same-day completion counts as zero.
- **Still open at the end of the period** is raised minus closed.

The assigned rule

A corrective action counts as **assigned** when it has a responsible party with an email address. A name alone is not enough. It is the email that makes someone contactable and on the hook.

The rule matters in one place: the **hazards found and closed** card. A hazard counts as closed when its status is resolved or a linked corrective action was completed, whether or not that action had an owner. The card then splits closed hazards three ways:

- **Corrected during inspection**: recorded as fixed on the spot by whoever resolved it. This is never guessed from a missing corrective action.
- **Through an assigned corrective action**: closed by an action with an email-bearing owner that was completed.
- **Neither**: closed, but not formally tracked to an owner. It is still counted as closed, and it is kept separate so the gap is visible.

Other counting rules

- Near misses are counted by the date they were reported. A near miss that was dismissed does not count as closed.
- Recordable incidents are counted by date of injury, because that is the date a carrier's loss run uses.
- TRIR and DART use the 200,000-hour base, on hours worked you have reported. Recordability is your determination.
- No figure is restated to smooth a gap, and no missing record is filled in with an assumed value.

> **FROZEN ON PURPOSE**
>
> Generating again later recomputes against your live data and gives different figures. If you have already sent a report, keep it. Deleting it means that exact snapshot cannot be recovered.

6 Add loss runs and share the PDF

Page two includes a **Loss run reconciliation**. It sets the carrier's claim count next to the recordable incidents ShieldSphere has on record for the period. The two will rarely match line for line, because they count different things and start at different moments. The report puts that difference in front of the underwriter instead of leaving them to find it.

1 Open the loss run form

On the report's row, click **Add loss runs**. A panel opens labeled **Broker-entered from carrier loss runs (not verified by ShieldSphere)**.

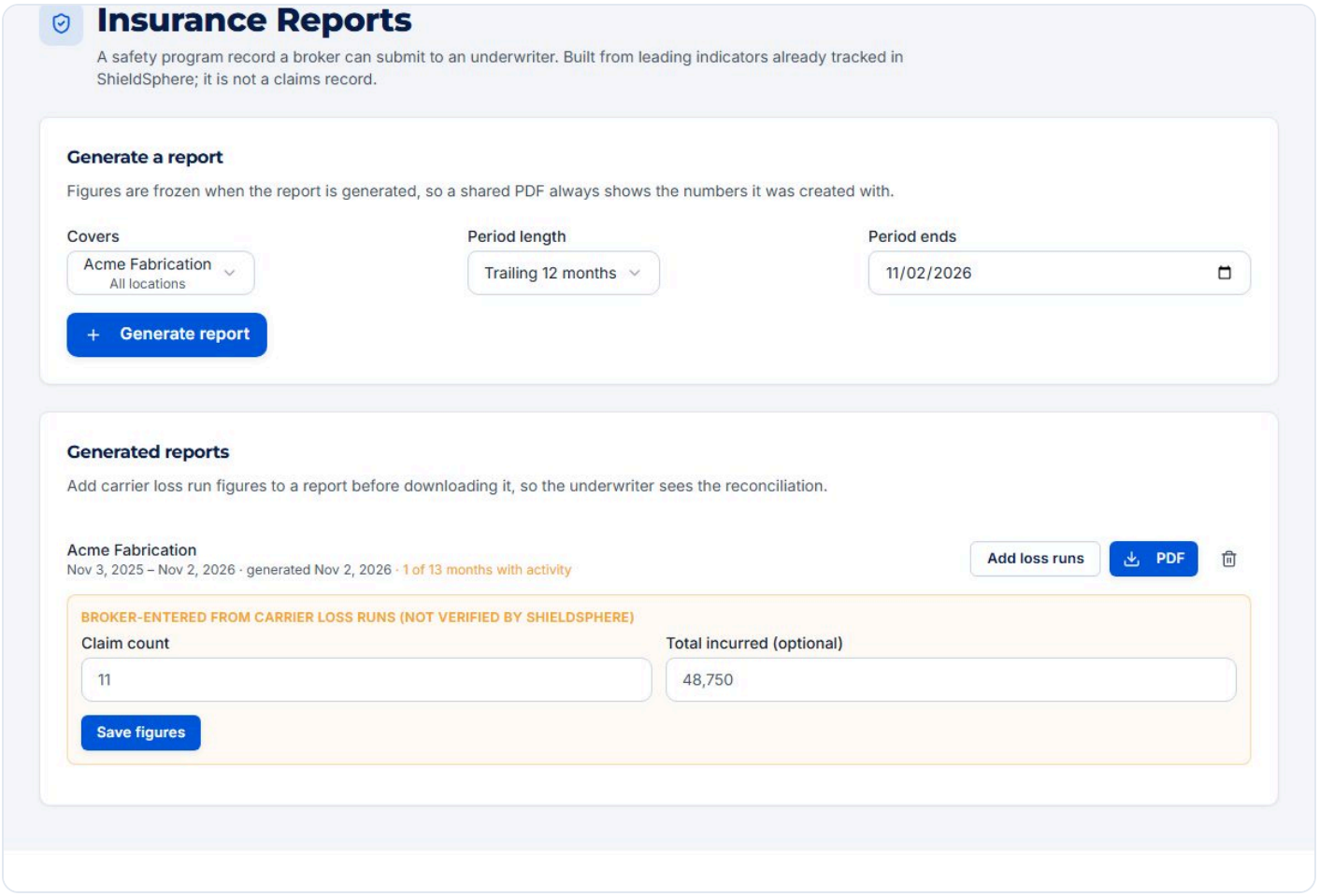
2 Enter the figures

Type the **Claim count** as a whole number. **Total incurred** is optional. Enter a plain dollar amount such as 48750 or 48750.25, with no letters. Leaving it blank means it was not supplied, and it is never printed as zero.

3 Save figures

Click **Save figures**. The button then reads **Loss runs added**. Saving again replaces the earlier figures, so check before you overwrite.

> **SHIELDSPHERE DOES NOT VERIFY THESE FIGURES**
>
> ShieldSphere does not receive, audit or verify carrier data and does not calculate incurred loss. The figures appear on the PDF labeled as broker-entered. Enter them exactly as they appear on the carrier's loss run.



> **Add loss runs.** The label above the fields stays on the PDF too, so a reader always knows these numbers came from the carrier.

Share the PDF with a broker

1. Add the loss run figures first, if the broker has them. The PDF is built when you download it, so it includes whatever has been saved.
2. Click **PDF** on the report's row to download it.
3. Send the file to your broker. It is a normal PDF, so email works.

The page also lets you delete a report. Click the bin icon, then **Delete** to confirm. Any loss run figures you entered go with it.

> **BEFORE YOU SEND**
>
> Read page two once. Check the months-with-activity line, whether hours worked are on file, and whether anything reads Not tracked that you could fix. Hours worked, for example, come from the OSHA 300A form and are quick to add.

7 Troubleshooting

WHAT YOU SEE	WHAT TO DO
No Insurance Reports link in the sidebar	You must be an owner or admin, and the module must be switched on for your organization. Ask your ShieldSphere contact to switch it on.
Opening the page sends me to the dashboard	Same two causes. Members and viewers cannot use this module.
"Choose what this report should cover."	Pick an option in the **Covers** list before you click Generate report.
The Covers list has no client companies	Only accounts that manage client companies have that group. A direct employer chooses the whole organization or a location.
Lots of cards read Not tracked or No activity in period	The related module has no records in the period. Choose a period when the account was in use, or keep those modules current and generate again.
TRIR and DART are missing	Hours worked are not on file. Enter them on the OSHA 300A establishment form, then generate a new report.
"Claim count must be a whole number."	Remove commas, decimals and text from the claim count.
Total incurred is refused	Use a plain dollar amount such as 48750 or 48750.25.
The figures changed after I generated again	That is expected. A new report recomputes on today's data. Use the earlier PDF if you need the earlier numbers.

Related guides: Corrective Actions, Incidents, Team and Organization Dashboard.

ShieldSphere Insurance Reports – Admin Guide. Published at shieldspheresafety.com/guides/insurance-reports-admin.
Screens are illustrative; the written steps are what to follow if the two ever disagree.