



## Visits by Insurance Loss Prevention Representatives Linked to Fewer Jobsite Injuries

### **Workers' compensation loss prevention representative contact and risk of lost-time injury in construction policyholders**

*Katherine E. Schofield, Bruce H. Alexander, Susan G. Gerberich, and Richard F. MacLehose. Journal of Safety Research, September 2017.*

#### **Overview**

Insurance loss prevention representatives have access and contact with businesses and employees to provide targeted safety and health resources. Construction firms, especially those smaller in size, are a high-risk population. Researchers examined data covering 1360 construction industry workers' compensation insurance policyholders to explore the relationship between the number of visits by loss prevention representatives and the incidence of lost-time injuries as reported in the claims data.

#### **Key Findings**

- Significant reduction in risk of lost-time injury was observed after a single contact from a loss prevention representative; reduction in risk continued with two contacts and three or more contacts.
- Loss prevention representatives are often a low or no-cost benefit for insurance policyholders and may be an important injury prevention resource for small firms and/or those with lack of safety resources and staff.
- Reduction in lost-time injuries, resulting in reduced workers' compensation costs for policyholders and insurance companies, builds a business case for safety and injury prevention.

#### **For more information, contact:**

Katherine E. Schofield: [kscho@d.umn.edu](mailto:kscho@d.umn.edu)

#### **See abstract:**

<http://bit.ly/2xA4WSw>

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