

# WHAT TO EXPECT: IAT On-Site Loss Control Visit

IAT's goal during a Loss Control visit is to better understand your unique operations and provide insight that supports safe, compliant, and sustainable practices. Here's what you can expect:

## Before the Visit

### Appointment Scheduling

We'll coordinate with your agent or designated team member to set up a convenient time for an on-site visit

### Preparation

Your agent provides us with the documents needed, so minimal preparation is needed. Your designated team member should have a solid understanding of the overall operation and safety efforts. We may ask for a current driver list to include DOB and DOH, especially during renewal visits

## During the Visit

### What We'll Do



**Typical: ~1 hour | Larger fleets (50+ power units): 1.5+ hours**

*The majority of our time will be Q&A and DQ file review. Depending on coverages (property, GL), we may walk around the site.*

- Brief introduction and outline of the visit
- Review of your operations, safety practices, and future growth plans
- Q&A discussion covering topics such as:
  - **Operations:** Company history, traffic lanes, commodities hauled, company drivers, owner-operator fleet, etc.
  - **Driver Hiring & Retention:** Hiring standards, onboarding process, DOT compliance and best practice efforts, driver retention and corrective action plans
  - **Training:** Initial and ongoing training programs - how do you keep safety in front of drivers' and team members' minds
  - **Equipment & Maintenance:** In-house maintenance program or third-party providers. How is equipment managed, and where is the equipment parked when not on duty
  - **Hazmat:** Authority and controls (if applicable)
  - **Contracts:** If not already provided by your agent, we may ask for owner-operator or contract driver contracts
  - **Technology:** Telematics, cameras, ELDs and their use in your operation
  - **CSA Scores:** Review of DOT compliance during roadside inspections based off CSA data available online
  - **Driver Qualification Files (DQ files):** We may ask to review a DQ file or two
  - **Loss History:** Discussion of past claims, accident trends, corrective action

## Our Approach



The visit is **collaborative**—we're here to understand your unique operation for underwriting purposes. Where appropriate, we will also share recommended programs and efforts other clients have used that have been successful



We focus on both regulatory compliance (minimum standards) and best practices (what sets strong fleets apart)



Expect an open conversation: most of the time will be spent in Q&A



Scan to access safety resources and training from IAT's Loss Control Portal