



Loss Control Process

At ARU, we believe the best loss is the one that never happens. That's why we work closely with our policyholders to identify and address elevated risks before they lead to a loss.

Each new policy includes an on-site inspection conducted by our dedicated team of experts, well-versed in farm and agribusiness operations. Our team understands the unique challenges farms face — from buildings and equipment to utilities and daily operations — and uses that knowledge to help reduce risk and protect your livelihood.

By working with ARU, you gain a knowledgeable partner focused on practical solutions that help safeguard your property and support the long-term success of your operation.

Here's How it Works



01

Overview

We'll have a preliminary discussion to help us understand your operations.



02

Inspection

Our inspector will conduct a tour of your facility, focusing on key buildings, equipment, and work areas to better understand your property and operations.



03

Results

Our loss control team will send you a letter via email with documentation of their findings, issues that were observed, and ways to remedy those issues to help keep you up and running.



04

Remedies

We will follow up with you 30-60 days after our communication of high-risk concerns to see how your fixes are going and provide any additional guidance or recommendations needed.

KEY INSPECTION ITEMS:

General Information: Summary of operations, equipment & processes, loss history, mitigating controls implemented to reduce losses, etc.

Building information: Age and condition of buildings, construction materials, prior damages and updates.

Utilities: Review of electrical service and equipment, heating systems, and any refrigeration systems, along with related maintenance and safety practices.

Fire Safety Controls: Review of fire safety practices, maintenance and testing activities, sprinkler systems (if installed), and fire detection devices.

Special Hazards: Hazardous substances, storage of flammable/combustible materials, welding/cutting controls, dust collection procedures, special "one of a kind" equipment.

We appreciate the opportunity to work with you and are confident these measures will help protect your operation and support its long-term success. If you have any questions, please contact your broker for more information.