

# ARU Introduces the United States' First National E&S Farm, Ranch, and Rural Estates Insurance Product

*ARU's new Farm, Ranch, and Rural Estates product will be available via select retail and wholesale distribution relationships across a national footprint.*

WINSTON-SALEM, NC, UNITED STATES, March 17, 2025 /EINPresswire.com/ -- [ARU](#), the U.S. leader in specialty Property insurance product development, underwriting, loss control, and technology, announced today the launch of the U.S.'s first and only national E&S [Farm, Ranch, and Rural Estates](#) package product. This

new offering is the latest in a series of developments highlighting ARU's expanding capabilities. In December of 2024, ARU completed an overhaul of its leading Poultry Confinement program, including a modernization of product aesthetics and extended rating capabilities supporting broader risk eligibility. Soon after, ARU also launched a new proprietary E&S [Commercial](#)

[Property](#) product that was purpose-built to participate in shared and layered placements; the company's capabilities now include ground-up, primary, and lead quota share lines for a wide spectrum of high-hazard occupancies.

ARU's new Farm, Ranch, and Rural Estates product will be available via select retail and wholesale distribution relationships across a national footprint, and the initial target occupancies will be Row Crop, Dairy, Beef Cattle, Hay / Sod, Gentleman Farm, Vegetable Growers, Orchards and Vineyards, Aquaculture, and Poultry / Hog Confinement. In

addition to traditional working farms, the new product will also target high-value primary and secondary homes in rural areas, which have faced increasingly difficult insurability challenges due to escalating natural catastrophe and wildfire events.



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With the launch of the RISE technology coupled with our new Farm, Ranch, and Rural Estates product, ARU extends our history of bringing true solutions to underserved markets.”

*William G. Johnson III, CEO*

Launching in conjunction with the new insurance product is a proprietary modern technology suite, RISE (Risk Intake and Service Engine), specifically built to address legacy pain points and facilitate efficient submission, underwriting, and servicing of small to mid-size Farm risks.

ARU's CEO, William ("Will") G. Johnson III, said, "ARU was born out of extreme dissatisfaction with the traditional approach to placing and servicing Farm / Ag insurance. Due to decades of insurer under-investment in innovation, risk selection, and technology, the market had been defined by inefficiency and volatility. In 2016, ARU charted a course to solve these legacy woes, and in the years since, our commitment has never wavered. Through underwriting discipline, technical expertise, proactive loss control, and data-driven decision-making, we've delivered a sustainable and dependable market for our policyholders and brokers, all while generating profitable and sustainable returns for our capacity providers. And - with the launch of the RISE technology coupled with our new Farm, Ranch, and Rural Estates product, ARU extends our history of bringing true solutions to underserved markets."

Farid Nagji, Chief Operations Officer at ARU, added, "As a modern specialty underwriting organization, leveraging technology is at the core of our strategy, not only to enhance decision-making and internal scalability but to improve the experience for our distribution partners. RISE will elevate the process for all stakeholders at every stage of the policy lifecycle. Brokers will benefit from a sleek, intuitive interface that enables seamless quoting and faster turnaround times. Policyholders will experience increased efficiency in policy issuance and service. And our underwriting team will be equipped with a sophisticated platform that enhances precision, streamlines workflows, and accelerates risk assessment. With RISE powering our Farm, Ranch, and Rural Estates product, ARU continues to lead modernization in the insurance industry, delivering streamlined, data-driven solutions at scale."

ARU was founded in 2016 and quickly established itself as the U.S. leader in poultry confinement product development, underwriting, loss control, and technology. From there the company has steadily added occupancies and expanded into serving larger and more sophisticated risks, both on a shared / layered and ground-up basis. ARU's underwriting and loss control harnesses fundamental scientific principles, granular weather metrics, proprietary technology, and niche expertise to maintain a sustainable and profitable portfolio of historically challenging risks, all while providing a superior experience to policyholders. ARU's products and services serve a diverse network of retail producers, wholesalers, and carriers, providing not only traditional underwriting and loss control services, but also technology, product development, operational support, and reinsurance capacity.

Chandler Griffith, Marketing Manager

ARU

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