ARU Launches Standalone Commercial Liability Product, Expanding Specialty E&S Solutions Nationwide

WINSTON-SALEM, NC, UNITED STATES, July 1, 2026 /EINPresswire.com/ -- ARU, a leading specialty insurance organization focused on underwriting, risk management, product development, and technology, today announced the launch of its new standalone Commercial Liability product. Designed for complex and hard-to-place commercial risks, the Excess & Surplus (E&S) offering expands ARU's specialty platform beyond property coverage and provides brokers with a dedicated liability solution backed by experienced underwriting and responsive service.

ARU is the U.S. leader in specialty Property insurance product development, underwriting, loss control, and technology.

The new product is tailored for manufacturers, distributors, agricultural operations, food processors, warehouses, equipment dealers, retailers, and other specialized commercial businesses operating within or adjacent to the agricultural stream of commerce. Available through select wholesale distribution partners across the Lower 48 states, the program offers primary limits up to $2 million per occurrence and $4 million in the aggregate.

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> *Joseph Strickland III, CEO*

The launch represents a significant step in ARU's continued expansion within the specialty commercial insurance market. Building on the success of its proprietary Commercial Property product, ARU is now able to support both Property and Liability needs, with a focus on complex risks that often require specialized expertise and flexible E&S solutions.

Unlike standard market approaches that may rely heavily on automation and broad underwriting guidelines, ARU's Commercial Liability product emphasizes individual account evaluation, industry-specific expertise, and collaborative broker relationships. The product was developed to address liability exposures that require thoughtful analysis and customized underwriting solutions.

Joseph Strickland III, Chief Executive Officer of ARU, said, "As we continue to find new areas to which we can deliver value to our brokers and policyholders, ARU will now bring the same discipline to the Commercial Liability market that we have served so well in Commercial Property. The launch of Commercial Liability is a natural evolution of our vision and an important step in ARU's continued growth."

Jessica Todd, Vice President of Underwriting at ARU, added, "Commercial Liability presents unique challenges that often require deeper analysis than what is available through standard market approaches. The classes we are targeting have distinct operational and liability exposures that deserve careful evaluation. We built this product to provide brokers with a knowledgeable, responsive underwriting partner that understands these complexities and is committed to finding solutions for difficult risks."

The Commercial Liability product leverages ARU's established underwriting expertise and industry knowledge while maintaining the responsive service and broker-focused approach that have become hallmarks of the organization. By bringing Property and Liability capabilities together under one specialty umbrella, ARU continues to strengthen its position as a trusted market for complex commercial risks.

For more information about ARU's Commercial Liability product, visit www.aru.solutions or contact your ARU representative.

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.

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