

Appetite Guide



Arlington/Roe®

American Reliable
Insurance Company®
Agribusiness

Reliable coverage is our commitment.

A BR 9013 0619

American Reliable Insurance Company®, a member of Global Indemnity, has a broad appetite for the Agriculture industry consisting of farm, ranch and equine operations writing multiple lines of farm business coverages including incidental agribusiness and other general operations.

This guide is a statement of American Reliable's appetite of operations and subject to underwriting discretion on individual risks. The agency underwriting authority must always be followed at all times and supersede the appetite guide for ultimate binding authority.

For the purpose of understanding the Appetite & Hazard grade guide:

Preferred (P) and Acceptable (A) classifications are within our appetite and agency authority.

Submit (S) classifications have exposures that require to submit the risk to your Underwriter before binding.

Undesirable (U) classification types are ineligible and are excluded from binding authority.

01-09 Agriculture, Forestry, Fishing

SIC Code	Underwriting Guide Class	Corresponding Best Underwriting Guide Class	ISO/ARIC GL Class Code	P = Preferred A = Acceptable U = Undesirable S = Submit
0111	Wheat	Farming - Cash Grains	Farm acreage class	P
0112	Rice	Farming - Rice	Farm acreage class	P
0115	Corn	Farming - Cash Grains Corn	Farm acreage class	P
0116	Soybeans	Farming - Cash Grains	Farm acreage class	P
0119	Cash Grains, Not Elsewhere Classified	Farming - Cash Grains	Farm acreage class	P
0132	Tobacco	Farming - Tobacco	Farm acreage class	A
0133	Sugar Cane and Sugar Beets	Sugar Cane and Sugar Beets (excluding biofuel or alcohol production)	Farm acreage class	P
0139	Hemp Growers Including All Lines Coverage	Farming - Not Otherwise Classified	Farm acreage class	P
0161	Vegetables and Melons	Farming - Vegetables and Melons	Farm acreage class	P
0173	Tree Nuts	Farming - Orchards	Farm acreage class	P
0174	Citrus Fruits	Farming - Orchards	Farm acreage class	P
0175	Deciduous Tree Fruits	Farming - Orchards	Farm acreage class	P
0179	Fruits and Tree Nuts, Not Elsewhere Classified	Farming - Orchards	Farm acreage class	P
0181	Ornamental Floriculture and Nursery Products	Farming - Christmas Trees	Farm acreage class	P
0182	Food Crops Grown Under Cover	Farming - Mushrooms	Farm acreage class	P
0211	Beef Cattle Feedlots	Feedlots	88003; 53001	P
0213	Hogs	For owned swine in conjunction with farming ops and no more than 1 confinement building		A
		Hog Confinement Facilities in conjunction with other farming operations. Contract growers only (non-owned hogs) up to 9 confinement buildings		S
0214	Sheep and Goats	Feedlots	88003	P
0219	General Livestock, Except Dairy and Poultry	Feedlots	Farm acreage class	P
0241	Dairy Farms	Farming - Dairy	Farm acreage class	P
0251	Broiler, Fryer, and Roaster Chickens	Poultry - Hatcheries		U
0252	Chicken Eggs	Poultry - Table Egg Production		U
0253	Turkeys and Turkey Eggs	Poultry - Hatcheries		U
0259	Poultry and Eggs, Not Elsewhere Classified	Poultry - Hatcheries		U

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0272	Horses and Other Equines	Breeding Farms - Horses	16401; 16402; 16403	P
0279	Animal Specialties, Not Elsewhere Classified	Apiaries - Commercial	Farm acreage class; 55371	A
	Exotic Animal Farms (See 0291 - Breeding Farms - Ratite Birds)	Zoo	Farm acreage class; 55371	U
0291	General Farms, Primarily Livestock and Animal Specialties	Breeding Farms - Ratite Birds	Farm acreage class	U
0711	Soil Preparation Services	Nurseries - Wholesale and Retail	15699	A
0721	Crop Planting, Cultivating, and Protecting	Nurseries - Wholesale and Retail	15699	A
0722	Crop Harvesting, Primarily by Machine (in conjunction with regular owned farming operations resulting in less than 30% of total receipts)	Farming - Custom Harvesters	07106; 94225	A
0723	Crop Preparation Services for Market, excluding cotton, ginning, and cannabis and hemp growers (for retail/wholesale operations resulting in less than 30% of total receipts)	Grain Elevator Operations		A
	Seed Processors	Seed Merchant & Seed Processor		U
	Crop Preparations Services for Market except cotton ginning, cannabis, and hemp growers (for retail/wholesale operations with no warranty or E&O coverage, no germination process)	Grain Elevator Operations	16890	A
	Seed Processors excluding cannabis growers and seed sales (for retail/wholesale operations with no warranty or E&O coverage, no germination process)	Seed Merchant & Seed Processor	16890	U
0741	Veterinary Services for Livestock	Animal Hospitals		U
0742	Veterinary Services for Animal Specialties	Animal Hospitals		U
0751	Livestock Services, Except Veterinary	Artificial Insemination for Cattle Breeding		U
0761	Farm Labor Contractors and Crew Leaders	Farming - Custom Harvesters		U
0781	Landscape Counseling and Planning	Nurseries - Wholesale and Retail		U
0782	Lawn and Garden Services	Lawn Care and Landscaping Contractors		U
0783	Ornamental Shrub and Tree Services	Nurseries - Wholesale and Retail	15699	A
0811	Timber Tracts	Farming - Christmas Trees	Farm acreage class	P
0831	Forrest Nurseries and Gathering of Forest Products	Maple Syrup Producers		U
0912	Finfish	Commercial Fishing		U
0913	Shellfish	Commercial Fishing		U
0919	Miscellaneous Marine Products	Commercial Fishing		U
0921	Fish Hatcheries and Preserves (in conjunction with normal farming operations)	Aquaculture Operations		S
0971	Hunting, Guided Hunts	Sightseeing Operations and Local Tour Operators		A


20-39 Manufacturing Agri related

SIC Code	Underwriting Guide Class	Corresponding Best Underwriting Guide Class	ISO/ARIC GL Class Code	P = Preferred A = Acceptable U = Undesirable S = Submit
2011	Meat Packing Plants	Meat Packing Plants		U
2013	Sausages and Other Prepared Meat Products	Meat Packing Plants		U
2016	Poultry Slaughtering and Processing	Poultry - Processing		U
2022	Natural, Processed and Imitation Cheese	Cheese Manufacturing		U
2024	Ice Cream and Frozen Desserts	Ice Cream and Frozen Dessert Manufacturing		U
2026	Fluid Milk	Cheese Manufacturing		U
2032	Canned Specialties	Baby Food Manufacturing		U
2033	Canned Fruits, Vegetables, Preserves, Jams and Jellies	Canning - Fruits and Vegetables	53374	S
2035	Pickles Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	Pickling Plants		U
2037	Frozen Fruits, Fruit Juices, and Vegetables	Fruit Juice Manufacturing		U
2041	Flour and Other Grain Mill Products	Cereal Manufacturing		U
2044	Rice Milling	Cereal Manufacturing		U
2046	Wet Corn Milling	Flour Mills		U
2061	Cane Sugar, Except Refining	Biofuel Production		U
2062	Cane Sugar Refining	Sugar Manufacturing (Beet and Cane)		U
2063	Beet Sugar	Sugar Manufacturing (Beet and Cane)		U
2068	Salted and Roasted Nuts and Seeds	Nut Processing	16604	A
2077	Animal and Marine Fats and Oils	Meat Packing Plants		U
2084	Wines, Brandy, Brandy Spirits	Wineries	Farm acreage class	U - Coming soon
2091	Canned and Cured Fish and Seafoods	Canning - Fish and Seafood		U
2092	Prepared Fresh or Frozen Fish and Seafoods	Fish and Seafood Dealers - Wholesale and Retail		U
2097	Manufactured Ice	Ice Manufacturers and Distributors		U
2211	Broadwoven Fabric Mills, Cotton	Textile Mills - Yarn Spinning and Weaving		U
2411	Logging	Logging		U
2421	Sawmills and Planing Mills, General	Biofuel Production		U



40-49 Transportation Agri Related

SIC Code	Underwriting Guide Class	Corresponding Best Underwriting Guide Class	ISO/ARIC GL Class Code	P = Preferred A = Acceptable U = Undesirable S = Submit
4212	Local Trucking Without Storage	Centralized Waste Treatment Facilities		U
4213	Trucking, Except Local	Moving and Storage Firms		U
4214	Local Trucking with Storage	Moving and Storage Firms		U
4221	Farm Product Warehousing and Storage	Grain Elevator Operations		U
4222	Refrigerated Warehousing and Storage	Public Refrigerated Warehouses		U



50-51 Wholesale Trade Agri related

SIC Code	Underwriting Guide Class	Corresponding Best Underwriting Guide Class	ISO/ARIC GL Class Code	P = Preferred A = Acceptable U = Undesirable S = Submit
5083	Farm and Garden Machinery and Equipment	Farm Machinery and Power Equipment Dealers		U
5143	Dairy Products, Except Dried or Canned	Dairy Products - Wholesaling		U
5144	Poultry and Poultry Products	Poultry - Table Egg Production		U
5146	Fish and Seafoods	Fish and Seafood Dealers - Wholesale and Retail		U
5147	Meat and Meat Products	Meat Packing Plants		U
5149	Groceries and Related Products, Not Elsewhere Classified	Meat Packing Plants		U
5153	Grain and Field Beans (in conjunction with regular farming operations)	Grain Elevator Operations		P
	Grain and Field Beans (not in conjunction with regular farming operations)	Grain Elevator Operations		U
5154	Livestock	Feedlots / Auctioneers and Auction Houses		U
5159	Farm Product Raw Materials, Not Elsewhere Classified	Auctioneers and Auction Houses		U
5191	Farm Supplies	Farm Machinery and Power Equipment Dealers		U
5193	Flowers, Nursery Stock, and Florists' Supplies	Florist Shop Operations - Retail		U



52-59 Retail Trade Agri related

SIC Code	Underwriting Guide Class	Corresponding Best Underwriting Guide Class	ISO/ARIC GL Class Code	P = Preferred A = Acceptable U = Undesirable S = Submit
5261	Retail Nurseries, Lawn and Garden Supply Stores	Nurseries - Wholesale and Retail		U
5411	Grocery Stores	Convenience Stores		U
5431	Fruit and Vegetable Markets	Flea Markets and Farmers' Markets (as part of the farming operations, roadside stand and taking produce to farmers market)		P
	Fruit and Vegetable Markets	Flea Markets and Farmers' Markets (if not part of a farming operation)		U
5451	Dairy Products Stores	Convenience Stores		U
5983	Fuel Oil Dealers	Biofuel Production		U



70-89 Services - Agri related Miscellaneous Amusement and Recreation

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7941	Horse Arenas; Horse Stadiums	Horse Arenas	09904;16200; 60100	P
7999	Agritainment - Corn Maze, Pumpkin Patch, Hayrack Ride	Sightseeing Operations and Local Tour Operators		U - Coming soon!
	Rodeo, Concert, Festivals, Wedding Planner	Stadiums, Arenas and Racetracks		U
	Stables and Riding Academies	Stables and Riding Academies	88009; 59001	P
8999	Polo Fields (in conjunction with Equine or Farming operations)	Not within appetite for polo matches and exclude land use for polo matches		S
8999	Polo Matches			U



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For risks that are unacceptable in this guide, please contact your Arlington/Roe underwriter as they may have another market for you to consider.