



AGRIBUSINESS ELIGIBILITY GUIDE – WESTERN REGION

The eligibility directory reflects our Agribusiness appetite for the states of California, Arizona, Nevada and Utah. St Paul Travelers Agribusiness aggressively seeks business coded “A” or “B”. The directory indicates some of the underwriting concerns attributed to B (and in some cases, C) designations. These “special concerns” will not apply to all accounts, but are intended to give you insights to account underwriting.

We are actively writing Equine risks. These should not be bound prior to company underwriting and pricing. These risks require completion of additional applications that need to be reviewed by an underwriter to determine eligibility.

Our intent is to write the broadest range of Agribusiness risks possible. Therefore, our program was set up to accommodate small as well as very large accounts. We will also underwrite to write the best risks in tough classes of business.

Please note that this directory is not intended to address all exposures that may exist on agribusiness accounts. Custom farming, roadside stands, incidental business activities, nonfarm commercial exposures, etc. exist on many accounts. In most cases the underwriting is routine and the agribusiness program accommodates the exposure with little trouble. Other times there are more extensive underwriting concerns. Please involve your underwriter in determining eligibility when unusual or severe exposures exist.

AGRIBUSINESS ELIGIBILITY DIRECTORY

COMMODITY	GL	PROP	AUTO	CODES	CODE KEYS
FIELD CROPS					<p>“A” Class - Routinely written subject to normal underwriting concerns.</p> <p>“B” Class - Routinely written but may have additional underwriting concerns. Call your underwriter.</p> <p>“C” Class - Products or operations that are rarely, if ever, acceptable. DO NOT BIND.</p> <p>GL</p> <p>L1-Beekeeping Exposure</p> <p>L2-Seedman’s E&O</p> <p>L3-Ground fumigation</p> <p>L4-U-Pick/cut exposure</p> <p>L5-Processing exposure</p> <p>L6-Unsafe roadside stands</p> <p>L7-Livestock in road</p> <p>PROPERTY</p> <p>P1-Drying Operations</p> <p>P2-Fire hazard due to elevating operations.</p> <p>P3-High fire hazard/stack limits</p> <p>P4-High \$\$ concentrations</p> <p>P5-Unacceptable fire hazard</p> <p>P6-Poor building conditions</p> <p>AUTO</p> <p>A1-Shifting loads</p> <p>A2-Frequent delivery</p> <p>A3-Radius of operation</p> <p>A4-MCP requirements</p> <p>A5-Overweight loads</p> <p>A6-Short delivery time</p> <p>A7-Poor vehicle maintenance</p>
Alfalfa Seed	B	A	A	L1	
Barley	A	A	A		
Beans, Dry	A	A	A		
Corn for Grain	A	B	A	P1, P2	
Cotton Lint	A	A	A		
Cottonseed	A	A	A		
Cotton Ginning	B	C	A	P5	
Hay, All	A	B	B	P3, A1, A2, A3	
Oats	A	A	A		
Oil Crops	A	A	A		
Potatoes	A	B	A	P4	
Potatoes for seed	B	B	A	L2, P4	
Rice	A	B	B	P1, P4, A4	
Sugar Beets	A	A	A		
Sweet Potatoes	B	A	A	L3	
Wheat	A	B	B	P2	
FRUIT & NUT CROPS					
Apples	A	A	A		
Apricots	A	A	A		
Cherries	B	A	A	L4	
Figs	A	A	A		
Nectarines	A	A	A		
Peaches	A	A	A		
Pears	A	A	A		
Plums	A	A	A		
Prunes	A	B	A	P1	
Almonds	A	B	A	P3	
Pecans	A	A	A		
Pistachios	A	A	A		
Walnuts	A	A	A		
Grapes	A	A	A		
Kiwifruit	A	A	A		
Avocados	A	A	A		
Dates	B	A	A	L5	
Olives	A	A	A		
Citrus	A	A	A		
Strawberries	B	A	A	L3, L6	
VEGETABLE CROPS					
Artichokes	A	A	A		
Asparagus	A	A	A		
Beans, Green Lima	A	A	A		
Beans, Snap	A	A	A		
Broccoli	A	A	A		
Brussels Sprouts	A	A	A		

Cabbage	A	A	A	
Carrots	A	A	A	
Carrots, Baby	A	B	A	P4
Cauliflower	A	A	A	
Celery	A	A	A	
Corn, Sweet	A	A	A	
Cucumbers	A	A	A	
Garlic	A	A	A	
Lettuce	A	A	A	
Mushrooms	A	B	A	P6
Onions	A	B	A	P4
Peppers, Green	A	A	A	
Spinach	A	A	A	
Tomatoes, Fresh	A	A	A	
Tomatoes, Processing	A	A	B	A5, A6
Cantaloupe	A	A	A	
Honeydew	A	A	A	
Watermelon	A	A	A	

LIVESTOCK, POULTRY, MISC.	GL	PROP	AUTO	CODES
Aquaculture	B	A	B	L5, A1, A2, A3
Broilers	C	C	B	
Cattle & Calves	B	A	B	L7, A1, A3
Dairies	B	B	B	L7
Eggs	C	C	C	
Farm Chickens	C	C	B	
Hogs	B	C	B	
Honey	A	B	B	A6, A7
Sheep & Lambs	B	A	A	L7
Turkeys	C	C	B	
Wool	B	A	A	L7

NURSERY & RELATED	GL	PROP	AUTO	CODES
Cut Flowers	A	A	A	
Foliage Plants	A	A	A	
Bulbs & Tubers	A	A	A	
Vegetable Seeds	B	A	A	L2
Flower Seeds	B	A	A	L2
Sod	C	A	C	
Christmas Trees	B	A	A	L4

EQUINE	GL	PROP	AUTO	CODES
Breeding	A	A	A	
Boarding	A	A	A	
Training	A	A	A	

REFER ALL EQUINE EXPOSURES TO YOUR UNDERWRITER PRIOR TO BINDING.

CALIFORNIA'S TOP 20

COMMODITY	GL	PROP	AUTO	CODES	GL
Dairies	C	C	C	L7	L1-Beekeeping Exposure
Grapes	A	A	A		L2-Seedman's E&O
Nursery Products	A	A	A		L3-Ground fumigation
Cattle & Calves	B	A	B	L7, A1, A3	L4-U-Pick/cut exposure
Cotton	A	A	A		L5-Processing exposure
Almonds	A	B	A	P3	L6-Unsafe roadside stands
Hay, All	A	B	B	P3, A1, A2, A3	L7-Livestock in road
Lettuce	A	A	A		PROPERTY
Flowers & Foliage	A	A	A		P1-Drying Operations
Tomatoes, Processing	A	A	B	A5, A6	P2-Fire hazard due to elevating operations.
Strawberries	B	A	A	L3, L6	P3-High fire hazard/stack limits
Oranges	A	A	A		P4-High \$\$ concentrations
Chickens	C	C	B		P5-Unacceptable fire hazard
Broccoli	A	A	A		P6-Poor building conditions
Eggs	C	C	C		AUTO
Walnuts	A	A	A		A1-Shifting loads
Rice	A	B	B	P1, P4, A4	A2-Frequent delivery
Carrots	A	B	A	P4	A3-Radius of operation
Wheat	A	B	A	P2	A4-MCP requirements
Peaches	A	A	A		A5-Overweight loads
					A6-Short delivery time
					A7-Poor vehicle maintenance

INELIGIBLE RISKS

The following risks/operations are not eligible for the Agribusiness program:

- ◆ Residential properties having no active farm operations;
- ◆ Farms and ranches principally engaged in commercial operations other than farming or ranching;
- ◆ Dude ranches and all resorts, including, religious retreat facilities, weight loss resorts, and camps;
- ◆ Risks with fishing or hunting guides and outfitting services;
- ◆ Commercial feed lots, stockyards or sale barns;
- ◆ Vacant farms or ranches;
- ◆ Nursery operations - Retail; Vegetable Starts; Rootstock for Orchards & Vineyards
- ◆ Tobacco Farms;
- ◆ Commercial grain elevators;
- ◆ Poultry hatcheries;
- ◆ Cotton Gins;
- ◆ Fertilizer Dealers;
- ◆ Feed Stores;
- ◆ Feed Manufacturers;
- ◆ Seed Dealers/Distributors;
- ◆ Sod Farms; and
- ◆ Many forms of Agritourism.