

3CU Appetite Guide

We write complex operations and challenging exposures that require unique workers' compensation solutions. Please find our target classes below. Contact your business development consultant or visit 3cu.com for more information.

Agribusiness

Most commercial agribusiness operations from the farm through first processor

Farming/Ranching operations:

- Animal – cattle, dairy, hogs, poultry, etc.
- Fruit or vegetable
- Nursery or greenhouse
- Other – sod, tobacco, etc.

Agricultural Processing:

- Meat, fish, poultry
- Fruit, nut or vegetable
- Juice products, dairy products
- Ethanol and biodiesel
- Other – pet food, etc.

Forestry:

- Mechanized logging
- Automated sawmills

Agriculture Suppliers/Services:

- Feed, grain or seed dealers
- Equipment/implement dealers
- Custom planting or harvesting
- Other

Agricultural Distribution/Transportation:

- Meat, fish, poultry
- Fruit, nut or vegetable
- Juice products, dairy products
- Ethanol and biodiesel
- Other

USL&H

U.S. Longshore and Harbor Workers' Compensation Act:

- Shipbuilding and ship repair
- Stevedoring and marine terminals
- Marine construction – dams, cofferdams, bridges, bulkheads, etc.

Construction

Most construction trades:

- Carpentry
- Commercial roofing
- Crane operations
- Electrical
- Excavating
- General contractors
- Grading
- Heavy equipment
- Masonry
- Mechanical
- Painting
- Paving
- Pile driving
- Plumbing
- Trenching
- Others

Emerging Markets

New technologies and growth industries:

- Waste reduction and recycling
- Alternative energy and green industries – manufacturing, generation, distribution and transportation
- Biodiesel
- Ethanol
- Fuel cells
- Geothermal
- Solar farms
- Wind farms

Energy (Gas & Oil)

Operations supporting the gas and oil industry:

- Drilling consultants
- Drill site preparation
- Electrical wiring
- Equipment rental with or without operators
- Fresh water and salt water well drillers
- Geologist
- Millwright
- Mud loggers
- Pipe inspection
- Refinery contractors
- Rig moving
- Salt water hauling – non-trucking transport
- Tank cleaners – non-hazardous, remotely controlled
- Transmission/power line construction
- Vacuum truck service
- Welding

Transportation

Specialty transportation operations:

- Beverage distributors
- Bus companies and shuttle operations
- Commercial moving
- Gasoline and fuel distribution
- Quarry operations and drivers
- Oversized and heavy equipment hauling
- Route sales and drivers
- Contract carrier trucking
- Tow truck operations
- Transit yards
- Waste hauling
- Ambulance services
- Mix-in transit

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