

# Appetite Guide - CA

Kinetic offers A+ rated workers' compensation insurance with best-in-class wearable technology and data-driven insights to reduce injuries.

We write workers' comp in all states, with a minimum premium of \$50,000. Kinetic offers both guaranteed cost and deductible options.

We specialize in safety-critical industries where our technology drives measurable improvements.



## Manufacturing

✗ No chemicals, galvanizing, explosives, flammable liquids/waste.



## Wholesale and Warehouse

✗ No chemicals, explosives.



## Transportation

✗ No wide load, spreader truck, auto transport trucks, tanker trucks, triple trailer hauling.  
✗ No hauling of hazardous materials, heavy machinery or equipment.



## Parcel

✗ No payroll growth > 70% in the current or expiring year without reasonable explanation.  
✗ No exposure in Wisconsin.



## Janitorial

✗ No work above ground level.  
✗ No construction, criminal site clean up or mold remediation  
✗ No hazardous material or biohazard clean up.



## Garbage and Recycling

✓ Garbage works and refuse collection



## Hotel

✗ No motels, Bed & Breakfast inns.

✗ **General exclusions:** No Aircraft exposure; No Mid-term business, unless they are coming out for PEO or Captive; No business with less than 3 years of prior workers comp coverage, may consider Parcel with more than 2 years of prior workers comp coverage; No 1099 Exposure greater than 40%; No risks coming out of a PEO, unless they have their own NCCI or state bureau ex-mod; No Staffing Agencies; No USL&H; No Jones Act; No Maritime Employers Liability; No Foreign Coverage; No Retroactive policies; No Large risk alternative rating option (LRARO).

## CA Class Codes



### MANUFACTURING

<b>1699</b>	Glass Mfg	<b>2585</b>	Yarn or Thread Dyeing or Finishing	<b>3241</b>	Wire Rope or Cable Mfg - Iron or Steel
<b>1925</b>	Die Casting Mfg	<b>2585</b>	Cleaning or Dyeing	<b>3257</b>	Wire Cloth Mfg
<b>2002</b>	Pasta or Noodle Mfg	<b>2585</b>	Fur Processing - Preparing Skins	<b>3257</b>	Wire Goods Mfg NOC
<b>2003</b>	Bakery	<b>2589</b>	Laundry and Dry Cleaning Store	<b>3257</b>	Spring Mfg
<b>2014</b>	Grain or Feed Milling	<b>2589</b>	Laundry Dry Cleaning or Dyeing NOC	<b>3365</b>	Welding or Cutting NOC & Drivers
<b>2030</b>	Sugar Mfg or Refining from Sugar Cane or Sugar Beets	<b>2660</b>	Boot or Shoe Mfg NOC	<b>3383</b>	Jewelry Mfg
<b>2063</b>	Ice Cream Mfg	<b>2688</b>	Leather Mfg	<b>3383</b>	Watch Mfg
<b>2063</b>	Milk Products Mfg NOC	<b>2688</b>	Leather Goods Mfg NOC	<b>3400</b>	Brass or Copper Goods Mfg
<b>2063</b>	Creamery or Dairy	<b>2731</b>	Planing or Molding Mill	<b>3400</b>	Tin Foil Mfg
<b>2063</b>	Ice Mfg or Distribution	<b>2731</b>	Furniture Stock Mfg	<b>3401</b>	Pipe or Tube Mfg
<b>2081</b>	Butchering	<b>2759</b>	Box or Box Shook Mfg	<b>3401</b>	Baby Carriage Mfg
<b>2081</b>	Packing House	<b>2812</b>	Furniture Mfg and Cabinet - Assembly by hand - Wood	<b>3501</b>	Tool Mfg - Ag, Construction, Logging, Mining, Oil or Artesian Well
<b>2102</b>	Fruit Evaporating or Preserving	<b>2812</b>	Furniture Mfg and Cabinet - Wood NOC	<b>3507</b>	Construction or Agricultural Machinery Mfg
<b>2111</b>	Pickle Mfg	<b>2842</b>	Brush or Broom Mfg NOC	<b>3507</b>	Elevator or Escalator Mfg
<b>2111</b>	Cannery NOC	<b>2842</b>	Woodenware Mfg NOC	<b>3560</b>	Textile Machinery Mfg
<b>2113</b>	Oyster Processing	<b>2915</b>	Veneer Products Mfg	<b>3560</b>	Confection Machine Mfg
<b>2113</b>	Meat Products Mfg NOC	<b>2915</b>	Veneer Products Mfg - No Veneer Mfg	<b>3574</b>	Printing or Bookbinding Machine Mfg
<b>2116</b>	Fruit Juice Mfg	<b>2915</b>	Veneer Mfg	<b>3574</b>	Computing Recording or Office Machine Mfg NOC
<b>2121</b>	Brewery	<b>2923</b>	Piano Mfg	<b>3574</b>	Fuel Injection Device Mfg
<b>2123</b>	Fruit Packing	<b>3022</b>	Pipe or Tube Mfg NOC	<b>3574</b>	Sporting Goods Mfg NOC
<b>2142</b>	Spirituos Liquor Distillery	<b>3040</b>	Iron or Steel: Fabrication	<b>3612</b>	Pump Mfg
<b>2142</b>	Spirituos Liquor Bottling	<b>3066</b>	Sheet Metal Workshop	<b>3632</b>	Machine Shop NOC
<b>2163</b>	Bottling	<b>3066</b>	Cutlery Mfg NOC	<b>3632</b>	Gear Mfg or Grinding
<b>2222</b>	Cotton Batting, Wadding or Waste Mfg	<b>3066</b>	Aluminum Ware Mfg	<b>3632</b>	Ball or Roller Bearing Mfg
<b>2222</b>	Yarn or Thread Mfg - Cotton	<b>3099</b>	Tool Mfg - Not Drop or Machine Forged NOC	<b>3634</b>	Valve Mfg
<b>2222</b>	Felting Mfg	<b>3099</b>	Saw Mfg	<b>3651</b>	Television, Radio, Telephone or Device Mfg NOC
<b>2222</b>	Silk Thread or Yarn Mfg	<b>3110</b>	Tool Mfg - Drop or Machine Forged	<b>3681</b>	Instrument Mfg NOC
<b>2222</b>	Textile Fiber Mfg - Synthetic	<b>3131</b>	Button or Fastener Mfg - Metal	<b>3681</b>	Photographic Supplies Mfg
<b>2362</b>	Hosiery Mfg	<b>3131</b>	Engraving	<b>3805</b>	Engine Mfg - Aircraft or Automobile
<b>2362</b>	Knit Goods Mfg NOC	<b>3146</b>	Hardware Mfg NOC	<b>3805</b>	Aircraft Engine Mfg
<b>2362</b>	Webbing Mfg	<b>3146</b>	Plumbers' Supplies Mfg NOC	<b>3805</b>	Automobile Engine Mfg
<b>2402</b>	Carpet or Rug Mfg NOC	<b>3152</b>	Needle Mfg	<b>3808</b>	Automobile Mfg or Assembly
<b>2413</b>	Fabric Coating or Impregnating NOC	<b>3152</b>	Eyelet Mfg	<b>3808</b>	Motorcycle Mfg or Assembly
<b>2501</b>	Embroidery Mfg	<b>3152</b>	Nut or Bolt Mfg	<b>3815</b>	Automobile Bus Truck or Trailer Body Mfg - Die-Pressed Steel
<b>2501</b>	Dressmaking or Tailoring	<b>3152</b>	Screw Mfg		
<b>2501</b>	Feather or Flower Mfg	<b>3169</b>	Stove Mfg		
<b>2570</b>	Mattress or Box Spring Mfg	<b>3180</b>	Electric or Gas Lighting Fixtures Mfg		
<b>2570</b>	Bedspring or Wire Mattress Mfg	<b>3220</b>	Can Mfg		
<b>2576</b>	Cloth Canvas and Related Products Mfg NOC				
<b>2584</b>	Laundry NOC				

## CA Class Codes



### MANUFACTURING

<b>3815</b> Automobile Bus Truck or Trailer Body Mfg - Riveted or Welded	<b>4239</b> Pulp Mfg - Chemical Process	<b>4496</b> Plastics Mfg - Fabricated Products NOC
<b>3815</b> Automobile Bus Truck or Trailer Body Mfg NOC	<b>4239</b> Paper Mfg	<b>4498</b> Plastics Mfg - Molded Products NOC
<b>3815</b> Car Mfg - Railroad-& Drivers	<b>4239</b> Fiber Goods Mfg	<b>4623</b> Drug Medicine or Pharmaceutical Preparation - Compounding or Blending
<b>3830</b> Sheet Metal Products Mfg	<b>4240</b> Box Mfg - Set-Up Paper	<b>4691</b> Pharmaceutical or Surgical Goods Mfg NOC
<b>3830</b> Airplane Mfg	<b>4243</b> Box Mfg - Folding Paper NOC	<b>4692</b> Dental Laboratory
<b>3831</b> Machined Parts Mfg NOC	<b>4244</b> Corrugated or Fiber Board Container Mfg	<b>4720</b> Soap or Synthetic Detergent Mfg
<b>3840</b> Metal Stamped Goods Mfg NOC	<b>4250</b> Stationery Mfg	<b>4828</b> Chemical Blending or Mixing NOC
<b>3840</b> Automotive Lighting Ignition or Starting Apparatus Mfg NOC	<b>4250</b> Magnetic & Optical Recording Media Mfg	<b>4829</b> Drug Medicine or Pharmaceutical Prep Mfg
<b>3840</b> Automobile Wheel Mfg - Metal-Not Cast	<b>4279</b> Bag Mfg - Paper	<b>4983</b> Shoe Stock Mfg
<b>3840</b> Automobile Radiator Mfg	<b>4279</b> Paper Goods Mfg NOC	<b>5130</b> Electrical Apparatus Mfg NOC
<b>4049</b> Pottery Mfg - Porcelain Ware - Mechanical Press Forming	<b>4283</b> Building or Roofing Paper or Felt Prep	<b>6504</b> Potato Chip Popcorn & Snack Chip Mfg NOC
<b>4111</b> Electric Bulb Mfg	<b>4295</b> Textile - Bleaching, Dyeing, Mercerizing, Finishing	<b>6504</b> Food Products Mfg NOC
<b>4111</b> Incandescent Lamp Mfg	<b>4295</b> Cloth Printing	<b>6504</b> Candy, Chocolate, and Confection Mfg
<b>4111</b> Cathedral or Art Glass Window Mfg	<b>4299</b> Printing	<b>6504</b> Cereal or Bar Mfg
<b>4112</b> Integrated Circuit Mfg	<b>4299</b> Bookbinding	<b>6504</b> Corn Products Mfg
<b>4114</b> Glassware Mfg - No Automatic Blowing Machines	<b>4304</b> Newspaper Publishing	<b>6504</b> Food Sundries Mfg
<b>4114</b> Glassware Mfg NOC	<b>4351</b> Photoengraving	<b>9522</b> Furniture Upholstering
<b>4130</b> Mirror Mfg	<b>4410</b> Rubber Goods Mfg NOC	
<b>4150</b> Optical Goods Mfg NOC	<b>4410</b> Rubber Tire Mfg	
<b>4239</b> Pulp Mfg - Ground Wood	<b>4432</b> Pen Mfg	
	<b>4470</b> Cable Mfg - Insulated Electrical	
	<b>4478</b> Plastics Mfg - Sheets Rods or Tubes	
	<b>4492</b> Sign Mfg	



### WHOLESALE & WAREHOUSE

<b>7392</b> Beer or Ale Dealer - Wholesale	<b>8032</b> Store - Dry Goods - Wholesale	<b>8065</b> Store - Paint or Wallpaper - Wholesale*
<b>8001</b> Flower, Nursery Stock, and Florists' Supplies*	<b>8039</b> Store - Superstores and Warehouse Clubs	<b>8066</b> Store - Bicycle or Accessories - Wholesale*
<b>8004</b> Store - Garden Supplies*	<b>8042</b> Store - Floor Covering - Wholesale*	<b>8232</b> Building Material Yard & Local Mgrs
<b>8010</b> Store - Hardware - Wholesale*	<b>8046</b> Tire and Tube Wholesaler*	<b>8232</b> Lumberyard New Materials Only - All Other Employees
<b>8013</b> Store - Jewelry*	<b>8059</b> Store - Ceramic Tile*	<b>8291</b> Storage Warehouse - Cold
<b>8015</b> Store - Furniture - Wholesale or Retail*	<b>8062</b> Store - Computer - Wholesale*	<b>8292</b> Storage Warehouse NOC
<b>8018</b> Store - Wholesale NOC	<b>8063</b> Store - Lighting Fixtures - Wholesale*	<b>8293</b> Storage Warehouse - Furniture & Drivers
<b>8018</b> Store - Drug - Wholesale	<b>8064</b> Stationary & Office Supplies - Wholesale*	
<b>8021</b> Store - Meat, Fish or Poultry Wholesale		

\*Require >60% gross receipts from wholesale operations vs. retail

## CA Class Codes



### TRUCKING

<b>7227</b>	Trucking	<b>7227</b>	Trucking - Long Distance Hauling
<b>7227</b>	Trucking - Local Hauling Only	<b>7227</b>	Trucking - Mechanics and Garage Employees



### PARCEL

<b>7198</b>	Trucking - Mail, Parcel Package	<b>7219</b>	Parcel - All Employees & Drivers	<b>7232</b>	Trucking - Mail, Parcel Package
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### GARBAGE/REFUSE/RECYCLING

<b>3821</b>	Automobile Recycling & Drivers	<b>9424</b>	Garbage Works	<b>9403</b>	Garbage, Ashes or Refuse Collection & Drivers
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### HOTEL

<b>9069</b>	Casino Gambling - Hotel	<b>9050</b>	Hotel - All Other Employees	<b>9058</b>	Hotel - Restaurant Employees
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### JANITORIAL

<b>9096</b>	Residential Janitorial	<b>9008</b>	Janitorial
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Eligible Non Governing Codes: 8810 clerical and 8742 outside sales.