

Appetite Guide - NCCI

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).



MANUFACTURING

1925 Die Casting Mfg	2585 Laundry NOC	3179 Electrical Apparatus Mfg NOC
2002 Pasta or Noodle Mfg	2586 Cleaning or Dyeing	3180 Electric or Gas Lighting Fixtures Mfg
2003 Bakery	2589 Laundry and Dry Cleaning Store	3188 Plumbers' Supplies Mfg NOC
2014 Grain or Feed Milling	2592 Laundry Dry Cleaning or Dyeing NOC	3220 Can Mfg
2016 Cereal or Bar Mfg	2600 Fur Processing - Preparing Skins	3224 Agate or Enamel Ware Mfg
2021 Sugar Mfg or Refining from Sugar Cane or Sugar Beets	2623 Leather Mfg	3227 Aluminum Ware Mfg
2039 Ice Cream Mfg	2651 Shoe Stock Mfg	3240 Wire Rope or Cable Mfg - Iron or Steel
2041 Candy, Chocolate, and Confection Mfg	2660 Boot or Shoe Mfg NOC	3255 Wire Cloth Mfg
2065 Milk Products Mfg NOC	2688 Leather Goods Mfg NOC	3257 Wire Goods Mfg NOC
2070 Creamery or Dairy	2714 Veneer Mfg	3270 Eyelet Mfg
2081 Butchering	2731 Planing or Molding Mill	3300 Bedspring or Wire Mattress Mfg
2089 Packing House	2735 Furniture Stock Mfg	3303 Spring Mfg
2095 Meat Products Mfg NOC	2759 Box or Box Shook Mfg	3315 Brass or Copper Goods Mfg
2105 Fruit Packing	2836 Brush or Broom Mfg NOC	3334 Tin Foil Mfg
2110 Pickle Mfg	2841 Woodenware Mfg NOC	3365 Welding or Cutting NOC & Drivers
2111 Cannery NOC	2881 Furniture Mfg and Cabinet - Assembly by hand - Wood	3383 Jewelry Mfg
2112 Fruit Evaporating or Preserving	2883 Furniture Mfg and Cabinet - Wood NOC	3385 Watch Mfg
2114 Oyster Processing	2915 Veneer Products Mfg	3400 Metal Stamped Goods Mfg NOC
2121 Brewery	2916 Veneer Products Mfg - No Veneer Mfg	3507 Construction or Agricultural Machinery Mfg
2130 Spirituous Liquor Distillery	2923 Piano Mfg	3515 Textile Machinery Mfg
2131 Spirituous Liquor Bottling	3022 Pipe or Tube Mfg NOC	3548 Printing or Bookbinding Machine Mfg
2143 Fruit Juice Mfg	3028 Pipe or Tube Mfg	3559 Confection Machine Mfg
2157 Bottling	3040 Iron or Steel: Fabrication	3574 Computing Recording or Office Machine Mfg NOC
2211 Cotton Batting, Wadding or Waste Mfg	3042 Elevator or Escalator Mfg	3581 Fuel Injection Device Mfg
2220 Yarn or Thread Mfg - Cotton	3064 Sign Mfg	3612 Pump Mfg
2288 Felting Mfg	3076 Sheet Metal Products Mfg	3629 Machined Parts Mfg NOC
2302 Silk Thread or Yarn Mfg	3076 Sheet Metal Workshop	3632 Machine Shop NOC
2305 Textile Fiber Mfg - Synthetic	3113 Tool Mfg - Not Drop or Machine Forged NOC	3634 Valve Mfg
2361 Hosiery Mfg	3114 Tool Mfg - Drop or Machine Forged	3635 Gear Mfg or Grinding
2362 Knit Goods Mfg NOC	3118 Saw Mfg	3638 Ball or Roller Bearing Mfg
2380 Webbing Mfg	3119 Needle Mfg	3648 Automotive Lighting Ignition or Starting Apparatus Mfg NOC
2388 Embroidery Mfg	3122 Cutlery Mfg NOC	3681 Television, Radio, Telephone or Device Mfg NOC
2402 Carpet or Rug Mfg NOC	3126 Tool Mfg - Ag, Construction, Logging, Mining, Oil or Artesian Well	3685 Instrument Mfg NOC
2413 Textile - Bleaching, Dyeing, Mercerizing, Finishing	3131 Button or Fastener Mfg - Metal	3803 Automobile Wheel Mfg - Metal-Not Cast
2416 Yarn or Thread Dyeing or Finishing	3132 Nut or Bolt Mfg	
2417 Cloth Printing	3145 Screw Mfg	
2501 Cloth Canvas and Related Products Mfg NOC	3146 Hardware Mfg NOC	
2501 Feather or Flower Mfg	3169 Stove Mfg	
2503 Dressmaking or Tailoring		
2570 Mattress or Box Spring Mfg		



MANUFACTURING

3807 Automobile Radiator Mfg	4149 Optical Goods Mfg NOC	4470 Cable Mfg - Insulated Electrical
3808 Automobile Mfg or Assembly	4206 Pulp Mfg - Ground Wood Process	4484 Plastics Mfg - Molded Products NOC
3822 Automobile Bus Truck or Trailer Body Mfg - Die-Pressed Steel	4207 Pulp Mfg - Chemical Process	4493 Fabric Coating or Impregnating NOC
3823 Automobile Bus Truck or Trailer Body Mfg - Riveted or Welded	4239 Paper Mfg	4611 Drug Medicine or Pharmaceutical Preparation - Compounding or Blending
3824 Automobile Bus Truck or Trailer Body Mfg NOC	4240 Box Mfg - Set-Up Paper	4692 Dental Laboratory
3826 Aircraft Engine Mfg	4243 Box Mfg - Folding Paper NOC	4693 Pharmaceutical or Surgical Goods Mfg NOC
3826 Engine Mfg - Aircraft or Automobile	4244 Corrugated or Fiber Board Container Mfg	4703 Corn Products Mfg
3827 Automobile Engine Mfg	4251 Stationery Mfg	4720 Soap or Synthetic Detergent Mfg
3830 Airplane Mfg	4263 Fiber Goods Mfg	4825 Drug Medicine or Pharmaceutical Prep Mfg
3851 Motorcycle Mfg or Assembly	4273 Bag Mfg - Paper	4828 Chemical Blending or Mixing NOC
3865 Baby Carriage Mfg	4279 Paper Goods Mfg NOC	4902 Sporting Goods Mfg NOC
3881 Car Mfg - Railroad-& Drivers	4283 Building or Roofing Paper or Felt Prep	4923 Photographic Supplies Mfg
4062 Pottery Mfg - Porcelain Ware - Mechanical Press Forming	4299 Printing	6503 Potato Chip Popcorn & Snack Chip Mfg NOC
4101 Glass Mfg	4304 Newspaper Publishing	6504 Food Products Mfg NOC
4109 Integrated Circuit Mfg	4307 Bookbinding	6513 Food Sundries Mfg
4110 Electric Bulb Mfg	4351 Photoengraving	8203 Ice Mfg or Distribution
4110 Incandescent Lamp Mfg	4352 Engraving	9522 Furniture Upholstering
4111 Glassware Mfg - No Automatic Blowing Machines	4410 Rubber Goods Mfg NOC	
4114 Glassware Mfg NOC	4420 Rubber Tire Mfg	
4131 Mirror Mfg	4431 Magnetic & Optical Recording Media Mfg	
4133 Cathedral or Art Glass Window Mfg	4432 Pen Mfg	
	4452 Plastics Mfg - Fabricated Products NOC	
	4459 Plastics Mfg - Sheets Rods or Tubes	



WHOLESALE & WAREHOUSE

7390 Beer or Ale Dealer - Wholesale	8037 Store - Superstores and Warehouse Clubs	8291 Storage Warehouse - Cold
8018 Store - Wholesale NOC	8047 Store - Drug - Wholesale	8292 Storage Warehouse NOC
8021 Store - Meat, Fish or Poultry Wholesale	8204 Building Material Yard & Local Mgrs	8293 Storage Warehouse - Furniture & Drivers
8032 Store - Dry Goods - Wholesale	8232 Lumberyard New Materials Only - All Other Employees	



TRUCKING

7219	Trucking	7229	Trucking - Long Distance Hauling
7228	Trucking - Local Hauling Only	8370	Trucking - Mechanics and Garage Employees



PARCEL

7230	Trucking - Mail, Parcel Package	7231	Parcel - All Employees & Drivers	7232	Trucking - Mail, Parcel Package
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GARBAGE/REFUSE/RECYCLING

3821	Automobile Recycling & Drivers	7590	Garbage Works	9403	Garbage, Ashes or Refuse Collection & Drivers
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HOTEL

9044	Casino Gambling - Hotel	9052	Hotel - All Other Employees	9058	Hotel - Restaurant Employees
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JANITORIAL

0917	Residential Janitorial	9014	Janitorial
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Eligible Non Governing Codes: 8810 clerical and 8742 outside sales.