

Appetite Guide - NCCI

Kinetic Insurance offers A+ rated workers compensation insurance, with best in class wearable technology that reduces injuries.

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

We specialize in a wide range of safety-critical industries, where our wearable technology has significantly reduced injuries.



Agriculture

- ✓ Packing houses, automated sorting, nut huller only.



Janitorial

- ✗ No exterior window cleaning above ground level.
- ✗ No hazardous Material or Biohazard clean up.



Auto Dealerships

- ✓ New car only.*



Manufacturing

- ✗ No chemicals, galvanizing, explosives.



Grocery Stores

- ✗ No off site catering with wait staff.



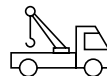
Restaurants

- ✗ No food trucks, 24 hour operations, self deliveries, catering.



Healthcare

- ✓ Nursing Homes and Assisted Living only.



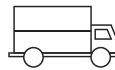
Towing

- ✗ No impound or repossession work.



Home Healthcare

- ✓ Only facilities with a central office that nurses regularly report to.



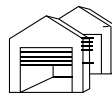
Trucking

- ✗ No double or triple trailer, moving companies, hazardous materials, auto transport, wide loads.



Hotels

- ✗ No Motels or Bed & Breakfast Inns.



Wholesale and Warehouse

- ✗ No chemicals, explosives.

✗ **Additional Exclusions:** No Aircraft exposure; No Mid-term new business; No business with less than 3 years of prior workers comp coverage; No PEO's; 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).

NCCI Class Codes

States included: AL, AK, AZ, AR, CO, CT, FL, GA, HI, ID, IL, IA, KS, KY, LA, ME, MD, MS, MO, MT, NE, NH, NM, NV, OK, OR, RI, SC, SD, TN, TX, UT, VT, VA, WV.



LIGHT MANUFACTURING

0042 Landscaper	2534 Hair Goods Mfg	Peripheral Equipment
2002 Pasta or Noodle Mfg	2570 Mattress or Box Spring Mfg	3574 Machine Mfg - Office or sewing
2003 Bakery	2585 Laundry NOC	3629 Machined Parts Mfg
2016 Cereal or Bar Mfg	2587 Toilet or Towel Supply Co	3632 Machine Shop NOC
2021 Syrup or Molasses Refining, Blending or Mfg	2651 Shoe Stock Mfg	3634 Valve Mfg
2039 Ice Cream Mfg	2660 Shoe or Boot Mfg	3681 Printed Circuit Board Mfg
2041 Candy, Chocolate Mfg	2683 Luggage Mfg	3681 Printed Circuit Board Mfg - Other
2065 Milk Products Mfg	2688 Leather Goods Mfg	3681 Television, Radio, Telephone Device Mfg
2070 Milk Bottle Exchange - All Employees	2836 Brush or Broom Mfg	3681 Printed Circuit Board Mfg
2070 Milk Depot or Milk Dealer	2841 Wood Turned Products Mfg	3685 Medical and Dental Equipment Mfg
2070 Creamery or Dairy	2841 Windows - Shade Roller Mfg	3685 Instrumental Mfg - Non-electronic
2095 Meat Products Mfg	2881 Cabinet Works - No power woodworking machinery	3685 Instrument Mfg
2105 Fruit Packing - Citrus	2881 Furniture Mfg & Cabinet	3685 Bicycles Mfg
2105 Fruit Packing - Not Citrus	2883 Cabinet Mfg for audio or video devices	4021 Pottery, Ceramics, Plumbing Fixture Mfg
2110 Pickle Mfg	2883 Cabinet Works - NOC - with power machinery	4062 Pottery Mfg-China or Tableware
2111 Cannery	2883 Furniture Mfg & Cabinet	4062 Pottery Mfg-Hand molded cast
2112 Vegetable or Fruit Processors - Frozen	2923 Musical Instrument - Wood Mfg	4109 Integrated Circuit Mfg
2121 Breweries	3131 Bottle Cap or Crown Mfg	4114 Glassware Mfg
2130 Alcohol Mfg - Grain - All Operations	3131 Button or Fastener Mfg	4149 Optical Goods Mfg
2131 Spirituous Liquor Bottling	3132 Bolt or Nut Mfg	4251 Stationary Mfg
2143 Fruit Juice or Concentrate Mfg	3145 Screw Mfg	4273 Plastic or Paper Bag Mfg
2143 Wineries	3146 Hardware Mfg	4279 Paper Goods Mfg NOC
2157 Beverage Mfg	3179 Alarm Mfg	4307 Bookbinding
2172 Tobacco Products Mfg	3179 Electronic Element Mfg	4410 Boot or Shoe Mfg Rubber
2174 Tobacco-Warehousing	3179 Electrical Apparatus Mfg	4432 Pen Mfg
2220 Carpet or Rug Mfg-Hemp or Jute	3179 Electrical Connector Mfg	4452 Plastics Mfg-Fabricated Products
2220 Yarn Mfg - Cotton & Wool	3179 Electric Appliance Mfg	4459 Plastics Mfg-Sheets, Rods, Tubes
2288 Felting Mfg	3179 Electric Appliance Mfg NOC	4484 Button Metal Mfg NOC
2302 Thread Mfg-Silk	3180 Lamp or Portable Lantern Mfg NOC	4693 Orthotic or Prosthetic Device Mfg
2305 Textile Fiber Mfg	3180 Lamp or Portable Lantern Mfg - ELECTRIC	4693 Pharmaceutical or Surgical Goods Mfg
2361 Hosiery Mfg	3188 Plumbers' Supplies Mfg	4902 Sporting Goods Mfg NOC
2362 Knit Goods Mfg	3220 Can Mfg	4923 Photographic Supplies Mfg
2380 Braid or Fringe Mfg	3224 Enamel or Agate Ware Mfg	5183 Lawn Sprinkler Installation
2388 Embroidery Mfg	3255 Wire Cloth Mfg	6503 Potato Chip, Snack Mfg
2402 Carpet or Rug Mfg - NOC	3270 Nail, Tack or Rivet Mfg	6504 Food Products Mfg
2413 Cloth Printing/Silk Screen	3270 Eyelet Mfg	9102 Lawn Maintenance - Commercial or Domestic & Drivers
2417 Cloth Printing	3300 Bedspring Or Wire Mattress	
2501 Clothing Mfg	3303 Spring Mfg	
2501 Umbrella Mfg	3383 Musical Instrument - Metal Mfg	
2501 Awning, Tarp or Canvas Mfg	3383 Jewelry Mfg	
2501 Window - Shade Mfg	3385 Clock Mfg	
2503 Tailoring or Dressmaking	3574 Computer Memory Disk Mfg	
	3574 Computer or Computer	

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HEALTHCARE

8810 Clerical	8825 Nursing Home - Food Service	8835 Home Healthcare
8824 Nursing Home & Assisted Living	8826 Nursing Home - All Other Employees	9040 Hospital
8824 Assisted Living - Residential Care	8832 Physician	
	8833 Hospital	



WHOLESALE & WAREHOUSE

7390 Beer or Ale Dealer	8032 Store - Dry Goods-Wholesale	8291 Warehousing-Cold Storage
8018 Wholesaler	8047 Store - Drug - Wholesale	8292 Warehousing NOC
8018 Wholesaler - Durable Goods	8102 Bean Sorting & Handling	
8021 Store - Meat, Fish or Poultry Wholesaler	8209 Vegetable Packing	



AUTO

7225 Towing	8380 Oil & Fluid Replacement
8380 Automobile - Dealership*	8748 Auto Salesperson*



TRUCKING

7230 Trucking - Mail, Parcel Package, Freight, Dump, Tractor Trailer	7231 Parcel - All Employees and Drivers	7232 Trucking - Mail, Parcel Package, Freight, Dump, Tractor Trailer
	7219 Trucking - All Employees and Drivers	



HOSPITALITY

9052 Hotel - All Other Employees	9060 Country Club	9083 Fast Food
9058 Hotel - Restaurant Employees	9062 Restaurant	



AG

16 Orchards - Nut Crops	2105 Fruit Packing - NOT Citrus
2105 Fruit Packing - Citrus	6504 Nut Hulling, Shelling, or processing



GROCERY STORES

8006 Grocery Stores	8033 Grocery Stores-Fish, Meat & Poultry
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JANITORIAL

9014 Janitorial

Eligible Non Governing Codes: 8810 clerical and 8742 outside sales.

* Not available for placement in CA.