

The Road to Safety

Tech-Driven Workers' Comp

Kinetic's Parcel Delivery Appetite

With e-commerce booming, the number of parcel delivery drivers is projected to grow 9% over the next decade. But, long hours and heavy lifting contribute to one of the highest injury rates across occupations.

Kinetic understands the complexities of insuring this workforce, providing workers' comp policies with built-in injury prevention technology designed to reduce these risks.

Target Class Codes

- 7230 Trucking - Parcel or Package Delivery
- 7231 Mail Parcel or Package Delivery and Courier
- 7232 Trucking - Mail, Parcel, or Package Delivery Under Contract

[View Full List of Class Codes](#)

Tech-Driven Safety | Lower Costs | Specialized Expertise

Exclusions

- No payroll growth >70% in the current or expiring year with reasonable explanation.
- No exposure in Wisconsin.

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).



Backed by Nationwide, Kinetic writes on A-Rated National Casualty paper (Freedom Specialty paper in California).

Email us your submission: submissions@kineticcomp.com