

# 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 trackers, 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 upon policy inception date; 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> Spirituous Liquor Distillery	<b>3040</b> Iron or Steel: Fabrication	<b>3612</b> Pump Mfg
<b>2142</b> Spirituous 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
-------------	---------------------------------	-------------	----------------------------------	-------------	---------------------------------



### GARBAGE/REFUSE/RECYCLING

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



### HOTEL

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



### JANITORIAL

<b>9096</b>	Residential Janitorial	<b>9008</b>	Janitorial
-------------	------------------------	-------------	------------

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