

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 minimum premium size of \$50,000 and guaranteed cost only (no deductibles).

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



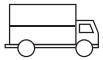
Manufacturing

✗ No chemicals, galvanizing, explosives.



Wholesale and Warehouse

✗ No chemicals, explosives.



Last Mile Delivery

✓ Especially Parcel Delivery.



Healthcare

✓ Nursing Homes and Assisted Living only.



Agriculture

✓ Packing houses, automated sorting, nut huller only.



Restaurants

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



Autodealerships

- ✓ New car only.
- ✗ No Recreational Vehicles, Motorhomes, Construction Equipment, Farm Equipment, Motorcycles

✗ **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

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



HEALTHCARE

8824 Nursing Home & Assisted Living	8825 Nursing Home-Food Service	8810 Clerical
8826 Nursing Home-All Other Employees	8824 Assisted Living-Residential Care	



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	8209 Vegetable Packing	
8021 Store-Meat, Fish or Poultry Wholesaler	8102 Bean Sorting & Handling	



AUTO DEALERSHIP

8380 Automobile-Dealership	8748 Auto Salesperson	8810 Clerical
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LAST MILE DELIVERY

7231 Parcel-All Employees & Drivers	7232 Trucking-Mail, Parcel Package	7230 Trucking-Mail, Parcel Package
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RESTAURANT

9082 Restaurant	9083 Fast Food
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AGRICULTURE

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