

Appetite Guide - CA

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.



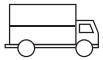
Manufacturing

✗ 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).

CA Class Codes

LIGHT MANUFACTURING

2002 Pasta or Noodle Mfg	2501 Hair Goods Mfg	3257 Spring Mfg
2003 Bakery	2570 Mattress or Box Spring Mfg	3383 Jewelry Mfg
6054 Cereal or Bar Mfg	2576 Awning, Tarp or Canvas Mfg	3383 Clock Mfg
2030 Syrup or Molasses Refining, Blending or Mfg	2585 Laundry NOC	3568 Electrical Connector Mfg
2063 Ice Cream Mfg	8017 Toilet or Towel Supply Co	3572 Medical and Dental Equipment Mfg
6504 Candy, Chocolate Mfg	2660 Shoe Stock Mfg	3574 Machine Mfg-Office or sewing
2063 Milk Products Mfg	2660 Shoe or Boot Mfg	3577 Printed Circuit Board Mfg
2063 Milk Bottle Exchange-All Employees	2683 Luggage Mfg	4354 Printed Circuit Board Mfg-Other
2063 Milk Depot or Milk Dealer	2688 Leather Goods Mfg	3831 Machined Parts Mfg
2063 Creamery or Dairy	2812 Cabinet Mfg for audio or video devices	3632 Machine Shop NOC
2095 Meat Products Mfg	2759 Cabinet Works-NOC-with power machinery	3634 Valve Mfg
2923 Pickle Mfg	2812 Cabinet Works-No power woodworking machinery	3681 Television, Radio, Telephone Device Mfg
2111 Cannery	2812 Cabinet Works-No power woodworking machinery	3682 Instrumental Mfg-Non-electronic
2116 Fruit Juice or Concentrate Mfg	2842 Brush or Broom Mfg	3681 Instrument Mfg
2117 Vegetable or Fruit Processors-Frozen	2842 Wood Turned Products Mg	3401 Bicycles Mfg
2108 Fruit Packing-Citrus	2852 Window-Shade Mfg	4049 Pottery Mfg-China or Tableware
2107 Fruit Packing-Not Citrus	2852 Windows-Shade Roller Mfg	4049 Pottery Mfg-Hand molded cast
2121 Breweries	2881 Furniture Mfg & Cabinet	4041 Pottery, Ceramics, Plumbing Fixture Mfg
2142 Alcohol Mfg- Grain-All Operations	2883 Furniture Mfg & Cabinet	4112 Integrated Circuit Mfg
3179 Alarm Mfg	3066 Musical Instrument-Wood Mfg	3179 Electric Appliance Mfg
2142 Spirituous Liquor Bottling	3066 Musical Instrument-Metal Mfg	3570 Electric Appliance Mfg NOC
2142 Wineries	3070 Computer Memory Disk Mfg	4114 Glassware Mfg
2163 Beverage Mfg	3681 Computer or Computer Peripheral Equipment	4150 Optical Goods Mfg
3131 Bottle Cap or Crown Mfg	3131 Button or Fastener Mfg	4251 Stationary Mfg
2222 Carpet or Rug Mfg-Hemp or Jute	3152 Bolt or Nut Mfg	4286 Plastic or Paper Bag Mfg
2402 Carpet or Rug Mfg-NOC	3131 Button Metal Mfg NOC	4279 Paper Goods Mfg NOC
2222 Yarn Mfg-Cotton & Wool	3152 Screw Mfg	4299 Bookbinding
2222 Thread Mfg-Silk	3146 Hardware Mfg	4354 Printed Circuit Board Mfg
2222 Felting Mfg	3152 Nail, Tack or Rivet Mfg	2660 Boot or Shoe Mfg Rubber
2413 Textile Fiber Mfg	3178 Electronic Element Mfg	4432 Pen Mfg
2362 Hoisery Mfg	3179 Electrical Apparatus Mfg	4496 Plastics Mfg-Fabricated Products
2362 Knit Goods Mfg	3180 Lamp or Portable Lantern Mfg NOC	4478 Plastics Mfg-Sheets, Rods, Tubes
2362 Braid or Fringe Mfg	3180 Lamp or Portable Lantern Mfg-ELECTRIC	4691 Orthotic or Prosthetic Device Mfg
2501 Embroidery Mfg	3146 Plumbers' Supplies Mfg	4691 Pharmaceutical or Surgical Goods Mfg
4295 Cloth Printing/Silk Screen	3220 Can Mfg	3574 Sporting Goods Mfg NOC
4295 Cloth Printing	3257 Wire Cloth Mfg	3681 Photographic Supplies Mfg
2501 Clothing Mfg	3152 Eyelet Mfg	6504 Potato Chip, Snack Mfg
2576 Umbrella Mfg	2570 Bedspring Or Wire Mattress	6504 Food Products Mfg
2501 Tailoring or Dressmaking		

HEALTHCARE

8829 Nursing Home & Assisted Living	8829 Nursing Home-Food Service	8810 Clerical
8829 Nursing Home-All Other Employees	9070 Assisted Living-Residential Care	

WHOLESALER & WAREHOUSE

7392 Beer or Ale Dealer	8032 Store-Dry Goods-Wholesale	8291 Warehousing-Cold Storage
8018 Wholesaler	8018 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

8391 Automobile-Dealership	8748 Auto Salesperson	8810 Clerical
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LAST MILE DELIVERY

7219 Parcel-All Employees & Drivers	7232 Trucking-Mail, Parcel Package	7198 Trucking-Mail, Parcel Package
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RESTAURANT

9079 Restaurant	9079 Fast Food
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AGRICULTURE

2108 Fruit Packing-Citrus	96 Nut Hulling, Shelling or Processing	45 Orchards-Nut Crops
2107 Fruit Packing-NOT Citrus		