

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.



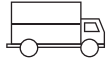
Manufacturing

✗ No chemicals, galvanizing, explosives.



Wholesale and Warehouse

✗ No chemicals, explosives.



Last Mile Delivery

✓ Especially Parcel Delivery.



Healthcare

✓ Nursing Homes and Assisted Living only.



Auto Dealerships

✓ New car only.

✓ Split Class Codes.



Agriculture

✓ Packing houses, automated sorting, nut huller only.



Restaurants

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



Grocery Stores

✗ No off site catering with wait staff.



Home Healthcare

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



Hotels

✗ No Motels or Bed & Breakfast Inns.

✓ Split Class Codes.

✗ **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).

✓ **Split Class Codes:** See definitions for available split class codes on page four.

CA Class Codes



LIGHT MANUFACTURING

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

CA Class Codes



HEALTHCARE

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



WHOLESALE & WAREHOUSE

7392	Beer or Ale Dealer	8021	Store - Meat, Fish or Poultry Wholesaler	8209	Vegetable Packing
8018	Wholesaler	8032	Store - Dry Goods - Wholesale	8291	Warehousing-Cold Storage
8018	Wholesaler - Durable Goods	8102	Bean Sorting & Handling	8292	Warehousing NOC
8018	Store - Drug - Wholesale				



AUTO DEALERSHIP

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

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

9079	Restaurant	9079	Fast Food
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AG PACKING HOUSE

2107	Fruit Packing - NOT Citrus	2108	Fruit Packing - NOT Citrus
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AG NUT HULLER

45	Orchards-Nut Crops	96	Nut Hulling, Shelling or processing
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GROCERY STORES

8006	Grocery Stores	8031	Grocery Stores-Fish, Meat & Poultry
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HOME HEALTHCARE

8827	Home Health Care Services
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HOTEL

* 9050	Hotel - All other employees	9079	Hotel - Restaurant Employees
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* **Split Class Code:** See definitions for available split class codes on page four.

Split Class Codes



AUTO DEALERSHIPS

- 8391 A** AUTOMOBILE OR AUTOMOBILE TRUCK DEALERS: all employees other than automobile or automobile truck salespersons, including the transporting of vehicles that are owned by the employer, but not estimators, service writers, accessory or spare parts sales.
- 8391 B** AUTOMOBILE OR AUTOMOBILE TRUCK DEALERS - estimators, service writers, accessory or spare parts sales.



HOTELS

- 9050 A** HOTELS – all employees other than employees exclusively engaged in restaurant or tavern operations, front desk, retail store, or concierge duties.
- 9050 B** HOTELS - front desk, retail store, and concierge employees.