

# 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.



## Last Mile Delivery

✓ Especially Parcel Delivery.



## Auto Dealerships

✓ New car only.\*



## Restaurants

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



## Towing

✗ No impound or repossession work.



## Janitorial

✗ No any exterior window cleaning done above ground level.

✗ No Hazardous Material or Biohazard clean up.

✗ **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).



## Wholesale and Warehouse

✗ No chemicals, explosives.



## Healthcare

✓ Nursing Homes and Assisted Living only.



## Agriculture

✓ Packing houses, automated sorting, nut huller only.



## Grocery Stores

✗ No off site catering with wait staff.



## Hotels

✗ No Motels or Bed & Breakfast Inns.



## Home Healthcare

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



## LIGHT MANUFACTURING

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

## 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.



### HEALTHCARE

<b>8810</b>	Clerical	<b>8825</b>	Nursing Home - Food Service	<b>8835</b>	Home Health Care Services
<b>8824</b>	Nursing Home & Assisted Living	<b>8826</b>	Nursing Home - All Other Employees	<b>9040</b>	Hospital
<b>8824</b>	Assisted Living - Residential Care	<b>8832</b>	Physician		
		<b>8833</b>	Hospital		



### WHOLESALE & WAREHOUSE

<b>7390</b>	Beer or Ale Dealer	<b>8032</b>	Store - Dry Goods-Wholesale	<b>8291</b>	Warehousing-Cold Storage
<b>8018</b>	Wholesaler	<b>8047</b>	Store - Drug - Wholesale	<b>8292</b>	Warehousing NOC
<b>8018</b>	Wholesaler - Durable Goods	<b>8102</b>	Bean Sorting & Handling		
<b>8021</b>	Store - Meat, Fish or Poultry Wholesaler	<b>8209</b>	Vegetable Packing		



### AUTO

<b>7225</b>	Towing	<b>8380</b>	Oil & Fluid Replacement
<b>8380</b>	Automobile - Dealership*	<b>8748</b>	Auto Salesperson*



### LAST MILE DELIVERY

<b>7230</b>	Trucking - Mail, Parcel Package	<b>7231</b>	Parcel - All Employees & Drivers	<b>7232</b>	Trucking - Mail, Parcel Package
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### HOSPITALITY

<b>9052</b>	Hotel - All Other Employees	<b>9060</b>	Country Club	<b>9083</b>	Fast Food
<b>9058</b>	Hotel - Restaurant Employees	<b>9082</b>	Restaurant		



### AG

<b>16</b>	Orchards - Nut Crops	<b>2105</b>	Fruit Packing - NOT Citrus
<b>2105</b>	Fruit Packing - Citrus	<b>6504</b>	Nut Hulling, Shelling or processing



### GROCERY STORES

<b>8006</b>	Grocery Stores	<b>8033</b>	Grocery Stores-Fish, Meat & Poultry
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### JANITORIAL

<b>9014</b>	Janitorial
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\* Not available for placement in CA.