

# Appetite Guide - NCCI

Kinetic Insurance offers A+ rated workers compensation insurance, with best in class wearable technology that reduces injuries.

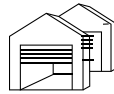
We write workers comp in all states, with a minimum premium size of \$50,000. Kinetic offers both guaranteed cost and deductible options.

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



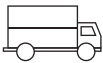
## Manufacturing

✗ No chemicals, galvanizing, explosives.



## Wholesale and Warehouse

✗ No chemicals, explosives.



## Last Mile Delivery

✓ Especially Parcel Delivery.



## Healthcare

✓ Nursing Homes and Assisted Living only.



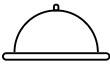
## Auto Dealerships

✓ New car only.\*



## Agriculture

✓ Packing houses, automated sorting, nut huller only.



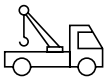
## Restaurants

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



## Grocery Stores

✗ No off site catering with wait staff.



## Towing

✗ No impound or repossession work.



## Hotels

✗ No Motels or Bed & Breakfast Inns.



## Home Healthcare

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



## Janitorial

✗ No exterior window cleaning 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).



## LIGHT MANUFACTURING

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



### 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>9062</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
----------------------------	---



### JANITORIAL

<b>9014</b> Janitorial
------------------------

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

\* Not available for placement in CA.