

# 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 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.



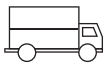
## Manufacturing

✗ No chemicals, galvanizing, explosives.



## Wholesale and Warehouse

✗ No chemicals, explosives.



## Last Mile Delivery

✓ Especially Parcel Delivery.



## Healthcare

✓ Nursing Homes and Assisted Living only.



## Restaurants

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



## Agriculture

✓ Packing houses, automated sorting, nut huller only.



## Hotels

✗ No Motels or Bed & Breakfast Inns.



## Grocery Stores

✗ No off site catering with wait staff.



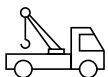
## Home Healthcare

✓ 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.



## Towing

✗ No impound or repossession work.

✗ **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

<b>0042</b>	Landscaper	<b>2660</b>	Shoe or Boot Mfg	<b>3574</b>	Machine Mfg - Office or sewing
<b>2002</b>	Pasta or Noodle Mfg	<b>2660</b>	Boot or Shoe Mfg Rubber	<b>3574</b>	Sporting Goods Mfg. NOC
<b>2003</b>	Bakery	<b>2683</b>	Luggage Mfg	<b>3577</b>	Printed Circuit Board Mfg
<b>2030</b>	Syrup or Molasses Refining, Blending or Mfg	<b>2688</b>	Leather Goods Mfg	<b>3632</b>	Machine Shop NOC
<b>2063</b>	Ice Cream Mfg	<b>2759</b>	Cabinet Works - NOC - with power machinery	<b>3634</b>	Valve Mfg
<b>2063</b>	Milk Products Mfg	<b>2812</b>	Cabinet Mfg for audio or video devices	<b>3681</b>	Computer or Computer Peripheral Equipment
<b>2063</b>	Milk Bottle Exchange - All Employees	<b>2812</b>	Cabinet Works - No power woodworking machinery	<b>3681</b>	Television, Radio, Telephone Device Mfg
<b>2063</b>	Milk Depot or Milk Dealer	<b>2842</b>	Brush or Broom Mfg	<b>3681</b>	Instrument Mfg
<b>2063</b>	Creamery or Dairy	<b>2842</b>	Wood Turned Products Mfg	<b>3681</b>	Photographic Supplies Mfg
<b>2095</b>	Meat Products Mfg	<b>2852</b>	Window - Shade Mfg	<b>3682</b>	Instrument Mfg - non electronic
<b>2107</b>	Fruit Packing - Not Citrus	<b>2852</b>	Window - Shade roller Mfg	<b>3831</b>	Machined Parts Mfg.
<b>2108</b>	Fruit Packing - Citrus	<b>2881</b>	Furniture Mfg & Cabinet	<b>4041</b>	Pottery, Ceramics, Plumbing Fixture Mfg
<b>2111</b>	Cannery	<b>2883</b>	Furniture Mfg & Cabinet	<b>4049</b>	Pottery Mfg - China or Tableware
<b>2111</b>	Pickle Mfg	<b>2923</b>	Musical Instrument - Wood Mfg	<b>4049</b>	Pottery Mfg - hand molded cast
<b>2116</b>	Fruit Juice or Concentrate Mfg	<b>3066</b>	Musical Instrument - Metal Mfg	<b>4112</b>	Integrated Circuit Mfg
<b>2117</b>	Vegetable or Fruit Processors - Frozen	<b>3070</b>	Computer Memory Disk Mfg	<b>4114</b>	Glassware Mfg.
<b>2121</b>	Breweries	<b>3131</b>	Bottle Cap or Crown Mfg	<b>4150</b>	Optical Goods Mfg
<b>2142</b>	Alcohol Mfg - Grain - All Operations	<b>3131</b>	Button or Fastener Mfg	<b>4251</b>	Stationary Mfg
<b>2142</b>	Spirituos Liquor Bottling	<b>3131</b>	Button Metal Mfg NOC	<b>4279</b>	Paper Goods Mfg. NOC
<b>2142</b>	Wineries	<b>3146</b>	Hardware Mfg	<b>4286</b>	Plastic or Paper Bag Mfg
<b>2163</b>	Beverage Mfg	<b>3146</b>	Plumbers' Supplies Mfg	<b>4295</b>	Cloth Printing / Silk Screen
<b>2222</b>	Carpet or Rug Mfg-Hemp or Jute	<b>3152</b>	Bolt or Nut Mfg	<b>4295</b>	Cloth Printing
<b>2222</b>	Yarn Mfg - Cotton & Wool	<b>3152</b>	Screw Mfg	<b>4299</b>	Bookbinding
<b>2222</b>	Thread Mfg - Silk	<b>3152</b>	Nail, Tack or Rivet Mfg	<b>4354</b>	Printed Circuit Board Mfg - other
<b>2222</b>	Felting Mfg	<b>3152</b>	Eyelet Mfg.	<b>4354</b>	Printed Circuit Board Mfg
<b>2362</b>	Hoisery Mfg	<b>3178</b>	Electronic Element Mfg	<b>4432</b>	Pen Mfg
<b>2362</b>	Knit Goods Mfg	<b>3179</b>	Alarm Mfg	<b>4478</b>	Plastics Mfg - Sheets, Rods, Tubes
<b>2362</b>	Braid or Fringe Mfg	<b>3179</b>	Electrical Apparatus Mfg	<b>4496</b>	Plastics Mfg - Fabricated Products
<b>2402</b>	Carpet or Rug Mfg - NOC	<b>3179</b>	Electric Appliance Mfg	<b>4691</b>	Orthotic or Prosthetic Device Mfg
<b>2413</b>	Textile Fiber Mfg	<b>3180</b>	Lamp or Portable Lantern Mfg NOC	<b>4691</b>	Pharmaceutical or Surgical Goods Mfg
<b>2501</b>	Embroidery Mfg	<b>3180</b>	Lamp or Portable Lantern Mfg - ELECTRIC	<b>5183</b>	Lawn Sprinkler Installation
<b>2501</b>	Clothing Mfg	<b>3220</b>	Can Mfg	<b>6504</b>	Cereal or Bar Mfg
<b>2501</b>	Tailoring or Dressmaking	<b>3257</b>	Wire Cloth Mfg	<b>6504</b>	Candy, Chocolate Mfg
<b>2501</b>	Hair Goods Mfg	<b>3257</b>	Spring Mfg	<b>6504</b>	Potato Chip, Snack Mfg
<b>2570</b>	Mattress or Box Spring Mfg	<b>3383</b>	Jewelry Mfg	<b>6504</b>	Food Products Mfg
<b>2570</b>	Bedspring Or Wire Mattress	<b>3383</b>	Clock Mfg	<b>8017</b>	Toilet or Towel Supply Co
<b>2576</b>	Umbrella Mfg	<b>3401</b>	Bicycles Mfg		
<b>2576</b>	Awning, Tarp or Canvas Mfg	<b>3568</b>	Electrical Connector Mfg		
<b>2585</b>	Laundry NOC	<b>3570</b>	Electric Appliance Mfg NOC		
<b>2660</b>	Shoe Stock Mfg	<b>3572</b>	Medical and Dental Equipment Mfg		

## CA Class Codes



### HEALTHCARE

<b>8810</b>	Clerical	<b>8829</b>	Assisted Living - Food Service	<b>9034</b>	Hospital
<b>8827</b>	Home Health Care Services	<b>8829</b>	Nursing Home - All Other Employees	<b>9070</b>	Assisted Living - Residential Care
<b>8829</b>	Nursing Home & Assisted Living	<b>8834</b>	Physician		



### WHOLESALE & WAREHOUSE

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



### AUTO

<b>7227</b>	Towing	<b>8387(2)</b>	Oil & Fluid Replacement
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### LAST MILE DELIVERY

<b>7198</b>	Trucking - Mail, Parcel Package	<b>7219</b>	Parcel - All Employees & Drivers	<b>7232</b>	Trucking - Mail, Parcel Package
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### HOSPITALITY

<b>9050</b>	Hotel - All Other Employees	<b>9079</b>	Restaurant
<b>9079</b>	Hotel - Restaurant Employees	<b>9079</b>	Fast Food



### AG

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



### GROCERY STORES

<b>8006</b>	Grocery Stores	<b>8031</b>	Grocery Stores-Fish, Meat & Poultry
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### JANITORIAL

<b>9008</b>	Janitorial
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Eligible Non Governing Codes: 8810 clerical and 8742 outside sales.