

Appetite Guide - NCCI

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

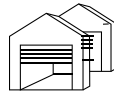
We write workers comp in all states, with a minimum premium size of \$50,000. Kinetic offers both guaranteed cost and deductible options.

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



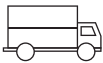
Manufacturing

✗ 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.



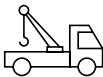
Restaurants

✗ 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

| | | |
|---------------------------------------------------------|------------------------------------------------------------|-----------------------------------------------------------------|
| 0042 Landscaper | 2534 Hair Goods Mfg | Peripheral Equipment |
| 2002 Pasta or Noodle Mfg | 2570 Mattress or Box Spring Mfg | 3574 Machine Mfg - Office or sewing |
| 2003 Bakery | 2585 Laundry NOC | 3629 Machined Parts Mfg |
| 2016 Cereal or Bar Mfg | 2587 Toilet or Towel Supply Co | 3632 Machine Shop NOC |
| 2021 Syrup or Molasses Refining, Blending or Mfg | 2651 Shoe Stock Mfg | 3634 Valve Mfg |
| 2039 Ice Cream Mfg | 2660 Shoe or Boot Mfg | 3681 Printed Circuit Board Mfg |
| 2041 Candy, Chocolate Mfg | 2683 Luggage Mfg | 3681 Printed Circuit Board Mfg - Other |
| 2065 Milk Products Mfg | 2688 Leather Goods Mfg | 3681 Television, Radio, Telephone Device Mfg |
| 2070 Milk Bottle Exchange - All Employees | 2836 Brush or Broom Mfg | 3681 Printed Circuit Board Mfg |
| 2070 Milk Depot or Milk Dealer | 2841 Wood Turned Products Mfg | 3685 Medical and Dental Equipment Mfg |
| 2070 Creamery or Dairy | 2841 Windows - Shade Roller Mfg | 3685 Instrumental Mfg - Non-electronic |
| 2095 Meat Products Mfg | 2881 Cabinet Works - No power woodworking machinery | 3685 Instrument Mfg |
| 2105 Fruit Packing - Citrus | 2881 Furniture Mfg & Cabinet | 3685 Bicycles Mfg |
| 2105 Fruit Packing - Not Citrus | 2883 Cabinet Mfg for audio or video devices | 4021 Pottery, Ceramics, Plumbing Fixture Mfg |
| 2110 Pickle Mfg | 2883 Cabinet Works - NOC - with power machinery | 4062 Pottery Mfg-China or Tableware |
| 2111 Cannery | 2883 Furniture Mfg & Cabinet | 4062 Pottery Mfg-Hand molded cast |
| 2112 Vegetable or Fruit Processors - Frozen | 2923 Musical Instrument - Wood Mfg | 4109 Integrated Circuit Mfg |
| 2121 Breweries | 3131 Bottle Cap or Crown Mfg | 4114 Glassware Mfg |
| 2130 Alcohol Mfg - Grain - All Operations | 3131 Button or Fastener Mfg | 4149 Optical Goods Mfg |
| 2131 Spirituous Liquor Bottling | 3132 Bolt or Nut Mfg | 4251 Stationary Mfg |
| 2143 Fruit Juice or Concentrate Mfg | 3145 Screw Mfg | 4273 Plastic or Paper Bag Mfg |
| 2143 Wineries | 3146 Hardware Mfg | 4279 Paper Goods Mfg NOC |
| 2157 Beverage Mfg | 3179 Alarm Mfg | 4307 Bookbinding |
| 2172 Tobacco Products Mfg | 3179 Electronic Element Mfg | 4410 Boot or Shoe Mfg Rubber |
| 2174 Tobacco-Warehousing | 3179 Electrical Apparatus Mfg | 4432 Pen Mfg |
| 2220 Carpet or Rug Mfg-Hemp or Jute | 3179 Electrical Connector Mfg | 4452 Plastics Mfg-Fabricated Products |
| 2220 Yarn Mfg - Cotton & Wool | 3179 Electric Appliance Mfg | 4459 Plastics Mfg-Sheets, Rods, Tubes |
| 2288 Felting Mfg | 3179 Electric Appliance Mfg NOC | 4484 Button Metal Mfg NOC |
| 2302 Thread Mfg-Silk | 3180 Lamp or Portable Lantern Mfg NOC | 4693 Orthotic or Prosthetic Device Mfg |
| 2305 Textile Fiber Mfg | 3180 Lamp or Portable Lantern Mfg - ELECTRIC | 4693 Pharmaceutical or Surgical Goods Mfg |
| 2361 Hosiery Mfg | 3188 Plumbers' Supplies Mfg | 4902 Sporting Goods Mfg NOC |
| 2362 Knit Goods Mfg | 3220 Can Mfg | 4923 Photographic Supplies Mfg |
| 2380 Braid or Fringe Mfg | 3224 Enamel or Agate Ware Mfg | 5183 Lawn Sprinkler Installation |
| 2388 Embroidery Mfg | 3255 Wire Cloth Mfg | 6503 Potato Chip, Snack Mfg |
| 2402 Carpet or Rug Mfg - NOC | 3270 Nail, Tack or Rivet Mfg | 6504 Food Products Mfg |
| 2413 Cloth Printing/Silk Screen | 3270 Eyelet Mfg | 9102 Lawn Maintenance - Commercial or Domestic & Drivers |
| 2417 Cloth Printing | 3300 Bedspring Or Wire Mattress | |
| 2501 Clothing Mfg | 3303 Spring Mfg | |
| 2501 Umbrella Mfg | 3383 Musical Instrument - Metal Mfg | |
| 2501 Awning, Tarp or Canvas Mfg | 3383 Jewelry Mfg | |
| 2501 Window - Shade Mfg | 3385 Clock Mfg | |
| 2503 Tailoring or Dressmaking | 3574 Computer Memory Disk Mfg | |
| | 3574 Computer or Computer | |

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

| | | |
|------------------------------------------------|------------------------------------------------|-----------------------------|
| 8810 Clerical | 8825 Nursing Home - Food Service | 8835 Home Healthcare |
| 8824 Nursing Home & Assisted Living | 8826 Nursing Home - All Other Employees | 9040 Hospital |
| 8824 Assisted Living - Residential Care | 8832 Physician | |
| | 8833 Hospital | |



WHOLESALE & WAREHOUSE

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



AUTO

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|--------------------------------------|-------------------------------------|
| 7225 Towing | 8380 Oil & Fluid Replacement |
| 8380 Automobile - Dealership* | 8748 Auto Salesperson* |



LAST MILE DELIVERY

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|---------------------------------------------|----------------------------------------------|---------------------------------------------|
| 7230 Trucking - Mail, Parcel Package | 7231 Parcel - All Employees & Drivers | 7232 Trucking - Mail, Parcel Package |
|---------------------------------------------|----------------------------------------------|---------------------------------------------|



HOSPITALITY

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|------------------------------------------|--------------------------|-----------------------|
| 9052 Hotel - All Other Employees | 9060 Country Club | 9083 Fast Food |
| 9058 Hotel - Restaurant Employees | 9062 Restaurant | |



AG

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|------------------------------------|--------------------------------------------------|
| 16 Orchards - Nut Crops | 2105 Fruit Packing - NOT Citrus |
| 2105 Fruit Packing - Citrus | 6504 Nut Hulling, Shelling, or processing |



GROCERY STORES

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|----------------------------|-------------------------------------------------|
| 8006 Grocery Stores | 8033 Grocery Stores-Fish, Meat & Poultry |
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JANITORIAL

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| 9014 Janitorial |
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Eligible Non Governing Codes: 8810 clerical and 8742 outside sales.

* Not available for placement in CA.