



Appetite Guide

Kinetic's Workers' Compensation Program

- A-rated paper for National Casualty or Freedom Specialty
- National distribution
- Best-in-class safety technology
- \$50,000 minimum premium
- Guaranteed cost and deductible options
- Performance-based dividend eligibility



Specialized in Safety-Critical Industries

We know clarity matters when building workers' comp programs for your clients. This guide highlights the industries and risks where our technology, loss control, and underwriting expertise drive better outcomes.

Explore our appetite in:

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|---------------------------|--------------|
| ✓ Manufacturing | ✓ Parcel |
| ✓ Wholesale and Warehouse | ✓ Hotel |
| ✓ Transportation | ✓ Janitorial |

General Exclusions: No Aircraft exposure; No Mid-term business, unless they are coming out for PEO or Captive; No business with less than 3 years of prior workers comp coverage upon policy inception date; No 1099 Exposure greater than 40%; No risks coming out of a PEO, unless they have their own NCCI or state bureau ex-mod; 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).



Manufacturing

1699	Glass Mfg.-& Drivers	2402	Carpet or Rug Mfg. NOC	3040	Iron or Steel: Fabrication: Iron Works-Shop-ornamental-& Drivers
1925	Die Casting Mfg	2413	Fabric Coating or Impregnating NOC	3060	Door, Door Frame, or Sash Mfg.--Wood--Metal Covered
2002	Pasta or Noodle Mfg.	2501	Embroidery Mfg.	3066	Sheet Metal Work-Shop
2003	Bakery Salespersons & Drivers	2501	Feather or Flower Mfg.- Artificial	3066	Cutlery Mfg. NOC
2014	Grain or Feed Milling	2501	Dressmaking or Tailoring-Custom Exclusively	3066	Aluminum Ware Mfg
2030	Sugar Manufacturing or Refining From Sugar Cane or Sugar Beets	2570	Mattress or Box Spring Mfg	3076	Furniture Mfg.--Metal
2063	Ice Cream Mfg. & Drivers	2570	Bedspring or Wire Mattress Mfg	3099	Tool Mfg.-Not Drop or Machine Forged-NOC
2063	Milk Products Mfg. NOC	2576	Cloth Canvas And Related Products Mfg. NOC	3099	Saw Mfg.
2063	Creamery or Dairy & Route Supervisors Drivers.	2584	Laundry NOC & Route Supervisors Drivers	3110	Tool Mfg.-Drop or Machine Forged-NOC
2063	Ice Mfg. or Distribution & Drivers	2585	Yarn or Thread Dyeing or Finishing	3131	Button or Fastener Mfg.-Metal
2102	Fruit Evaporating or Preserving	2585	Cleaning or Dyeing & Route Supervisors Drivers	3131	Engraving
2111	Pickle Mfg.	2585	Fur Processing - Preparing Skins	3146	Hardware Mfg. NOC
2111	Cannery NOC	2589	Laundry And Dry Cleaning Store-Retail	3146	Plumbers' Supplies Mfg. NOC
2113	Meat Products Mfg. NOC	2589	Laundry Dry Cleaning or Dyeing NOC & Route Supervisors Drivers	3152	Needle Mfg.
2113	Oyster Processing.	2660	Boot or Shoe Mfg. NOC	3152	Nut or Bolt Mfg
2116	Fruit Juice Mfg & Drivers	2688	Leather Mfg. - Including Tanning Leather Embossing, Wool Pulling	3152	Screw Mfg.
2121	Brewery & Drivers	2688	Leather Goods Mfg. NOC	3152	Eyelet Mfg.
2123	Fruit Packing	2731	Planing or Molding Mill	3169	Stove Mfg.
2142	Spirituos Liquor Distillery	2731	Furniture Stock Mfg.	3180	Electric or Gas Lighting Fixtures Mfg
2142	Spirituos Liquor Bottling	2759	Box or Box Shook Mfg.	3220	Can Mfg.
2163	Bottling-All Operations & Route Supervisors Drivers	2812	Furniture Manufacturing And Cabinet Shop - Assembly By Hand - Wood	3241	Wire Rope or Cable Mfg. - Iron or Steel
2222	Cotton Batting Wadding or Waste Mfg.	2812	Furniture Manufacturing And Cabinet Shop - Wood NOC	3257	Wire Cloth Mfg
2222	Yarn or Thread Mfg.-Cotton	2842	Woodenware Manufacturing NOC	3257	Wire Goods Mfg. NOC
2222	Felting Mfg.	2842	Brush or Broom Mfg. NOC	3257	Spring Mfg
2222	Silk Thread or Yarn Mfg.	2915	Veneer Mfg.	3365	Welding or Cutting NOC & Drivers
2222	Textile Fiber Mfg.-Synthetic	2915	Veneer Products Mfg	3383	Watch Mfg
2362	Hosiery Mfg	2915	Veneer Products Mfg.-No Veneer Mfg.	3383	Jewelry Mfg.
2362	Knit Goods Mfg. NOC	2923	Piano Mfg	3400	Brass or Copper Goods Mfg.
2362	Webbing Mfg	3022	Pipe or Tube Mfg. NOC & Drivers	3400	Tin Foil Mfg.



Manufacturing

3401	Pipe or Tube Mfg.-Iron or Steel-& Drivers	3815	Automobile Bus Truck or Trailer Body Mfg. - Riveted or Welded	4250	Magnetic & Optical Recording Media Mfg.
3401	Baby Carriage Mfg.	3815	Automobile Bus Truck or Trailer Body Mfg. NOC	4279	Bag Mfg.-Paper
3501	Tool Mfg.-Agricultural Construction Logging Mining Oil or Artesian Well	3815	Car Mfg.-Railroad-& Drivers	4279	Paper Goods Mfg. NOC
3507	Elevator or Escalator Mfg.	3830	Sheet Metal Products Mfg.	4283	Building or Roofing Paper or Felt Preparation-No Installation
3507	Construction or Agricultural Machinery Mfg.	3830	Airplane Mfg.	4295	Textile-Bleaching Dyeing Mercerizing Finishing
3560	Textile Machinery Mfg.	3831	Machined Parts Mfg. NOC	4295	Cloth Printing
3560	Confection Machine Mfg.	3840	Metal Stamped Goods Mfg. NOC	4299	Printing
3574	Printing or Bookbinding Machine Mfg.	3840	Automotive Lighting Ignition or Starting Apparatus Mfg. NOC	4299	Bookbinding
3574	Computing Recording or Office Machine Mfg. NOC	3840	Automobile Wheel Mfg.- Metal-Not Cast	4304	Newspaper Publishing
3574	Fuel Injection Device Mfg.	3840	Automobile Radiator Mfg	4351	Photoengraving
3574	Sporting Goods Mfg. NOC	4049	Pottery Mfg.: Porcelain Ware-Mechanical Press Forming	4410	Rubber Goods Mfg. NOC
3512	Pump Mfg.	4111	Incandescent Lamp Mfg.	4410	Rubber Tire Mfg.
3632	Machine Shop NOC	4111	Electric Bulb Mfg.	4432	Pen Mfg.
3632	Gear Mfg. or Grinding	4111	Cathedral or Art Glass Window Mfg	4470	Cable Mfg.-Insulated Electrical
3632	Ball or Roller Bearing Mfg	4112	Integrated Circuit Mfg.	4478	Plastics Mfg.- Sheets Rods or Tubes
3634	Valve Mfg.	4114	Glassware Mfg.-No Automatic Blowing Machines	4492	Sign Mfg.-Metal
3651	TV Radio Telephone or Telecomm Device Mfg. NOC	4114	Glassware Mfg. NOC	4496	Plastics Mfg.- Fabricated Products NOC
3681	Instrument Mfg. NOC	4130	Mirror Mfg	4498	Plastics Manufacturing: Molded Products NOC
3681	Photographic Supplies Mfg	4150	Optical Goods Mfg. NOC	4623	Drug Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. Of Ingredients
3805	Engine Mfg. - Aircraft or Automobile	4239	Paper Mfg	4691	Pharmaceutical or Surgical Goods Mfg. NOC
3805	Aircraft Engine Mfg.	4239	Fiber Goods Mfg	4692	Dental Laboratory
3805	Automobile Engine Mfg.	4240	Box Mfg.-Set-Up Paper	4720	Soap or Synthetic Detergent Mfg
3808	Automobile Mfg. or Assembly	4243	Box Mfg.-Folding Paper-NOC	4829	Drug Medicine or Pharmaceutical Preparation Mfg.- Includes Mfg. Of Ingredients
3808	Motorcycle Mfg. or Assembly	4244	Corrugated or Fiber Board Container Mfg	4983	Shoe Stock Mfg
3815	Automobile Bus Truck or Trailer Body Mfg.: Die-Pressed Steel	4250	Stationery Mfg	5130	Electrical Apparatus Mfg. NOC



Manufacturing

6504	Cereal or Bar Mfg.	6504	Potato Chip Popcorn & Snack Chip Mfg. NOC	8232	Lumberyard New Materials Only - All Other Employees & Yard Warehouse Drivers
6504	Candy Chocolate And Confection Mfg.	6504	Food Products Mfg. NOC	9522	Furniture Upholstering
6504	Corn Products Mfg.	6504	Food Sundries Mfg. NOC & Salespersons Drivers		

Exclusions: No chemicals, galvanizing, explosives, or flammable liquids/waste.

Wholesaler & Warehouse

7392	Beer or Ale Dealer - Wholesale	8021	Store - Meat Fish or Poultry Dealer - Wholesale	8064	Stationery and Office Supplies Merchant Wholesalers*
8001	Flower, Nursery Stock, and Florists' Supplies Wholesalers*	8032	Store - Clothing Wearing Apparel or Dry Goods - Wholesale	8065	Store - Paint or Wallpaper - Wholesale*
8004	Store - Garden Supplies*	8039	Store - Superstores And Warehouse Clubs	8066	Store - Bicycles And Bicycle Accessories - Wholesale/Retail*
8010	Store - Hardware - Wholesale*	8042	Store - Floor Covering - Wholesale*	8232	Building Material Yard & Local Managers
8013	Store - Jewelry*	8046	Tire and Tube Merchant Wholesalers*	8291	Storage Warehouse-Cold
8015	Store - Furniture - Wholesale or Retail*	8059	Store - Ceramic Tile*	8292	Storage Warehouse NOC
8018	Store: Wholesale NOC	8062	Store - Computer - Wholesale*		
8018	Store - Drug - Wholesale	8063	Store - Lighting Fixtures - Wholesale		

*Require >60% gross receipts from wholesale operations vs. retail.

Exclusions: No chemicals, explosives.

Transportation

3821	Automobile Recycling & Drivers	7219	Trucking-Long Distance Hauling-& Drivers	8847	Container Recycling--Bottle or Can
7219	Trucking - NOC-All Employees & Drivers	7219	Trucking - Mechanics And Garage Employees	9403	Garbage Ashes or Refuse Collection & Drivers
7219	Trucking-Local Hauling Only-& Drivers	8500	Iron or Steel Scrap Dealer	9424	Garbage Works

Exclusions: No wide load, spreader truck, auto transport trucks, tanker trackers, or triple trailer hauling. No hauling of hazardous materials, heavy machinery, or equipment.



Parcel

7198	Trucking - Parcel or Package Delivery	7219	Mail Parcel or Package Delivery And Courier or Messenger Service Companies	7232	Trucking - Parcel or Package Delivery under contracts USPS
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Exclusions: No payroll growth >70% in the current or expiring year without reasonable explanation. No exposure in Wisconsin.

Hotel

9069	Casino Gambling - All Employees	9050	Hotel - All Other Employees	9058	Hotel - Restaurant Employees
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Exclusions: No motels or Bed & Breakfast inns.

Janitorial

9096	Residential Janitorial	9008	Janitorial Services by Contractors
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Exclusions: No exterior window cleaning or work done above ground level. No construction, criminal site clean up, or mold remediation. No hazardous material or biohazard clean up. No gutter or chimney cleaning.

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

