



Appetite Guide

Kinetic's Workers' Compensation Program

- A-rated paper
- Proprietary technology and expert-led services
- Performance-based dividend
- \$50,000 minimum premium
- Guaranteed cost and deductible options



Specialized in Frontline Industries

We know clarity matters when building workers' comp programs for your clients. This guide highlights the industries and risks where our services drive outcomes.

Explore our appetite in:

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

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	2222	Textile Fiber Mfg.-Synthetic	2842	Woodenware Manufacturing NOC
1925	Die Casting Mfg	2362	Hosiery Mfg	2842	Brush or Broom Mfg. NOC
2002	Pasta or Noodle Mfg.	2362	Knit Goods Mfg. NOC	2883	Furniture Mfg
2003	Bakery Salespersons & Drivers	2362	Webbing Mfg	2915	Veneer Mfg.
2004	Bakery Wholesale	2402	Carpet or Rug Mfg. NOC	2915	Veneer Products Mfg
2014	Grain or Feed Milling	2413	Fabric Coating or Impregnating NOC	2915	Veneer Products Mfg.-No Veneer Mfg.
2030	Sugar Manufacturing or Refining From Sugar Cane or Sugar Beets	2501	Embroidery Mfg.	2923	Piano Mfg
2063	Ice Cream Mfg. & Drivers	2501	Feather or Flower Mfg.- Artificial	3022	Pipe or Tube Mfg. NOC & Drivers
2063	Milk Products Mfg. NOC	2501	Dressmaking or Tailoring- Custom Exclusively	3040	Iron or Steel: Fabrication: Iron Works-Shop-ornamental-& Drivers
2063	Creamery or Dairy & Route Supervisors Drivers.	2570	Mattress or Box Spring Mfg	3041	Iron or Steel fabrication Ironworks
2063	Ice Mfg. or Distribution & Drivers	2570	Bedspring or Wire Mattress Mfg	3060	Door, Door Frame, or Sash Mfg.-- Wood--Metal Covered
2095	Meat Products Mfg. NOC	2571	Pillow, Quilt, Comforter Mfg	3066	Sheet Metal Work-Shop
2102	Fruit Evaporating or Preserving	2576	Cloth Canvas And Related Products Mfg. NOC	3066	Cutlery Mfg. NOC
2111	Pickle Mfg.	2584	Laundry NOC & Route Supervisors Drivers	3066	Aluminum Ware Mfg
2111	Cannery NOC	2585	Yarn or Thread Dyeing or Finishing	3076	Furniture Mfg.--Metal
2113	Meat Products Mfg. NOC	2585	Cleaning or Dyeing & Route Supervisors Drivers	3099	Tool Mfg.-Not Drop or Machine Forged-NOC
2113	Oyster Processing.	2585	Fur Processing - Preparing Skins	3099	Saw Mfg.
2116	Fruit Juice Mfg & Drivers	2589	Laundry And Dry Cleaning Store-Retail	3110	Tool Mfg.-Drop or Machine Forged-NOC
2121	Brewery & Drivers	2589	Laundry Dry Cleaning or Dyeing NOC & Route Supervisors Drivers	3131	Button or Fastener Mfg.-Metal
2123	Fruit Packing	2660	Boot or Shoe Mfg. NOC	3131	Engraving
2142	Spirituos Liquor Distillery	2688	Leather Mfg. - Including Tanning Leather Embossing, Wool Pulling	3146	Hardware Mfg. NOC
2142	Spirituos Liquor Bottling	2688	Leather Goods Mfg. NOC	3146	Plumbers' Supplies Mfg. NOC
2163	Bottling-All Operations & Route Supervisors Drivers	2731	Planing or Molding Mill	3152	Needle Mfg.
2222	Cotton Batting Wadding or Waste Mfg.	2731	Furniture Stock Mfg.	3152	Nut or Bolt Mfg
2222	Yarn or Thread Mfg.-Cotton	2806	Mfg. of wooden doors, sashes, windows, shutters	3152	Screw Mfg.
2222	Felting Mfg.	2812	Furniture Manufacturing And Cabinet Shop - Assembly By Hand - Wood	3152	Eyelet Mfg.
2222	Silk Thread or Yarn Mfg.	2812	Furniture Manufacturing And Cabinet Shop - Wood NOC	3169	Stove Mfg.

Manufacturing

3180	Electric or Gas Lighting Fixtures Mfg	3632	Gear Mfg. or Grinding	4111	Incandescent Lamp Mfg.
3220	Can Mfg.	3632	Ball or Roller Bearing Mfg	4111	Electric Bulb Mfg.
3241	Wire Rope or Cable Mfg. - Iron or Steel	3634	Valve Mfg.	4111	Cathedral or Art Glass Window Mfg
3257	Wire Goods Mfg. NOC	3643	Electric Power Or Transmission Equipment Mfg.	4112	Integrated Circuit Mfg.
3257	Spring Mfg	3651	TV Radio Telephone or Telecomm Device Mfg. NOC	4114	Glassware Mfg.-No Automatic Blowing Machines
3365	Welding or Cutting NOC & Drivers	3681	Instrument Mfg. NOC	4114	Glassware Mfg. NOC
3383	Watch Mfg	3681	Photographic Supplies Mfg	4130	Mirror Mfg
3383	Jewelry Mfg.	3682	Surgical and Medical Instrument Mfg. NOC	4150	Optical Goods Mfg. NOC
3400	Brass or Copper Goods Mfg.	3805	Engine Mfg. - Aircraft or Automobile	4239	Pulp Mfg.-Ground Wood Process
3400	Tin Foil Mfg.	3805	Aircraft Engine Mfg.	4239	Pulp Mfg.-Chemical Process
3401	Pipe or Tube Mfg.-Iron or Steel-& Drivers	3805	Automobile Engine Mfg.	4239	Paper Mfg
3401	Baby Carriage Mfg.	3808	Automobile Mfg. or Assembly	4239	Fiber Goods Mfg
3501	Tool Mfg.-Agricultural Construction Logging Mining Oil or Artesian Well	3808	Motorcycle Mfg. or Assembly	4240	Box Mfg.-Set-Up Paper
3507	Elevator or Escalator Mfg.	3815	Automobile Bus Truck or Trailer Body Mfg.: Die-Pressed Steel	4243	Box Mfg.-Folding Paper-NOC
3507	Construction or Agricultural Machinery Mfg.	3815	Automobile Bus Truck or Trailer Body Mfg. - Riveted or Welded	4244	Corrugated or Fiber Board Container Mfg
3560	Textile Machinery Mfg.	3815	Automobile Bus Truck or Trailer Body Mfg. NOC	4250	Stationery Mfg
3560	Confection Machine Mfg.	3815	Car Mfg.-Railroad-& Drivers	4250	Magnetic & Optical Recording Media Mfg.
3570	Electric Appliance Manufacturing in California	3828	Automobile Mfg. or Assembly	4279	Bag Mfg.-Paper
3572	Surgical Appliance and Supplies Mfg.	3830	Sheet Metal Products Mfg.	4279	Paper Goods Mfg. NOC
3574	Printing or Bookbinding Machine Mfg.	3830	Airplane Mfg.	4283	Building or Roofing Paper or Felt Preparation-No Installation
3574	Computing Recording or Office Machine Mfg. NOC	3831	Machined Parts Mfg. NOC	4286	Bag Mfg.--Plastic
3574	Fuel Injection Device Mfg.	3840	Metal Stamped Goods Mfg. NOC	4295	Textile-Bleaching Dyeing Mercerizing Finishing
3574	Sporting Goods Mfg. NOC	3840	Automotive Lighting Ignition or Starting Apparatus Mfg. NOC	4295	Cloth Printing
3577	Printed Circuit Board Assembling	3840	Automobile Wheel Mfg.- Metal- Not Cast	4299	Printing
3612	Pump Mfg.	3840	Automobile Radiator Mfg	4299	Bookbinding
3632	Machine Shop NOC	4049	Pottery Mfg.: Porcelain Ware-Mechanical Press Forming		



Manufacturing

4304	Newspaper Publishing	4498	Plastics Manufacturing: Molded Products NOC	6504	Cereal or Bar Mfg.
4351	Photoengraving	4623	Drug Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. Of Ingredients	6504	Candy Chocolate And Confection Mfg.
4410	Rubber Goods Mfg. NOC	4691	Pharmaceutical or Surgical Goods Mfg. NOC	6504	Corn Products Mfg.
4410	Rubber Tire Mfg.	4692	Dental Laboratory	6504	Potato Chip Popcorn & Snack Chip Mfg. NOC
4432	Pen Mfg.	4720	Soap or Synthetic Detergent Mfg	6504	Food Products Mfg. NOC
4470	Cable Mfg.-Insulated Electrical	4828	Chemical Blending or Mixing NOC - All Operations & Drivers	6504	Food Sundries Mfg. NOC & Salespersons Drivers
4478	Plastics Mfg.- Sheets Rods or Tubes	4829	Drug Medicine or Pharmaceutical Preparation Mfg.- Includes Mfg. Of Ingredients	8232	Lumberyard New Materials Only - All Other Employees & Yard Warehouse Drivers
4492	Sign Mfg.-Metal	4831	Vitamin or Food Supplement Mfg.--No Mfg. of Ingredients	8813	Printing — editing, designing
4495	Plastics-Extrusion Molded Products Mfg	4983	Shoe Stock Mfg	9522	Furniture Upholstering
4496	Plastics Mfg.- Fabricated Products NOC	5130	Electrical Apparatus Mfg. NOC		

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

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.

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 exposure in Wisconsin.



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. No > 500 mile radius.

Wholesaler & Warehouse

2107	Fruit Packing and Handling	8018	Store: Wholesale NOC	8063	Store - Lighting Fixtures - Wholesale
2108	Fruit Packing and Handling	8018	Store - Drug - Wholesale	8064	Stationery and Office Supplies Merchant Wholesalers*
7360	Freight Handling NOC--State Act Only	8021	Store - Meat Fish or Poultry Dealer - Wholesale	8065	Store - Paint or Wallpaper - Wholesale*
7380	Drivers for wholesale operations	8032	Store - Clothing Wearing Apparel or Dry Goods - Wholesale	8066	Store - Bicycles And Bicycle Accessories - Wholesale/Retail*
7392	Beer or Ale Dealer - Wholesale	8039	Store - Superstores And Warehouse Clubs	8106	Iron or Steel Merchant
8001	Flower, Nursery Stock, and Florists' Supplies Wholesalers*	8042	Store - Floor Covering - Wholesale*	8209	Vegetable Packing
8004	Store - Garden Supplies*	8046	Store--Automobile Parts and Accessories NOC	8232	Building Material Yard & Local Managers
8010	Store - Hardware - Wholesale*	8388	Tire and Tube Merchant Wholesalers*	8291	Storage Warehouse-Cold
8013	Store - Jewelry*	8059	Store - Ceramic Tile*	8292	Storage Warehouse NOC
8015	Store - Furniture - Wholesale or Retail*	8062	Store - Computer - Wholesale*	9501	Painting-shop only and drivers

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

Exclusions: No chemicals, explosives.

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



