



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

Nationwide Distribution

1925	Die Casting Mfg	2402	Carpet or Rug Mfg NOC	3040	Iron or Steel: Fabrication
2002	Pasta or Noodle Mfg	2413	Textile - Bleaching, Dyeing, Mercerizing, Finishing	3042	Elevator or Escalator Mfg
2003	Bakery	2416	Yarn or Thread Dyeing or Finishing	3064	Sign Mfg
2014	Grain or Feed Milling	2417	Cloth Printing	3076	Sheet Metal Products Mfg
2016	Cereal or Bar Mfg	2501	Cloth Canvas and Related Products Mfg NOC	3076	Sheet Metal Workshop
2021	Sugar Mfg or Refining from Sugar Cane or Sugar Beets	2501	Feather or Flower Mfg	3113	Tool Mfg - Not Drop or Machine Forged NOC
2039	Ice Cream Mfg	2503	Dressmaking or Tailoring	3114	Tool Mfg - Drop or Machine Forged
2041	Candy, Choc, & Confection Mfg	2570	Mattress or Box Spring Mfg	3118	Saw Mfg
2065	Milk Products Mfg NOC	2585	Laundry NOC	3119	Needle Mfg
2070	Creamery or Dairy	2586	Cleaning or Dyeing	3122	Cutlery Mfg NOC
2095	Meat Products Mfg NOC	2589	Laundry and Dry Cleaning Store	3126	Tool Mfg - Ag, Construction, Logging, Mining, Oil or Artesian Well
2105	Fruit Packing	2592	Laundry Dry Cleaning or Dyeing NOC	3131	Button or Fastener Mfg - Metal
2110	Pickle Mfg	2600	Fur Processing - Preparing Skins	3132	Nut or Bolt Mfg
2111	Cannery NOC	2623	Leather Mfg	3145	Screw Mfg
2112	Fruit Evaporating or Preserving	2651	Shoe Stock Mfg	3146	Hardware Mfg NOC
2114	Oyster Processing	2660	Boot or Shoe Mfg NOC	3169	Stove Mfg
2121	Brewery	2688	Leather Goods Mfg NOC	3179	Electrical Apparatus Mfg NOC
2130	Spirituos Liquor Distillery	2714	Veneer Mfg	3180	Electric or Gas Lighting Fixtures Mfg
2131	Spirituos Liquor Bottling	2731	Planing or Molding Mill	3188	Plumbers' Supplies Mfg NOC
2143	Fruit Juice Mfg	2735	Furniture Stock Mfg	3220	Can Nfg
2157	Bottling	2759	Box or Box Shook Mfg	3224	Agate or Enamel Ware Mfg
2211	Cotton Batting, Wadding or Waste Mfg	2836	Brush or Broom Mfg NOC	3227	Aluminum Ware Mfg
2220	Yarn or Thread Mfg - Cotton	2841	Woodenware Mfg NOC	3240	Wire Rope or Cable Mfg - Iron or Steel
2288	Felting Mfg	2881	Furniture Mfg and Cabinet - Assembly by hand - Wood	3255	Wire Cloth Mfg
2302	Silk Thread or Yarn Mfg	2883	Furniture Mfg and Cabinet - Wood NOC	3257	Wire Goods Mfg NOC
2305	Textile Fiber Mfg - Synthetic	2915	Veneer Products Mfg	3270	Eyelet Mfg
2361	Hosiery Mfg	2916	Veneer Products Mfg - No Veneer Mfg	3300	Bedspring or Wire Mattress Mfg
2362	Knit Goods Mfg NOC	2923	Piano Mfg	3303	Spring Mfg
2380	Webbing Mfg	3022	Pipe or Tube Mfg NOC		
2388	Embroidery Mfg	3028	Pipe or Tube Mfg		



Manufacturing

Nationwide Distribution

3315	Brass or Copper Goods Mfg.	3823	Automobile Bus Truck or Trailer Body Mfg. - Riveted or Welded	4279	Paper Goods Mfg. NOC
3334	Tin Foil Mfg.	3824	Automobile Bus Truck or Trailer Body Mfg. NOC	4283	Building or Roofing Paper or Felt Preparation-No Installation
3383	Jewelry Mfg.	3826	Aircraft Engine Mfg	4299	Printing
3385	Watch Mfg.	3826	Engine Mfg - Aircraft or Automobile	4304	Newspaper Publishing
3400	Metal Stamped Goods Mfg. NOC	3827	Automobile Engine Mfg	4307	Bookbinding
3507	Construction or Agricultural Machinery Mfg.	3830	Airplane Mfg	4351	Photoengraving
3515	Textile Machinery Mfg.	3851	Motorcycle Mfg or Assembly	4352	Engraving
3548	Printing or Bookbinding Machine Mfg.	3865	Baby Carriage Mfg.	4410	Rubber Goods Mfg. NOC
3559	Confection Machine Mfg.	3881	Car Mfg.-Railroad-& Drivers	4420	Rubber Tire Mfg.
3574	Computing Recording or Office Machine Mfg. NOC	4062	Pottery Mfg.: Porcelain Ware-Mechanical Press Forming	4431	Magnetic & Optical Recording Media Mfg.
3581	Fuel Injection Device Mfg.	4101	Glass Mfg.-& Drivers	4432	Pen Mfg.
3612	Pump Mfg.	4109	Integrated Circuit Mfg.	4452	Plastics Mfg.- Fabricated Products NOC
3629	Machined Parts Mfg. NOC	4110	Electric Bulb Mfg.	4459	Plastics Mfg.- Sheets Rods or Tubes
3632	Machine Shop NOC	4111	Glassware Mfg.-No Automatic Blowing Machines	4470	Cable Mfg.-Insulated Electrical
3634	Valve Mfg.	4114	Glassware Mfg. NOC	4484	Plastics Manufacturing: Molded Products NOC
3635	Gear Mfg. or Grinding	4131	Mirror Mfg	4493	Fabric Coating or Impregnating NOC
3638	Ball or Roller Bearing Mfg	4133	Cathedral or Art Glass Window Mfg	4611	Drug Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. Of Ingredients
3648	Automotive Lighting Ignition or Starting Apparatus Mfg. NOC	4149	Optical Goods Mfg. NOC	4692	Dental Laboratory
3681	Television Radio Telephone or Telecommunication Device Mfg. NOC	4239	Paper Mfg	4693	Pharmaceutical or Surgical Goods Mfg. NOC
3685	Instrument Mfg. NOC	4240	Box Mfg.-Set-Up Paper	4703	Corn Products Mfg.
3685	Surgical and Medical Instrument Mfg. NOC	4243	Box Mfg.-Folding Paper-NOC	4720	Soap or Synthetic Detergent Mfg
3803	Automobile Wheel Mfg.- Metal-Not Cast	4244	Corrugated or Fiber Board Container Mfg	4825	Drug Medicine or Pharmaceutical Preparation Mfg.- Includes Mfg. Of Ingredients
3807	Automobile Radiator Mfg	4251	Stationery Mfg	4902	Sporting Goods Mfg. NOC
3808	Automobile Mfg. or Assembly	4263	Fiber Goods Mfg	4923	Photographic Supplies Mfg
3822	Automobile Bus Truck or Trailer Body Mfg.: Die-Pressed Steel	4273	Bag Mfg.-Paper	6503	Potato Chip Popcorn & Snack Chip Mfg. NOC



Manufacturing

Nationwide Distribution

6504	Food Products Mfg. NOC	8203	Ice Mfg. or Distribution & Drivers	8232	Lumberyard New Materials Only
6513	Food Sundries Mfg. NOC & Salespersons Drivers				

Limited Distribution (AL, AZ, AR, CO, DC, FL, GA, IA, ID, IN, KS, KY, LA, MD, MO, MN, MS, MT, NC, NE, NV, NM, OK, OR, SC, SD, TN, UT, VA)

1924	Wire Drawing or Cable Mfg.	2797	Mobile Home Mfg.	4038	Plaster Statuary or Ornament Mfg.
2172	Tobacco Products Mfg. NOC	3372	Electroplating	4273	Bag Mfg.--Plastic
2172	Tobacco Products Mfg.--Plug or Snuff	3373	Tinning or Galvanizing--Not Electrolytic	4273	Plastic Bag Mfg.--Converting from Rolls to Bags--No Extrusion Operations (TX)
2797	Manufactured, Modular, or Prefabricated Home Mfg.--Shop Work--All Operations	4038	Dress Form Mfg.		

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

Wholesaler & Warehouse

Nationwide Distribution

7390	Beer or Ale Dealer-Wholesale	8018	Store: Wholesale NOC	8046	Tire and Tube Merchant Wholesalers ¹
8001	Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers ¹	8021	Store - Meat Fish or Poultry Dealer - Wholesale	8047	Store - Drug - Wholesale
8010	Store - Hardware - Wholesale ¹	8032	Store - Clothing Wearing Apparel or Dry Goods - Wholesale	8204	Building Material Yard & Local Managers
8013	Store - Jewelry ¹	8037	Store - Superstores And Warehouse Clubs	8291	Storage Warehouse-Cold
8017	Store - Ceramic Tile ¹	8044	Store - furniture - wholesale or retail ¹	8292	Storage Warehouse NOC

Limited Distribution (AL, AZ, AR, CO, DC, FL, GA, IA, ID, IN, KS, KY, LA, MD, MO, MN, MS, MT, NC, NE, NV, NM, OK, OR, SC, SD, TN, UT, VA)

2174	Tobacco Rehandling or Warehousing	8018	Tobacco Products Distributors--Leaf	8209	Vegetable Packing
8017	Tobacco Products Stores ²	8044	Furniture Merchant Wholesalers	8293	Furniture Moving & Storage--Drivers in Connection Therewith (MI) ³
8018	Tobacco Products Distributors--Except Leaf	8046	Store-Automobile Parts and Accessories NOC	8380	Rubber Tire Dealer

¹Require >60% gross receipts from wholesale operations vs. retail ²Where warehouse operation is majority of the operation and retail < 20%

³Minimum premium of \$100k

Exclusions: No chemicals, explosives.



Transportation

Nationwide Distribution

3821	Automobile Recycling & Drivers	7229	Trucking-Long Distance Hauling-& Drivers	8265	Iron or Steel Scrap Dealer
7219	Trucking - NOC - All Employees & Drivers	7590	Garbage Works	8370	Trucking - Mechanics And Garage Employees
7228	Trucking-Local Hauling Only-& Drivers	8264	Container Recycling--Bottle or Can	9403	Garbage Ashes or Refuse Collection & Drivers

Limited Distribution (AL, AZ, AR, CO, DC, FL, GA, IA, ID, IN, KS, KY, LA, MD, MO, MN, MS, MT, NC, NE, NV, NM, OK, OR, SC, SD, TN, UT, VA)

7380	School Bus Operation (DE, PA)	7382	Bus Co.--All Other Employees	8385	Ambulance Service Cos.--Garage Employees
7382	Charter Bus Industry (NAICS)	7382	Paratransit Service	8385	Bus Co.--Garage Employees
7382	Interurban and Rural Bus Transportation (NAICS)	7705	Ambulance Service Cos. & EMS Providers	8832	Ambulatory Health Care Services, Misc.
7382	Bus Co.--Drivers in Connection Therewith (MI)				

Exclusions: No wide-load, spreader truck, auto transport trucks, tanker trucks, or triple trailer hauling. Tanker trucks (excluding Petroleum) entertained on limited territory.

Parcel

Nationwide Distribution

7230	Trucking - Parcel or Package Delivery	7231	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

Nationwide Distribution

9044	Casino Gambling - All Employees	9052	Hotel - All Other Employees	9058	Hotel - Restaurant Employees
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Limited Distribution: Motels & Bed and Breakfasts & Hotel Management Groups (Hotels & Property Management) will be entertained in AL, AZ, AR, CO, DC, FL, GA, IA, ID, IN, KS, KY, LA, MD, MO, MN, MS, MT, NC, NE, NV, NM, OK, OR, SC, SD, TN, UT, VA.

Janitorial

Nationwide Distribution

0917	Residential Janitorial	9014	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.

