



# 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:

- |                 |                         |
|-----------------|-------------------------|
| ✓ Construction  | ✓ Parcel Delivery       |
| ✓ Janitorial    | ✓ Transportation        |
| ✓ Hotel         | ✓ Wholesale & Warehouse |
| ✓ Manufacturing |                         |

**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).



## Construction

**Limited Distribution** (AL, AR, GA, IA, KS, LA, MO, MS, NC, NE, OK, SC, TN, TX) **Minimum Premium:** \$100,000) **No dividend eligibility**

|      |                                            |      |                                                               |      |                                                               |
|------|--------------------------------------------|------|---------------------------------------------------------------|------|---------------------------------------------------------------|
| 0042 | Landscape Gardening & Drivers              | 5348 | Tile Installation                                             | 6213 | Oil or Gas-- Specialty Work                                   |
| 0251 | Irrigation Works Operations & Drivers      | 5403 | Carpentry NOC                                                 | 6217 | Excavation & Grading                                          |
| 1320 | Gas or Oil--Lease Operator-- Natural Gas   | 5437 | Carpentry Installation of Cabinet Work or Interior Trim       | 6229 | Drainage or Irrigation System Construction & Drivers          |
| 1803 | Stone Cutting (Wet-cut)                    | 5443 | Lathing                                                       | 6233 | Oil or Gas--Pipeline Construction & Drivers                   |
| 3030 | Iron or Steel Fabrication (Structural)     | 5445 | Drywall                                                       | 6237 | Oil or Gas-- Well Instrument Logging or Survey Work & Drivers |
| 5022 | Masonry                                    | 5462 | Glaziers                                                      | 6306 | Sewer Construction                                            |
| 5057 | Iron or Steel Erection - NOC               | 5474 | Painters                                                      | 6319 | Water Mains                                                   |
| 5059 | Iron or Steel Erection <sup>1</sup>        | 5478 | Floor Covering Installation                                   | 6325 | Conduit Construction                                          |
| 5102 | Iron or Steel Erection (Ornamental)        | 5479 | Insulation Work                                               | 6400 | Fence Installation                                            |
| 5146 | Cabinetry/Fixtures Installation            | 5480 | Plastering NOC                                                | 7600 | Telecommunications Companies <sup>3</sup>                     |
| 5183 | Plumbing                                   | 5491 | Paperhanging & Drivers                                        | 7605 | Burglar and Fire Alarm Installation                           |
| 5190 | Electrical                                 | 5506 | Street or Road Construction-- Paving or Repaving <sup>2</sup> | 7705 | EMS Transportation                                            |
| 5213 | Concrete Construction NOC                  | 5507 | Street or Road Construction-- Rock Excavation                 | 8720 | Inspection                                                    |
| 5215 | Concrete Construction - Private Residences | 5535 | Sheet Metal Work                                              | 9402 | Garbage/Refuse - Street Cleaning & Drivers (TX)               |
| 5221 | Concrete Construction - Private Residences | 5537 | HVAC                                                          |      |                                                               |
| 5223 | Swimming Pool Construction                 | 5538 | Sheet Metal Work - Outside                                    |      |                                                               |

<sup>1</sup>Structure is less than or equal to two stories <sup>2</sup>No major highway work <sup>3</sup>No poles or bucket trucks

**Exclusions:** No 100% residential construction. No work over two stories. No roofing contractors, unless written as part of a General Contractors workers' compensation Policy and then not to exceed 15% of the policy's payroll. No wrecking or demolition of buildings or structures. No risks in the business of asbestos-related work.

## Janitorial

**Nationwide Distribution**

|      |                        |      |                                    |
|------|------------------------|------|------------------------------------|
| 0917 | Residential Janitorial | 9014 | Janitorial Services by Contractors |
|------|------------------------|------|------------------------------------|

**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.

## Hotel

**Nationwide Distribution**

|      |                                 |      |                             |      |                              |
|------|---------------------------------|------|-----------------------------|------|------------------------------|
| 9044 | Casino Gambling - All Employees | 9052 | Hotel - All Other Employees | 9058 | Hotel - Restaurant Employees |
|------|---------------------------------|------|-----------------------------|------|------------------------------|

**Exclusions:** No motels or Bed & Breakfast inns.



# Manufacturing

## Nationwide Distribution

|      |                                                      |      |                                                                              |      |                                                                    |
|------|------------------------------------------------------|------|------------------------------------------------------------------------------|------|--------------------------------------------------------------------|
| 1924 | Wire Drawing or Cable Mfg.                           | 2302 | Silk Thread or Yarn Mfg                                                      | 2797 | Mobile Home Mfg.                                                   |
| 1925 | Die Casting Mfg                                      | 2305 | Textile Fiber Mfg - Synthetic                                                | 2806 | Mfg. of wooden doors, sashes, windows, wood/plastic shutters       |
| 2002 | Pasta or Noodle Mfg                                  | 2361 | Hosiery Mfg                                                                  | 2836 | Brush or Broom Mfg NOC                                             |
| 2003 | Bakery                                               | 2362 | Knit Goods Mfg NOC                                                           | 2881 | Furniture Mfg and Cabinet - Assembly by hand - Wood                |
| 2014 | Grain or Feed Milling                                | 2380 | Webbing Mfg                                                                  | 2841 | Woodenware Mfg NOC                                                 |
| 2016 | Cereal or Bar Mfg                                    | 2388 | Embroidery Mfg                                                               | 2883 | Furniture Mfg and Cabinet - Wood NOC                               |
| 2021 | Sugar Mfg or Refining from Sugar Cane or Sugar Beets | 2402 | Carpet or Rug Mfg NOC                                                        | 2915 | Veneer Products Mfg                                                |
| 2039 | Ice Cream Mfg                                        | 2413 | Textile - Bleaching, Dyeing, Mercerizing, Finishing                          | 2916 | Veneer Products Mfg - No Veneer Mfg                                |
| 2041 | Candy, Choc, & Confection Mfg                        | 2416 | Yarn or Thread Dyeing or Finishing                                           | 2923 | Piano Mfg                                                          |
| 2065 | Milk Products Mfg NOC                                | 2417 | Cloth Printing                                                               | 3022 | Pipe or Tube Mfg NOC                                               |
| 2070 | Creamery or Dairy                                    | 2501 | Cloth Canvas and Related Products Mfg NOC                                    | 3028 | Pipe or Tube Mfg                                                   |
| 2095 | Meat Products Mfg NOC                                | 2501 | Feather or Flower Mfg                                                        | 3040 | Iron or Steel: Fabrication                                         |
| 2105 | Fruit Packing                                        | 2503 | Dressmaking or Tailoring                                                     | 3041 | Iron or Steel fabrication Ironworks                                |
| 2110 | Pickle Mfg                                           | 2570 | Mattress or Box Spring Mfg                                                   | 3042 | Elevator or Escalator Mfg                                          |
| 2111 | Cannery NOC                                          | 2571 | Pillow, Quilt, Comforter Mfg                                                 | 3060 | Door, Door Frame, or Sash Mfg.--Wood--Metal Covered                |
| 2112 | Fruit Evaporating or Preserving                      | 2585 | Laundry NOC                                                                  | 3064 | Sign Mfg                                                           |
| 2114 | Oyster Processing                                    | 2586 | Cleaning or Dyeing                                                           | 3076 | Sheet Metal Products Mfg                                           |
| 2121 | Brewery                                              | 2589 | Laundry and Dry Cleaning Store                                               | 3076 | Sheet Metal Workshop                                               |
| 2130 | Spirituos Liquor Distillery                          | 2592 | Laundry Dry Cleaning or Dyeing NOC                                           | 3113 | Tool Mfg - Not Drop or Machine Forged NOC                          |
| 2131 | Spirituos Liquor Bottling                            | 2600 | Fur Processing - Preparing Skins                                             | 3114 | Tool Mfg - Drop or Machine Forged                                  |
| 2143 | Fruit Juice Mfg                                      | 2623 | Leather Mfg                                                                  | 3118 | Saw Mfg                                                            |
| 2157 | Bottling                                             | 2651 | Shoe Stock Mfg                                                               | 3119 | Needle Mfg                                                         |
| 2172 | Tobacco Products Mfg. NOC                            | 2660 | Boot or Shoe Mfg NOC                                                         | 3122 | Cutlery Mfg NOC                                                    |
| 2172 | Tobacco Products Mfg.--Plug or Snuff                 | 2688 | Leather Goods Mfg NOC                                                        | 3126 | Tool Mfg - Ag, Construction, Logging, Mining, Oil or Artesian Well |
| 2174 | Tobacco Rehandling or Warehousing                    | 2714 | Veneer Mfg                                                                   | 3131 | Button or Fastener Mfg - Metal                                     |
| 2211 | Cotton Batting, Wadding or Waste Mfg                 | 2731 | Planing or Molding Mill                                                      | 3132 | Nut or Bolt Mfg                                                    |
| 2220 | Yarn or Thread Mfg - Cotton                          | 2735 | Furniture Stock Mfg                                                          | 3145 | Screw Mfg                                                          |
| 2288 | Felting Mfg                                          | 2797 | Manufactured, Modular, or Prefabricated Home Mfg.--Shop Work--All Operations | 3146 | Hardware Mfg NOC                                                   |



# Manufacturing

## Nationwide Distribution

|      |                                                |      |                                                                 |      |                                                                               |
|------|------------------------------------------------|------|-----------------------------------------------------------------|------|-------------------------------------------------------------------------------|
| 3169 | Stove Mfg                                      | 3612 | Pump Mfg.                                                       | 4062 | Pottery Mfg.: Porcelain Ware-Mechanical Press Forming                         |
| 3179 | Electrical Apparatus Mfg NOC                   | 3629 | Machined Parts Mfg. NOC                                         | 4101 | Glass Mfg.-& Drivers                                                          |
| 3180 | Electric or Gas Lighting Fixtures Mfg          | 3632 | Machine Shop NOC                                                | 4109 | Integrated Circuit Mfg.                                                       |
| 3188 | Plumbers' Supplies Mfg NOC                     | 3634 | Valve Mfg.                                                      | 4110 | Electric Bulb Mfg.                                                            |
| 3220 | Can Nfg                                        | 3635 | Gear Mfg. or Grinding                                           | 4111 | Glassware Mfg.-No Automatic Blowing Machines                                  |
| 3224 | Agate or Enamel Ware Mfg                       | 3638 | Ball or Roller Bearing Mfg                                      | 4114 | Glassware Mfg. NOC                                                            |
| 3227 | Aluminum Ware Mfg                              | 3648 | Automotive Lighting Ignition or Starting Apparatus Mfg. NOC     | 4131 | Mirror Mfg                                                                    |
| 3240 | Wire Rope or Cable Mfg - Iron or Steel         | 3681 | Television Radio Telephone or Telecommunication Device Mfg. NOC | 4133 | Cathedral or Art Glass Window Mfg                                             |
| 3255 | Wire Cloth Mfg                                 | 3685 | Instrument Mfg. NOC                                             | 4149 | Optical Goods Mfg. NOC                                                        |
| 3257 | Wire Goods Mfg NOC                             | 3685 | Surgical and Medical Instrument Mfg. NOC                        | 4239 | Paper Mfg                                                                     |
| 3270 | Eyelet Mfg                                     | 3803 | Automobile Wheel Mfg.- Metal-Not Cast                           | 4240 | Box Mfg.-Set-Up Paper                                                         |
| 3300 | Bedspring or Wire Mattress Mfg                 | 3807 | Automobile Radiator Mfg                                         | 4243 | Box Mfg.-Folding Paper-NOC                                                    |
| 3303 | Spring Mfg                                     | 3808 | Automobile Mfg. or Assembly                                     | 4244 | Corrugated or Fiber Board Container Mfg                                       |
| 3315 | Brass or Copper Goods Mfg.                     | 3822 | Automobile Bus Truck or Trailer Body Mfg.: Die-Pressed Steel    | 4251 | Stationery Mfg                                                                |
| 3334 | Tin Foil Mfg.                                  | 3823 | Automobile Bus Truck or Trailer Body Mfg. - Riveted or Welded   | 4263 | Fiber Goods Mfg                                                               |
| 3365 | Welding or Cutting NOC & Drivers               | 3824 | Automobile Bus Truck or Trailer Body Mfg. NOC                   | 4273 | Bag Mfg.-Paper                                                                |
| 3383 | Jewelry Mfg.                                   | 3826 | Aircraft Engine Mfg                                             | 4273 | Bag Mfg.--Plastic                                                             |
| 3385 | Watch Mfg.                                     | 3826 | Engine Mfg - Aircraft or Automobile                             | 4273 | Plastic Bag Mfg.--Converting from Rolls to Bags--No Extrusion Operations (TX) |
| 3400 | Metal Stamped Goods Mfg. NOC                   | 3827 | Automobile Engine Mfg                                           | 4279 | Paper Goods Mfg. NOC                                                          |
| 3507 | Construction or Agricultural Machinery Mfg.    | 3830 | Airplane Mfg                                                    | 4283 | Building or Roofing Paper or Felt Preparation-No Installation                 |
| 3515 | Textile Machinery Mfg.                         | 3851 | Motorcycle Mfg or Assembly                                      | 4299 | Printing                                                                      |
| 3548 | Printing or Bookbinding Machine Mfg.           | 3865 | Baby Carriage Mfg.                                              | 4304 | Newspaper Publishing                                                          |
| 3559 | Confection Machine Mfg.                        | 3881 | Car Mfg.-Railroad-& Drivers                                     | 4307 | Bookbinding                                                                   |
| 3574 | Computing Recording or Office Machine Mfg. NOC | 4038 | Dress Form Mfg.                                                 | 4351 | Photoengraving                                                                |
| 3581 | Fuel Injection Device Mfg.                     | 4038 | Plaster Statuary or Ornament Mfg.                               | 4352 | Engraving                                                                     |



## Manufacturing

### Nationwide Distribution

|      |                                             |      |                                                                                                |      |                                               |
|------|---------------------------------------------|------|------------------------------------------------------------------------------------------------|------|-----------------------------------------------|
| 4410 | Rubber Goods Mfg. NOC                       | 4499 | Plastics Mfg.-Thermoformed products                                                            | 4902 | Sporting Goods Mfg. NOC                       |
| 4420 | Rubber Tire Mfg.                            | 4611 | Drug Medicine or Pharmaceutical Preparation - Compounding or Blending - No Mfg. Of Ingredients | 4923 | Photographic Supplies Mfg                     |
| 4431 | Magnetic & Optical Recording Media Mfg.     | 4692 | Dental Laboratory                                                                              | 6503 | Potato Chip Popcorn & Snack Chip Mfg. NOC     |
| 4432 | Pen Mfg.                                    | 4693 | Pharmaceutical or Surgical Goods Mfg. NOC                                                      | 6504 | Food Products Mfg. NOC                        |
| 4452 | Plastics Mfg.- Fabricated Products NOC      | 4703 | Corn Products Mfg.                                                                             | 6513 | Food Sundries Mfg. NOC & Salespersons Drivers |
| 4459 | Plastics Mfg.- Sheets Rods or Tubes         | 4720 | Soap or Synthetic Detergent Mfg                                                                | 8203 | Ice Mfg. or Distribution & Drivers            |
| 4470 | Cable Mfg.-Insulated Electrical             | 4825 | Drug Medicine or Pharmaceutical Preparation Mfg.- Includes Mfg. Of Ingredients                 | 8232 | Lumberyard New Materials Only                 |
| 4484 | Plastics Manufacturing: Molded Products NOC | 4828 | Chemical Blending or Mixing NOC - All Operations & Drivers                                     | 9522 | Furniture Upholstering                        |
| 4493 | Fabric Coating or Impregnating NOC          | 4831 | Vitamin or Supplement mfg.                                                                     |      |                                               |

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

## 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 |
|------|---------------------------------------|------|----------------------------------------------------------------------------|------|------------------------------------------------------------|

Exclusions: No payroll growth >70% in the current or expiring year without reasonable explanation. No exposure in Wisconsin.

## Transportation

### Nationwide Distribution

|      |                                          |      |                                           |      |                                              |
|------|------------------------------------------|------|-------------------------------------------|------|----------------------------------------------|
| 3821 | Automobile Recycling & Drivers           | 7590 | Garbage Works                             | 8500 | Iron or Steel Scrap Dealer                   |
| 7219 | Trucking - NOC - All Employees & Drivers | 8264 | Container Recycling--Bottle or Can        | 9403 | Garbage Ashes or Refuse Collection & Drivers |
| 7228 | Trucking-Local Hauling Only-& Drivers    | 8265 | Iron or Steel Scrap Dealer                |      |                                              |
| 7229 | Trucking-Long Distance Hauling-& Drivers | 8370 | Trucking - Mechanics And Garage Employees |      |                                              |

**Limited Distribution** (AL, AR, GA, IA, KS, LA, MO, MS, NC, NE, OK, SC, TN, TX) **Minimum Premium:** \$100,000

|      |                                        |      |                                        |
|------|----------------------------------------|------|----------------------------------------|
| 7705 | Ambulance Service Cos. & EMS Providers | 8832 | Ambulatory Health Care Services, Misc. |
|------|----------------------------------------|------|----------------------------------------|

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



## Wholesaler & Warehouse

### Nationwide Distribution

|      |                                                                                 |      |                                                           |      |                                         |
|------|---------------------------------------------------------------------------------|------|-----------------------------------------------------------|------|-----------------------------------------|
| 7210 | Beer or Ale Dealer-Wholesale & Drivers                                          | 8018 | Tobacco Products Distributors--Leaf                       | 8106 | Iron or Steel Merchant                  |
| 7360 | Freight Handling NOC--State Act Only                                            | 8018 | Store: Wholesale NOC                                      | 8111 | Plumbers Supplies--Wholesale            |
| 7380 | Drivers for wholesale operations                                                | 8021 | Store - Meat Fish or Poultry Dealer - Wholesale           | 8204 | Building Material Yard & Local Managers |
| 7390 | Beer or Ale Dealer-Wholesale                                                    | 8032 | Store - Clothing Wearing Apparel or Dry Goods - Wholesale | 8209 | Vegetable Packing                       |
| 8001 | Flower, Nursery Stock, and Florists' Supplies Merchant Wholesalers <sup>1</sup> | 8037 | Store - Superstores And Warehouse Clubs                   | 8235 | Paneling/Door Dealer                    |
| 8010 | Store - Hardware - Wholesale <sup>1</sup>                                       | 8044 | Store - furniture - wholesale or retail <sup>1</sup>      | 8291 | Storage Warehouse-Cold                  |
| 8013 | Store - Jewelry <sup>1</sup>                                                    | 8044 | Furniture Merchant Wholesalers                            | 8292 | Storage Warehouse NOC                   |
| 8017 | Store - Ceramic Tile <sup>1</sup>                                               | 8046 | Tire and Tube Merchant Wholesalers <sup>1</sup>           | 9501 | Painting-shop only and drivers          |
| 8017 | Tobacco Products Stores <sup>2</sup>                                            | 8046 | Store-Automobile Parts and Accessories NOC                |      |                                         |
| 8018 | Tobacco Products Distributors--Except Leaf                                      | 8047 | Store - Drug - Wholesale                                  |      |                                         |

**Limited Distribution** (AL, AR, GA, IA, KS, LA, MO, MS, NC, NE, OK, SC, TN, TX) **Minimum Premium:** \$100,000

|      |                    |
|------|--------------------|
| 8380 | Rubber Tire Dealer |
|------|--------------------|

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

Exclusions: No chemicals, explosives.

## Other industries with limited distribution

**Limited Distribution** (AL, AR, GA, IA, KS, LA, MO, MS, NC, NE, OK, SC, TN, TX) **Minimum Premium:** \$100,000

|      |                                        |      |                          |      |                          |
|------|----------------------------------------|------|--------------------------|------|--------------------------|
| 8033 | Grocery Stores                         | 8809 | Executive Officers NOC   | 8831 | Retirement/Nursing Homes |
| 8380 | Auto Service/Repair                    |      |                          | 8832 | Physicians               |
| 8391 | Automobile or Automobile Truck Dealers | 8818 | Newspaper Publishing     | 8833 | Hospitals                |
| 8393 | Auto Service/Repair                    | 8824 | Retirement/Nursing Homes | 9012 | Property Management      |
| 8400 | Motorcycle Dealer                      | 8825 | Retirement/Nursing Homes | 9015 | Property Management      |
| 8748 | Automobile or Automobile Truck Dealers | 8826 | Retirement/Nursing Homes | 9033 | Housing Authority        |

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

