
PREFACE

Purpose of MACI

The Massachusetts Master Alphabetical Classification Index [MACI], which complements the Massachusetts Workers Compensation and Employers Liability Insurance Manual [MA Manual], has been developed as a **reference guide** for the application of the appropriate workers compensation classifications to businesses in the Commonwealth of Massachusetts.

MACI's format makes it possible to reference in a single line entry the different classifications applicable to each of the described products or operations.

Preparation and Maintenance of MACI

MACI has been prepared and will be maintained by the Workers' Compensation Rating and Inspection Bureau of Massachusetts [MA Bureau] which is the licensed rating organization in Massachusetts, pursuant to M.G.L. 152, Section 52C. In publishing MACI, the MA Bureau believes that more accurate classifying and auditing of workers compensation policies will occur. It will be updated periodically.

How to Use MACI

MACI is designed to assist users in locating MA Manual classifications and provisions with greater ease by providing a more extensive listing of common work descriptions than those shown in the MA Manual, and relating those descriptions to a designated product, process or operation. It should be noted that if an employer is engaged in additional products, processes or operations, multiple classifications may apply. The use of any classification indicated in MACI is conditional upon the rules, phraseology limitations and special instructions specified in the MA Manual. Therefore, when MACI indicates a code number to be used, reference should be made to the MA Manual classification phraseology for the complete wording and scope of the classification. MACI contains all of the code numbers shown in the MA Manual.

Categories Within MACI

MACI is divided into the following categories which are shown as column headings at the top of each page. Shading is used to highlight the category being illustrated.

Description	Mfg. or	Dealer		Repair		Instal.	Other	
	Process.	Wholesale	Retail	Shop	Outside	of		

An explanation of each category and a corresponding example follows. Other column headings are not shown in the examples.

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Description

Condensed alphabetical listings describe various products, processes, types of businesses or other types of operations conducted by employers. Numerous MACI entries are cross referenced for easier use. The MACI format is similar to the yellow pages of a telephone directory and should be used in the same manner.

Example:

Description

Entry

BOLTS & NUTS	3132	8018	-	-	-	-
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Cross Reference Entry

NUTS & BOLTS	3132	8018	-	-	-	-
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Mfg. or Process. (Manufacturing or Processing)

The classification code number of the classification applicable to the manufacturing or processing of the product listed in the **Description** column is shown under this heading.

Example:

	Mfg. or Process.					
PHOTOENGRAVING-PLATES- DUPLICATING	4351	-	-	-	-	-

Dealer - Wholesale/Retail

This category is divided between *wholesale* and *retail* sales. The distinction is based upon the principal [over 50%] type of sales involved. The proper dealer classification codes are shown under the appropriate headings.

Example:

		Dealer				
		Wholesale	Retail			
BROOMS OR BRUSHES	2836	8018	8017	-	-	-

In a situation where a manual classification is applicable to both *wholesale* or *retail* sales, that single code is indicated in the middle of the column.

Example:

		Dealer					
		Wholesale	Retail				
CABINET HARDWARE- HINGES, PULLS, HANDLES	3146	8010		-	-	-	-

A *wholesale* code is not assignable to manufacturers for the distribution of their own manufactured products, since this activity is considered to be incidental to the manufacturing of a product.

In some other entries, only one dealer code is indicated because the nature of operations is usually limited to the one listed code. Acetylene Gas Dealers operate on a wholesale basis only. Accordingly, even though a retail dealer code (8017) exists, because Code 8017 is not used in conjunction with the Acetylene Gas Dealers class, the retail dealer code is not shown.

Example:

		Dealer					
		Wholesale	Retail				
ACETYLENE - Gas							
- Including Tank Filling	4635	8018		-	-	-	-
- No Tank Filling	4635	8018		-	-	-	-

Dealer entries are left blank when there is no exposure contemplated under the dealer category for the product or the process described. Usually, this applies in industries that provide services,

Example:

		Dealer					
		Wholesale	Retail				
MAILING OR ADDRESSING COMPANIES	8800	-	-	-	-	-	-

or when processing of a product is involved, when done by specialist contractors.

Example:

		Dealer					
		Wholesale	Retail				
GRINDING -Precision Work	3629	-	-	-	-	-	-

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It is apparent that there would be no dealer operations with either type of work.

Repair-Shop/Outside

The outside repair of a product is generally assignable to the classification shown.

Example:

			Repair				
			Shop	Outside			
PACKAGING MACHINERY	3632	8107	-	3724	3724	-	

Repair of products in a shop is a more complex situation, and in many cases, this column will not show a code entry because of the multiple classification possibilities that exist.

Example:

			Repair			
			Shop	Outside		
GAUGES						
- Ring, Plug & Snap	3113	8010	-	-	-	-
- Steam or Air Pressure	3571	8010	-	-	-	-
- Temperature	3685	8010	-	-	-	-

Shop repairs conducted by the manufacturer of the product are included under the manufacturing classification.

Example:

				Repair			
				Shop	Outside		
ACCORDIONS	3383	8018	8017	3383	-	-	-

In some instances, shop repairs conducted by the dealer of a product are included under the dealer classification.

Example:

		Dealer		Repair			
		Wholesale	Retail	Shop	Outside		
FARM - Machinery	3507	8116		8116	-	-	Oper.-0050

In other situations, a classification that covers outside repair will also include shop operations in the explanatory wording under its classification phraseology in the MA Manual.

Example:

MA Manual

OFFICE MACHINE OR APPLIANCE INSTALLATION,
INSPECTION, ADJUSTMENT OR REPAIR5191
Includes shop. Mfg. operations to be separately rated.

MACI Entry

				Repair				
				Shop	Outside			
OFFICE - Machines-Electronic	3681	8018	8017	-	5191	-	-	

It could be misleading to indicate any one particular classification in the repair shop column because of the several possibilities involved. The absence of a classification code in this column, however, should serve to alert the user of MACI to give particular consideration to the policyholder's basic business and the manual wording of any other classifications that may be applicable.

Installation

This column shows the classification applicable to the installation or erection of the various products listed under the **Description** column.

Example:

						Instal.		
						of		
HARDWOOD FLOORS	2731	8235	-	-	5437	-		

Note: Where more than one code number must be considered, additional installation codes are shown in the **Other** column due to space limitations under the installation heading.

Example:

						Instal.	Other
						of	
AMPLIFIERS-SOUND	3681	8018	8017	-	9519	9519	On Rigging or Scaffolding-3724

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Other

It is the purpose of this column to provide for miscellaneous entries.

A frequent use for this category is when an entry in the **Description** column indicates that a service is being provided, rather than a product being manufactured or processed. The code assigned to the service operations will be shown in the **Other** column.

Example:

Description							Other
GUARD & PATROL SERVICE	-	-	-	-	-	-	7720

When two codes are shown, the user must refer to the classification phraseologies of both codes in the manual to determine the appropriate code. An example would be to decide whether the work is subject to the U.S. Act or to the MA Act. The proper code can be selected when this information is ascertained.

Example:

							Other
FREIGHT - Consolidating	-	-	-	-	-	-	7350F/7360

Two codes will also be shown in the **Other** column, in some cases, where both codes are used in tandem on the same policy.

Example:

							Other
NURSERIES-DAY	-	-	-	-	-	-	8868/9101

Due to limitations of space in the columns and the possibility that more than one code could apply from a general category or industry, abbreviations such as **CARP** for Carpentry codes and **CHEM** for Chemical codes have been used.

When **CARP** [Carpentry] is shown in the **Other** column, this means that either Code 5645 Carpentry - Detached one or two family dwellings, Code 5651 Carpentry - Dwellings - Three stories or less, or Code 5403 Carpentry NOC could apply.

When **GOV** (Governing Classification) is shown in the **Other** column, this means that the classification, other than a standard exception classification, that produces the greatest amount of payroll at a specific job or location, could apply.

In many situations, dashes appear rather than classification codes. The reasons are as follows:

1. A dash indicates that the category of work is not applicable to the described entry. For example, dry cleaning or laundry service operations do not contemplate dealer, repair or installation operations.
2. The selection of a single code is not permitted without specific information concerning a particular employer's operations. For example, dashes will appear wherever "Cabinet Works" or "Sheet Metal - Shop" classifications are involved because such classifications require specific approval by the MA Bureau.

Questions concerning the proper application of any classification should continue to be referred to the Customer Service Department of the MA Bureau for decision. The existence of MACI does not alter or abrogate any rules or procedures applicable to the use of authorized classifications.

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