

This primer is designed to provide some basic terminology and background relating to loss data to ensure participants all the pertinent information while keeping the webinar to the allotted time frame.

Glossary of Terms

Actuarial Study	The product of an actuary's study of an organization's loss experience using probability theory and other methods of statistical analysis. Can be used to determine an insured's projected losses, a self-insured's liability accruals, and the adequacy loss reserves; may be the basis of rate development. The— Risk & Insurance Glossary of Insurance and Risk Management Terms
Benchmarking	Evaluation of data as compared to other like members' data (identifying information is removed)
Data call	The EIA loss data request/notification of data due
EWC	Excess Workers' Compensation
GL1 & GL1 DBD	General Liability Program 1 & Deductible Buy Down Option
GL2	General Liability Program 2
Historical loss data	A loss run from the carrier prior to joining the EIA program. This is used for actuarial purposes relating the program pool.
Insurance Pool	A type of self-insurance owned and run by its members
Loss data spec or specification Loss	The requested format the loss data should be provided to the EIA
Data	Loss run formatted to the EIA specification by program. Reports include but are not limited to claimant information, incident description, financial breakdown, etc.
MM	Medical Malpractice
PWC	Primary Workers' Compensation
Trend Analysis	Establishes cost trends with in the data; identifies the driving loss factors within the data (common causes of loss)

About the data we use

The EIA uses data which comes from a variety of sources: Third party administrators, prior carriers, and self-administered members. The data represents a complete claims history for the members including data prior to joining the program. The data is also represents a specific time frame for all members for comparison purposes. The EIA receives monthly loss submissions for all PWC, GL1 DBD, GL2 and MM2 program members, as well as most members of the EWC, GL1 and MM1 programs. Members of the PWC, GL1 DBD and MM2 programs are required to submit full value loss submissions monthly. Members of the GL2 program are required to submit monthly full value, full historical loss submissions effective 6/30/2019 and monthly there after.

Complete Loss Data Timeline **Minimum Requirement**

EWC & GL1

Requests 6/15

Evaluation (as of) 6/30

Due 7/15

Penalties 8/15

GL2

Evaluation (as of) the last day of the month being reported

Due by the third business day of the following month.

MM

Requests 12/15

Evaluation (as of) 12/31

Due 1/15

Policy Statements Relating to Loss Data

The following are excerpts of various policy statements. Only the sections relating to loss data reporting have been included for the purpose of the document. The complete policy statements are available of the CSAC EIA website under resources → EIA Documents → Policies/Resolutions.

Renewal Timeline Policy Statement For The Excess Workers' Compensation and General Liability 1

Timely submission of data is essential to ensure the program renewals are conducted in the most effective and efficient manner. In order to have the actuarial analysis, reinsurance renewal quotes, and the premium estimates provided to the members as early as possible, a Renewal Timeline Policy Statement for the collection of loss and exposure data for the Excess Workers' Compensation and General Liability I Programs is hereby established as follows:

Loss Data

First Request to Members	6/15 (for data valued at 6/30), due by 7/15
Second Request/Late Notice	7/20
Third Request/Penalty Warning	8/1
Final Deadline-Penalty Applies	8/15

Penalty	Increase the losses used in the prior year allocation by 125% for the calculation of premium, subject to minimum penalty of \$5,000 but not to exceed 20% of premium
---------	--

Adopted 6/7/2002

Last Amendment 10/3/2014

CSAC Excess Insurance Authority
Underwriting and Claims Administration Standards

II. EXCESS WORKERS' COMPENSATION PROGRAM

- D. Each Member shall maintain records of claims in each category of coverage (i.e. indemnity, medical, expense) or as defined by the Authority and shall provide such records to the Authority as directed by the Board of Directors, Claims Review Committee, Underwriting Committee, or Executive Committee. Such records shall include both open and closed claims, allocated expenses, and shall not be capped by the Member's self-insured retention.

III. GENERAL LIABILITY PROGRAMS

- D. Each Member shall maintain records of claims in each category of coverage (i.e. bodily injury, property damage, expense) or as defined by the Authority and shall provide such records to the Authority as directed by the Board of Directors or applicable committee. Such records shall include open and closed claims, allocated expenses, and shall not be capped by the Member's self-insured retention.

VII. MEDICAL MALPRACTICE PROGRAM

- A. Program I
4. Each Member shall maintain records of claims in each category of coverage (i.e. bodily injury, property damage, expense) or as defined by the Authority and shall provide such records to the Authority as directed by the Board of Directors or applicable committee. Such records shall include open and closed claims, allocated expenses, and shall not be capped by the Member's self-insured retention.

Adopted December 6, 1985

Last amendment March 6, 2009

Loss Data EIAGL Cause Code Standard GL1 and GL2 Programs

The EIA is proud to announce that the EIA's Executive Committee has approved standardized codes: the new "EIAGL" codes (short for EIA General Liability Cause Codes). The EIAGL codes grew out of a large effort that included gathering data from members and analyzing years of GL cause codes.

The EIA recommends the utilization of these codes. Adoption and usage of these codes by members will enable the EIA to conduct performance metrics across members, track trends to identify areas of focus for Loss Prevention training, and accurately categorize our losses to negotiate the best rates for our members. EIA members can add more detail to their claim codes (if desired), but your codes will be mapped to these values (they were designed to allow for roll-up), before analysis is completed by the EIA.

We want to thank those who contributed to the development of these standards

Cause Code	Cause Description
Auto Liability	
1100	AL: Collision - Bus Accident (Member owned Bus)
1130	AL: Collision - Caused by Falling or Shifting Load
1160	AL: Collision - Caused by Mechanical Failure
1190	AL: Collision - Hit Pedestrian/Bike
1220	AL: Collision - Cellphone/Radio/Computer Usage
1221	AL: Collision - Driving Under the Influence
1222	AL: Collision - Loss Control of Vehicle
1223	AL: Collision - Other Moving Collision
1224	AL: Collision - Speeding Citation
1225	AL: Collision - Uncontrolled Intersection
1226	AL: Collision - Unsafe Backing
1227	AL: Collision - Unsafe Passing
1228	AL: Collision - Unsafe Turn
1229	AL: Collision - Vehicle Code Violation Citation
1250	AL: Collision - Ran Red Light/Stop Sign
1280	AL: Emergency Medical vehicle - Emergency Response
1310	AL: Emergency Medical vehicle - Non-emergency
1340	AL: Fire Department - Emergency Response
1370	AL: Fire Department - Non-Emergency

Cause Code	Cause Description
-------------------	--------------------------

1400	AL: LE - Collision during pursuit
------	-----------------------------------

1430	AL: LE - Collision Non-Pursuit
------	--------------------------------

1460	AL: LE - Non-Pursuit Emergency
------	--------------------------------

Bodily Injury	
----------------------	--

2100	BI & PD: Athletic Participation: Basketball
------	---

2102	BI & PD: Athletic Participation: Baseball/Softball
------	--

2104	BI & PD: Athletic Participation: Cheerleading
------	---

2106	BI & PD: Athletic Participation: Extra Curriculum
------	---

2108	BI & PD: Athletic Participation: Football
------	---

2109	BI & PD: Athletic Participation: Soccer
------	---

2130	BI & PD: Athletic Participation: Physical Education
------	---

2160	BI & PD: Bodily Injury - Emergency Medical Services
------	---

2190	BI & PD: Bodily Injury - Negligent Supervision Students
------	---

2191	BI & PD: Student Driving
------	--------------------------

2192	BI & PD: Student Extra Curriculum (Non Athletic)
------	--

2194	BI & PD: Student Injured During Class Activity
------	--

2196	BI & PD: Student on Field Trip
------	--------------------------------

2198	BI & PD: Student Shooting
------	---------------------------

2199	BI & PD: Student Trip/Slip and Fall
------	-------------------------------------

2220	BI & PD: Fire/Electrical
------	--------------------------

2250	BI & PD: Flooding/Water Damage - Broken Pipe
------	--

2253	BI & PD: Flooding/Water Damage - Failed Levee/Dam
------	---

2256	BI & PD: Flooding/Water Damage - Other
------	--

2259	BI & PD: Flooding/Water Damage - Stream Overflow
------	--

2280	BI & PD: Hazardous Material - Asbestos
------	--

2283	BI & PD: Hazardous Material - Lead Contamination
------	--

2286	BI & PD: Hazardous Material - Other
------	-------------------------------------

2310	BI & PD: Improper Road Design Or Dangerous Cond
------	---

2311	BI & PD: Improper Road Design - Bike Lane
------	---

Cause Code	Cause Description
-------------------	--------------------------

2312	BI & PD: Improper Road Design - Crosswalk
2314	BI & PD: Improper Road Design - Signage
2316	BI & PD: Improper Road Design - Speed Limit
2318	BI & PD: Improper Road Maintenance - Construction Zone
2319	BI & PD: Improper Road Maintenance - Lighting
2322	BI & PD: Improper Road Maintenance - Pothole
2340	BI & PD: Inmate Fall From Bed
2343	BI & PD: Inmate Injury (Non-Personal Injury)
2370	BI & PD: Medical Malpractice - Improper Care
2373	BI & PD: Medical Malpractice - Jail
2400	BI & PD: Negligent Failure to Remove Foster Kids
2403	BI & PD: Negligent Foster Care Placement
2430	BI & PD: Pollution - Other
2433	BI & PD: Pollution - Water Supply
2450	BI & PD: Premises Liability - Building - Elevator Accident
2480	BI & PD: Premises Liability - Building - Escalator Accident
2510	BI & PD: Premises Liability - Building - Other
2513	BI & PD: Premises Liability - Building - Parking Area
2516	BI & PD: Premises Liability - Building - Poor Lighting
2519	BI & PD: Premises Liability - Building - Slip and Fall
2521	BI & PD: Premises Liability - Building - Stairway
2540	BI & PD: Premises Liability - Animal Bite
2543	BI & PD: Bodily Injury - Earth Movement
2546	BI & PD: Premises Liability - Explosion
2549	BI & PD: Premises Liability - Failure to Maintain Equip
2551	BI & PD: Premises Liability - Other
2570	BI & PD: Premises Liability - Park or Open Space
2600	BI & PD: Premises Liability - Playground Equipment
2630	BI & PD: Premises Liability - Sewer Blockage

Cause Code	Cause Description
-------------------	--------------------------

2633	BI & PD: Premises Liability - Sewer Pipe Breakage
------	---

2636	BI & PD: Premises Liability - Sewer Gas Escapement
------	--

2639	BI & PD: Premises Liability - Sewer - Other
------	---

2660	BI & PD: Premises Liability - Sidewalk - Other
------	--

2690	BI & PD: Premises Liability - Trees
------	-------------------------------------

2720	BI & PD: Property Damage Only (Non-Auto)
------	--

2750	BI & PD: Sexual Assault - Adult - Non-Law Enforcement
------	---

2780	BI & PD: Sexual Assault - Minor - Non-Law Enforcement
------	---

2810	BI & PD: Student Assaulted - Non Law Enforcement
------	--

2840	BI & PD: Water Recreation - Other
------	-----------------------------------

2843	BI & PD: Water Recreation - Swimming
------	--------------------------------------

2846	BI & PD: Water Recreation - Watercraft
------	--

Errors & Omissions

3100	E&O: Arch/Eng/Design Error
------	----------------------------

3130	E&O: Benefit Denied
------	---------------------

3160	E&O: Breach of Contract
------	-------------------------

3190	E&O: Breach of Warranty
------	-------------------------

3220	E&O: Denied access to records
------	-------------------------------

3250	E&O: Financial Loss
------	---------------------

3280	E&O: Improper Assessment of Fees
------	----------------------------------

3310	E&O: Improper Burial or Exhumation
------	------------------------------------

3340	E&O: Improper Expenditure of Funds
------	------------------------------------

3370	E&O: Improper Hearing Governance Procedure
------	--

3400	E&O: Other
------	------------

3430	E&O: Permits & inspections
------	----------------------------

3460	E&O: Systems Failure
------	----------------------

3490	E&O: Taxes
------	------------

3510	E&O: Zoning
------	-------------

Employment Practices Liability

Cause Code	Cause Description
-------------------	--------------------------

4100	EPL: Discrimination
4103	EPL: Discrimination - Failure to Accommodate
4130	EPL: Retaliation
4160	EPL: Harassment (Non-Sexual)
4163	EPL: Harassment (Non-Sexual) - Peer to Peer
4166	EPL: Harassment (Non-Sexual) - Supervisor to Staff
4190	EPL: Other
4220	EPL: Sexual Harassment
4223	EPL: Sexual Harassment - Peer to Peer
4226	EPL: Sexual Harassment - Supervisor to Staff
4250	EPL: Wrongful Termination

Personal Injury

5100	PI: Assault & Battery - LE - Excessive Force - K-9
5130	PI: Assault & Battery - LE - Excessive Force - mental health
5160	PI: Assault & Battery - LE - Excessive Force - Shooting
5190	PI: Assault & Battery - LE - Excessive Force - Taser
5220	PI: Assault & Battery - LE - Excessive Force Other
5223	PI: Assault & Battery - LE Pepper Spray
5250	PI: Assault & Battery - LE - Rape/Sexual Molestation
5280	PI: Assault & Battery - Non LE
5310	PI: Discrimination - ADA Related
5313	PI: Discrimination (Non-Employment Related)
5340	PI: False Arrest/Malicious Prosecution
5370	PI: Invasion of Privacy
5371	PI: Invasion of Privacy - Audio/Video Recording
5373	PI: Invasion of Privacy - Eminent Domain
5376	PI: Invasion of Privacy - Inverse Condemnation
5379	PI: Invasion of Privacy - Jail Over Crowding
5382	PI: Invasion of Privacy - Search Warrant

Cause Code	Cause Description
-------------------	--------------------------

5385	PI: Invasion of Privacy - Seizure of Personal Property
------	--

5388	PI: Invasion of Privacy - Social Media
------	--

5400	PI: Invasion of Privacy - Strip Search
------	--

5430	PI: Libel or Slander
------	----------------------

Loss Data Type of Loss GL1 and GL2 Programs

The “Type of Loss”, though similar to “Cause of Loss”, is actually the level above the Cause code. This is to say a more generalized type of loss. The EIA is not mandating this field or its contents; however it is suggested as a benefit to the member in order to provide additional services. In example a cause of loss would be BI & PD: Improper Road Design – Crosswalk but the type of loss would be BI & PD: Improper Road Design Or Dangerous Conditions. The EIA standardized descriptions which can be applied are provided below.

Automobile Liability

AL: Collision

AL: Emergency Medical vehicle

AL: Fire Department

AL: Law Enforcement

Bodily Injury

BI & PD: Athletic Participation

BI & PD: Bodily Injury

BI & PD: Fire/Electrical

BI & PD: Flooding/Water Damage

BI & PD: Hazardous Material

BI & PD: Improper Road Design Or Dangerous Conondition

BI & PD: Inmate Injury (Non-Personal Injury)

BI & PD: Medical Malpractice Improper Care

BI & PD: Negligent Foster Care Placement

BI & PD: Pollution

BI & PD: Premises Liability

BI & PD: Property Damage Only (Non-Auto)

BI & PD: Sexual Assault

BI & PD: Student Assaulted

BI & PD: Water Recreation

Errors & Omissions

E&O: Arch/Eng/Design Error

E&O: Benefit Denied

E&O: Breach of Contract/Warranty

E&O: Denied access to records

E&O: Improper Assessment of Fees

E&O: Improper Burial or Exhumation

E&O: Improper Expenditure of Funds

E&O: Improper Hearing Governance Procedure

E&O: Other/Financial Loss

E&O: Systems Failure

E&O: Taxes

E&O: Zoning/Permits & inspections

Employment Practices Liability

EPL: Discrimination

EPL: Retaliation

EPL: Harassment (Non-Sexual)

EPL: Other

EPL: Sexual Harassment

EPL: Wrongful Termination

Personal Injury

PI: Assault & Battery – Law Enforcement

PI: Assault & Battery – Non Law Enforcement

PI: Discrimination (Non-Employment Related)

PI: False Arrest/Malicious Prosecution

PI: Invasion of Privacy

PI: Libel or Slander

Standardized Codes WC Programs

At the direction of the Executive Committee, the EIA is working to standardize the loss data output where it can. The Committee has opted to use EDI FROI/SHROI codes as detailed in the WCIS California EDI Implementation Guide for First and Subsequent Reports of Injury (FROI/SROI) Version 3.0 dated November 15, 2011 for workers' compensation programs, as use of these codes are required per the state.

In addition to the use of the EDI codes, EIA collects the employee class codes. As the EDI codes do not cover class codes, the California Workers' Compensation Uniform Statistical Reporting Plan—1995 commonly referred to as the WCIRB class codes are the approved codes for employee classification.

Please refer to the following sections for the workers' compensation reporting codes:

Class Code (employee classification) – WCIRB Part 3 – Standard Classification System, Section VII – Standard Classifications

Cause of Injury Code – This is the DN37 code from Section N of the California EDI implementation guide (pages 90-92). Data provider may use existing system description provided a valid accurate EDI code is provided in the Cause of Injury Code field.

Nature of Injury Code – This is the DN35 code from Section N of the California EDI implementation guide (pages 85-86) Data provider may use existing system description provided a valid accurate EDI code is provided in the Nature of Injury Code field.

Parts of Body Code – This is the DN36 or SN83 code from Section N of the California EDI implementation guide (pages 87-89). Data provider may use existing system description provided a valid accurate EDI code is provided in the Parts of Body Code field.

Section N: Code Lists

This Section lists valid codes for several data elements. The original source of each code list is noted. These valid code lists are provided as a convenience for our data providers, and are intended to be a simple repetition of code lists available elsewhere. In no case have codes been purposely omitted or deleted. If at any time you believe that WCIS is rejecting a valid code, please let us know by sending an e-mail to: wcis@dir.ca.gov.

Nature of Injury Codes (DN35)

CODE	DESCRIPTION
SPECIFIC INJURY	
01	No Physical Injury
02	Amputation
03	Angina Pectoris
54	Asphyxiation
04	Burn
07	Concussion
10	Contusion
13	Crushing
16	Dislocation
19	Electric Shock
22	Enucleation (To Remove, Ex.: Tumor, Eye, etc)
25	Foreign Body
28	Fracture
30	Freezing
31	Hearing Loss or Impairment
32	Heat Prostration
34	Hernia
36	Infection
37	Inflammation
40	Laceration
41	Myocardial Infarction (Heart Attack)
42	Poisoning-General (Not OD or Cumulative Injury)
43	Puncture
46	Rupture
47	Severance
49	Sprain
52	Strain
53	Syncope
55	Vascular
58	Vision Loss
59	All Other Specific Injuries, NOC

Nature of Injury Codes (DN35) - continued	
CODE	DESCRIPTION
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY	
60	Dust Disease, NOC (All other Pneumoconiosis)
61	Asbestosis
62	Black Lung
63	Byssinosis
64	Silicosis
65	Respiratory Disorders (Gases, Fumes, Chemicals, etc.)
66	Poisoning-Chemical (Other than Metals)
67	Poisoning-Metal
68	Dermatitis
69	Mental Disorder
70	Radiation
71	All Other Occupational Disease Injury, NOC
72	Loss of Hearing
73	Contagious Disease
74	Cancer
75	Aids
76	VDT-Related Disease
77	Mental Stress
78	Carpal Tunnel Syndrome
79	Hepatitis C
80	All Other Cumulative Injuries, NOC
MULTIPLE INJURIES	
90	Multiple Physical Injuries Only
91	Multiple Injuries Including Both Physical and Psychological

Source: IAIABC/NCCI/WCIO

<https://www.wcio.org/default.aspx>

Part of Body Codes: FROI (DN36) and SROI (DN83)

FROI CODE (DN36)	SROI CODE (DN83)	CODE DESCRIPTION
HEAD		
10	10	Multiple Head Injury
11	11	Skull
12	12	Brain
13	13	Ear(s)*
13	13A	Total Deafness of Both Ears*
13	13B	Total Deafness of One Ear*
13	13C	Where Worker Prior to Injury has Suffered a Total Loss of Hearing in One Ear, and as a Result of the Accident Loses Total Hearing in Remaining Ear*
14	14	Eye(s)*
14	14A	The Loss of Eye by Enucleation (Including Disfigurement Resulting from Removal)*
14	14B	Total Blindness of One Eye*
14	14C	Blindness in both Eyes*
15	15	Nose
16	16	Teeth
17	17	Mouth
18	18	Soft Tissue – Head
19	19	Facial Bones
NECK		
20	20	Multiple Neck Injury
21	21	Vertebrae
22	22	Disc
23	23	Spinal Cord
24	24	Larynx
25	25	Soft Tissue – Neck
26	26	Trachea
UPPER EXTREMITIES		
30	30	Multiple Upper Extremities
31	31	Upper Arm (Excluding Clavicle & Scapula)*
32	32	Elbow*
33	33	Lower Arm*
34	34	Wrist*
35	35	Hand*
36	36	Finger(s)*

* These bilateral body part codes can be reported twice under DN83, when applicable.

Part of Body Codes: FROI (DN36) and SROI (DN83) - Continued		
FROI CODE (DN36)	SROI CODE (DN83)	CODE DESCRIPTION
UPPER EXTREMITIES (continued)		
36	36A	The Loss of an Index Finger and Metacarpal Bone*
36	36B	The Loss of an Index Finger at the Proximal Joint*
36	36C	The Loss of an Index Finger at the Second Joint*
36	36D	The Loss of an Index Finger at the Distal Joint*
36	36E	The Loss of a Second Finger and the Metacarpal Bone*
36	36F	The Loss of a Middle Finger at the Proximal Joint*
36	36G	The Loss of a Middle Finger at the Second Joint*
36	36H	The Loss of a Middle Finger at the Distal Joint*
36	36I	The Loss of a Third (Ring) Finger and Metacarpal Bone*
36	36J	The Loss of a Third (Ring) Finger at the Proximal Joint*
36	36K	The Loss of a Third (Ring) Finger at the Second Joint*
36	36L	The Loss of a Third (Ring) Finger at the Distal Joint*
36	36M	The Loss of a Little Finger and Metacarpal Bone*
36	36N	The Loss of a Little Finger at the Proximal Joint*
36	36O	The Loss of a little Finger at the Second Joint*
36	36P	The Loss of a Little Finger at the Distal Joint*
37	37	Thumb*
37	37A	The Loss of a Thumb and Metacarpal Bone*
37	37B	The Loss of a Thumb at the Proximal Joint*
37	37C	The Loss of a Thumb at the Distal Joint*
38	38	Shoulder(s)*
39	39	Wrist(s) & Hand(s)*
TRUNK		
40	40	Multiple Trunk
41	41	Upper Back Area (Thoracic Area)
42	42	Lower Back Area (including Lumbar & Lumbo-Sacral)
43	43	Disc
44	44	Chest (including Ribs, Sternum & Soft Tissue)
45	45	Sacrum and Coccyx
46	46	Pelvis
47	47	Spinal Cord
48	48	Internal Organs
49	49	Heart
60	60	Lungs
61	61	Abdomen Including Groin
62	62	Buttocks
63	63	Lumbar and/or Sacral Vertebrae (Vertebrae NOC Trunk)

* These bilateral body part codes can be reported twice under DN83, when applicable.

Part of Body Codes: FROI (DN36) and SROI (DN83) - Continued		
FROI CODE (DN36)	SROI CODE (DN83)	CODE DESCRIPTION
LOWER EXTREMITIES		
50	50	Multiple Lower Extremities
51	51	Hip*
52	52	Upper Leg*
53	53	Knee*
54	54	Lower Leg*
55	55	Ankle*
56	56	Foot*
57	57	Toe(s)*
57	57A	Little Toe Metatarsal Bone*
57	57B	Little Toe at Distal Joint*
57	57C	The Loss of any other Toe with Metatarsal Bone *
57	57D	The Loss of any other Toe at the Proximal Joint*
57	57E	Other Toe at Middle Joint*
57	57F	The Loss of any other Toe at Second or Distal Joint*
57	57G	Other Toe at Distal Joint*
58	58	Great Toe*
58	58A	The Loss of a Great Toe with Metatarsal Bone*
58	58B	The Loss of a Great Toe at the Proximal Joint*
58	58C	The Loss of a Great Toe at the Second (Distal) Joint *
MULTIPLE BODY PARTS		
64	64	Artificial Appliance
65	65	Insufficient Info to Properly Identify-Unclassified
66	66	No Physical Injury
90	90	Multiple Body Parts
91	91	Body Systems and Multiple Body Systems
99	99	Whole Body

* These bilateral body part codes can be reported twice under DN83, when applicable.

Source: IAIABC/NCCI/WCIO

<https://www.wcio.org/default.aspx>

Cause of Injury Codes (DN37)

CODE	DESCRIPTION
BURN OR SCALD-HEAT OR COLD EXPOSURE	
01	Chemicals
02	Hot Objects or Substances
11	Cold Objects or Substances
03	Temperature Extremes
04	Fire or Flame
05	Steam or Hot Fluids
06	Dust, Gases, Fumes or Vapors
07	Welding Operations
08	Radiation
14	Abnormal Air Pressure
84	Electrical Current
09	Contact With, NOC
CAUGHT IN OR BETWEEN	
10	Machine or Machinery
12	Object Handled
20	Collapsing Materials (Slides of Earth)
13	Caught in, Under or Between, NOC
CUT, PUNCTURE, SCRAPE INJURED BY	
15	Broken Glass
16	Hand Tool, Utensil; Not Powered
17	Object Being Lifted or Handled
18	Powered Hand Tool, Appliance
19	Cut, Puncture, Scrape, NOC
FALL OR SLIP INJURY	
25	From Different Level (Elevation)
26	From Ladder or Scaffolding
27	From Liquid or Grease Spills
28	Into Openings
29	On Same Level
30	Slipped, Did Not Fall
32	On Ice or Snow
33	On Stairs
31	Fall, Slip, Trip, NOC
MOTOR VEHICLE	
40	Crash of Water Vehicle
41	Crash of Rail Vehicle
45	Collision or Sideswipe with Another Vehicle
46	Collision with a Fixed Object
47	Crash of Airplane
48	Vehicle Upset

Cause of Injury Codes (DN37) - Continued	
CODE	DESCRIPTION
MOTOR VEHICLE continued	
50	Motor Vehicle, NOC
STRAIN OR INJURY BY	
52	Continual Noise
53	Twisting
54	Jumping
55	Holding or Carrying
56	Lifting
57	Pushing or Pulling
58	Reaching
59	Using Tool or Machinery
60	Strain or Injury by, NOC
61	Wielding or Throwing
97	Repetitive Motion – Carpal Tunnel Syndrome
STRIKING AGAINST OR STEPPING ON	
65	Moving Parts of Machine
66	Object Being Lifted or Handled
67	Sanding, Scraping, Cleaning Operations
68	Stationary Object
69	Stepping on Sharp Object
70	Striking Against or Stepping on, NOC
STRUCK OR INJURED BY	
74	Fellow Worker, Patient, or Other Person
75	Falling or Flying Object
76	Hand Tool or Machine in Use
77	Motor Vehicle
78	Moving Parts of Machine
79	Object Being Lifted or Handled
80	Object Handled by Others
81	Struck or Injured, NOC (Includes Kicked, Stabbed, Bit, and Etc.)
85	Animal or Insect
86	Explosion or Flare Back
RUBBED OR ABRADED BY	
94	Repetitive Motion
95	Rubbed or Abraded, NOC
MISCELLANEOUS CAUSES	
82	Absorption, Ingestion, or Inhalation, NOC
87	Foreign Matter (Body) in Eye(s)
88	Natural Disasters (Earthquake, Hurricane, Tornado, and Etc.)
89	Person in Act of a Crime (Robbery or Criminal Assault)
90	Other Than Physical Cause of Injury

Cause of Injury Codes (DN37) - Continued	
CODE	DESCRIPTION
MISCELLANEOUS CAUSES - continued	
91	Mold
96	Terrorism
98	Cumulative, NOC
99	Other-Miscellaneous, NOC

Source: IAIABC/NCCI/WCIO

<https://www.wcio.org/default.aspx>

Late Reason Codes (DN77)

Codes	Description
Delays	
L1	No excuse
L2	Late Notification, Employer
L3	Late Notification, Employee
L4	Late Notification, State
L5	Late Notification, Health Care Provider
L6	Late Notification, Assigned Risk
L7	Late Investigation
L8	Technical Processing Delay/Computer Failure
L9	Manual Processing Delay
LA	Intermittent Lost Time Prior to First Payment
Coverage	
C1	Coverage Lack of Information
Errors	
E1	Wrongful Determination of No Coverage
E2	Errors from Employer
E3	Errors from Employee
E4	Errors from State
E5	Errors from Health Care Provider
E6	Errors from Other Claim Administrator/IA/TPA
Disputes	
D1	Dispute Concerning Coverage
D2	Dispute Concerning Compensability in Whole
D3	Dispute Concerning Compensability in Part
D4	Dispute Concerning Disability in Whole
D5	Dispute Concerning Disability in Part
D6	Dispute Concerning Impairment

Source: IAIABC, ANSI A9

Class Codes (DN59)

Class codes (DN59) are required for insured employers and are optional for self-insured employers. These are California-specific codes from the Workers' Compensation Insurance Rating Bureau (WCIRB) of California. The WCIRB updates these codes annually in January. They are available on the WCIRB website:

https://wcirbonline.org/wcirb/Answer_center/classification_information.html. The National Council on Compensation Insurance (NCCI) class codes are not accepted.

All California businesses are classified using the Standard Classification System found in Part 3 of the WCIRB's *Uniform Statistical Reporting Plan*, which is part of the California Code of Regulations and is approved by the Insurance Commissioner. The Standard Classification System, which contains approximately 500 industry classifications, describes groups of employers whose businesses are relatively similar. Each classification reflects the type of operations common to that group of employers.

Changes to class codes from the previous year's codes are listed in Memorandum 1 of the *Uniform Statistical Reporting Plan*, which is found online at https://wcirbonline.org/wcirb/root/pdf/usrp_ic_regs_only.pdf. These changes are published as of January 1 of each year.

All class codes should be submitted to the WCIS using a four-digit alpha-numeric format. The WCIS does not require trading partners to report information on subdivisions of class codes below the four-digit level, such as

- 0038 (1) stock farms, and
- 0038 (2) feed yards.

In this example, only 0038 would need to be reported. Zeros are padded to the left, as the following examples show:

CLASS CODE	DESCRIPTION
0005	Nurseries--propagation and cultivation of nursery stock
0016	Orchards -- citrus and deciduous fruit
0034	Farms--poultry raising
0035	Florists--cultivating or gardening
0036	Farms--dairy farms
0038	Farms--stock farms and feed yards
0040	Farms--vineyards