

## PRISM GL Cause Code Standard

PRISM has created a General Liability Cause Code Standard (EIAGL Codes pronounced “EAGLE”). This standard was developed by evaluating codes from PRISM Members including Schools, Counties, Cities and other public agencies. The goal of these codes is to provide a common language for performance metrics, analyzing loss data, trend analysis, and will allow PRISM to focus loss prevention services in areas with the most need.

These codes have been developed using the PRISM MOC and are based on the coverage types; Bodily Injury & Property Damage, Personal Injury, Public Officials Errors and Omissions Liability, and Employment Practices Liability. They were created to provide the desired level of detail while providing the ability to add additional codes as needed by the member. The number of codes was reduced to make them simple enough that members would use them.

The first level is the specific coverage’s. Each subsequent level breaks the codes into more detail. By having the structure based on individual levels additional codes can be added which will roll up to a preceding level so any member can add the level of detail they would like to see in analyzing their data while providing PRISM with the necessary data to seek out the best coverage for the members.

For further information or information on how to implement these codes, please contact [Tom Pelster](#), Chief Information Officer for PRISM.



## PRISM GL Cause Code Standard

### Level 1

- Coverage A. Bodily Injury and Property Damage
- Coverage B. Personal Injury
- Coverage C. Public Officials Errors and Omissions Liability
- Coverage D. Employment Practices Liability

### Level 2

- Coverage A. Bodily Injury and Property Damage
  - 100 Automobile Liability
  - 200 Bodily Injury & Property Damage
- Coverage B. Personal Injury
  - 500 Personal Injury
- Coverage C. Public Officials Errors & Omissions Liability
  - 300 Errors & Omissions
- Coverage D. Employment Practices Liability
  - 400 Employment Practices Liability

### Level 3

- Coverage A. Bodily Injury and Property Damage
  - 100 Automobile Liability**
    - 110 AL: Collision - Bus Accident (Member owned Bus)
    - 113 AL: Collision - Caused by Falling or Shifting Load
    - 116 AL: Collision - Caused by Mechanical Failure
    - 119 AL: Collision - Hit Pedestrian/Bike
    - 122 AL: Collision - Other Moving Collision
    - 125 AL: Collision - Ran Red Light/Stop Sign
    - 128 AL: Emergency Medical Vehicle - Emergency Response
    - 131 AL: Emergency Medical vehicle - Non-emergency
    - 134 AL: Fire Department - Emergency Response
    - 137 AL: Fire Department - Non-Emergency
    - 140 AL: LE - Collision During Pursuit
    - 143 AL: LE - Collision Non-Pursuit
    - 146 AL: LE - Non-Pursuit Emergency
  - 200 Bodily Injury**
    - 210 BI & PD: Athletic Participation: Extra Curriculum
    - 213 BI & PD: Athletic Participation: Physical Education
    - 216 BI & PD: Bodily Injury - Emergency Medical Services
    - 219 BI & PD: Bodily Injury - Negligent Supervision Students
    - 222 BI & PD: Fire/Electrical
    - 225 BI & PD: Flooding/ Water Damage - Other
    - 228 BI & PD: Hazardous Material - Other
    - 231 BI & PD: Improper Road Design Or Dangerous Cond
    - 234 BI & PD: Inmate Injury (Non-Personal Injury)

237 BI & PD: Medical Malpractice Improper Care  
240 BI & PD: Negligent Foster Care Placement  
243 BI & PD: Pollution - Other  
245 BI & PD: Premises Liability - Building - Elevator Accident  
248 BI & PD: Premises Liability - Building - Escalator Accident  
251 BI & PD: Premises Liability - Building - Other  
254 BI & PD: Premises Liability - Other  
257 BI & PD: Premises Liability - Park or Open Space  
260 BI & PD: Premises Liability - Playground Equipment  
263 BI & PD: Premises Liability - Sewer  
266 BI & PD: Premises Liability - Sidewalk - Other  
269 BI & PD: Premises Liability - Trees  
272 BI & PD: Property Damage Only (Non-Auto)  
275 BI & PD: Sexual Assault - Adult - Non-Law Enforcement  
278 BI & PD: Sexual Assault - Minor - Non-Law Enforcement  
281 BI & PD: Student Assaulted - Non Law Enforcement  
284 BI & PD: Water Recreation - Other

### **300 Errors & Omissions**

310 E&O: Arch/Eng/Design Error  
313 E&O: Benefit Denied  
316 E&O: Breach of Contract  
319 E&O: Breach of Warranty  
322 E&O: Denied Access to Records  
325 E&O: Financial Loss  
328 E&O: Improper Assessment of Fees  
331 E&O: Improper Burial or Exhumation  
334 E&O: Improper Expenditure of Funds  
337 E&O: Improper Hearing Governance Procedure  
340 E&O: Other  
343 E&O: Permits & Inspections  
346 E&O: Systems Failure  
349 E&O: Taxes  
351 E&O: Zoning

### **400 Employment Practices Liability**

410 EPL: Discrimination  
413 EPL: Retaliation  
416 EPL: Harassment (Non-Sexual)  
419 EPL: Other  
422 EPL: Sexual Harassment  
425 EPL: Wrongful Termination

### **500 Personal Injury**

510 PI: Assault & Battery - LE - Excessive Force - K-9  
513 PI: Assault & Battery - LE - Excessive Force - mental heath  
516 PI: Assault & Battery - LE - Excessive Force - Shooting  
519 PI: Assault & Battery - LE - Excessive Force - Taser  
522 PI: Assault & Battery - LE - Excessive Force Other  
525 PI: Assault & Battery - LE - Rape/Sexual Molestation  
528 PI: Assault & Battery – Non LE

531 PI: Discrimination (Non-Employment Related)  
534 PI: False Arrest/Malicious Prosecution  
537 PI: Invasion of Privacy  
540 PI: Invasion of Privacy - Strip Search  
543 PI: Libel or Slander

#### **Level 4**

##### **Coverage A. – Bodily Injury and Property Damage**

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  
1400 AL: LE - Collision during pursuit  
1430 AL: LE - Collision Non-Pursuit  
1460 AL: LE - Non-Pursuit Emergency

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  
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  
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

Coverage C. – Public Officials Errors and Omissions Liability

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

Coverage D. – Employment Practices Liability

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

Coverage B. - Personal Injury

5100 PI: Assault & Battery - LE - Excessive Force - K-9  
5130 PI: Assault & Battery - LE - Excessive Force - Mental Heath  
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  
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