



GLOSSARY OF TERMS

These are common terms that injured workers may encounter during a workers' compensation claim. These definitions are general in nature and are not intended as a legal guide.

Please feel free to forward additional suggestions for this list to webmaster@risksolutions-llc.com

TERM	DEFINITION
Alternate Work	A different job with your employer when you are found to have work restrictions which prevent you from permanently returning to your usual and customary job.
Agreed Medical Examiner (AME)	A physician selected by your attorney and the claims administrator who conducts a medical evaluation and submits a comprehensive report to the parties.
AOE/COE (Arising out of and occurring in the course of employment)	This means that an industrial injury must be caused by and happen on the job.
Applicant	The party, usually the injured worker, who establishes a case before the Workers' Compensation Appeals Board (WCAB).
Application for Adjudication of Claim (Application or App)	Filing this form establishes a case before the Workers' Compensation Appeals Board (WCAB). A WCAB case number will be assigned.
Apportionment	A way of figuring out how much of your permanent disability is due to your industrial injury and how much is due to other disabilities.
Audit Unit	A unit within DWC that receives complaints against claims administrators. These complaints may lead to an investigation or audit of the company's claims handling practices.
Claim Form	A form to report a work injury or illness to your employer.
Claims Administrator	This is the term for insurance companies and others who handle your workers' compensation claim.
Commutation	An order by a Workers' Compensation Administrative Law Judge for a lump sum payment of part or all of your permanent disability award. Payment can be made to either the injured worker or the injured worker's attorney. This order can only be requested after you have either settled your case with a Stipulation with Request for Award or received a Findings and Award.
Compromise and Release (C&R)	Generally, a final settlement of your workers' compensation case where the parties agree on a single lump sum payment. It usually settles all outstanding issues except for future vocational rehabilitation.



TERM	DEFINITION
Consultative Rating	A rating of permanent disability provided by the DWC Disability Evaluation Unit when a claim is litigated or if the injured worker has an attorney. See Permanent Disability Rating.
Cumulative Trauma (CT)	An injury or illness that occurs over a period of time. For example, Carpal Tunnel Syndrome.
Death Benefits	Benefits paid to surviving dependents if a work related injury or illness results in death within five years.
Declaration of Readiness (DOR or DR)	A form to request a hearing before a Workers' Compensation Administrative Law Judge in order to resolve a dispute.
Defendant	The employer or his/her representative, usually the insurance company.
Deposition	A formal session in which an attorney asks questions of a party under oath. It is the equivalent of testifying at a trial. The testimony is recorded by a court reporter and may be used as evidence in a trial situation. Depositions may only take place if an Application for Adjudication has been filed.
Determination and Order (D&O)	A decision by the Rehabilitation Unit on a vocational rehabilitation dispute.
Disability Evaluation Unit (DEU)	A unit within DWC that calculates the percent of permanent disability based upon the medical reports.
Discrimination Claims (Labor Code 132a)	A petition filed because your employer has discharged you or otherwise discriminated against you because of your industrial injury.
Division of Workers' Compensation (DWC)	The state agency that oversees the California workers' compensation system.
Findings & Award (F&A)	A Workers' Compensation Administrative Law Judge's decision finding that an applicant is entitled to disability benefit payments, future medical treatment, or both.
Findings & Order (F&O)	A Workers' Compensation Administrative Law Judge's decision in which no disability payments or future medical treatment is awarded.
First Aid	Any one-time treatment, and any follow-up visit for the purpose of observation, of minor scratches, cuts, burns, splinters, etc. which do not ordinarily require medical care. The one-time treatment and follow-up visit for observation may be provided by a physician or registered professional personnel.
Fraud	Any knowingly false or fraudulent material statement for the purpose of obtaining or denying workers' compensation benefits.



TERM	DEFINITION
Future Medical	On-going entitlement to medical treatment for a work related injury.
Hearings	Formal proceedings held at the Workers' Compensation Appeals Board (WCAB) before a Workers' Compensation Administrative Law Judge.
In Pro Per	An injured worker or other party who is not represented by an attorney.
Industrial Medical Council (IMC)	The state agency that certifies Qualified Medical Evaluators (QME) and issues Panel QMEs when there is a dispute with the treating doctor's report. (see Panel QME.)
Information & Assistance Unit (I&A)	A unit within DWC that provides information to all parties and informally resolves disputes.
Lien	A right or claim for payment against a workers' compensation case.
Light Duty	Temporary change in job assignment to accommodate work restrictions while you are healing. May or may not pay at the same rate as your normal work assignment. Lost wages may be partially made up by Temporary Partial Disability (TPD) payments.
Litigated Claim	A workers' compensation claim where an Application for Adjudication has been filed.
Mandatory Settlement Conference (MSC)	A required conference to discuss settlement of disputed issues prior to a trial.
Mediation Conferences	A voluntary conference held before an I & A Officer to resolve disputes for injured workers who are not represented by an attorney.
Medical Treatment	Treatment reasonably required to cure or relieve from the effects of a work-related injury or illness.
Modified Work	A change in your working conditions in order to accommodate permanent work restrictions determined by your Primary Treating Physician when you have become Permanent and Stationary.
Order Taking Off Calendar (OTOC)	An order that places a WCAB case in an inactive status.
Panel Qualified Medical Evaluator	A list of three independent qualified medical evaluators issued by the state Industrial Medical Council. You select any one of the three doctors for your evaluation. This is for workers not represented by an attorney.



TERM	DEFINITION
Party	Normally this includes you, the claims administrator, your employer, attorneys, and any other person who has an interest in your claim (for example, doctors or hospitals that have not been paid).
Permanent & Stationary (P&S)	A term for describing when your medical condition has reached maximum medical improvement.
Permanent Disability (PD)	Any residual disability that impairs your ability to compete in the open labor market after you become permanent and stationary.
Permanent Disability Advance (PDA)	A voluntary lump sum payment on permanent disability due in the future.
Permanent Disability Payments	Mandatory bi-weekly payments on the undisputed portion of permanent disability, prior to or subsequent to an award.
Permanent Disability Rating	The determination of your level of permanent disability based on a physician's medical report. Ratings can be done by claims administrators, attorneys, independent raters or the Disability Evaluation Unit.
Petition for Reconsideration (Recon)	An appeal of a decision issued by a Workers' Compensation Administrative Law Judge. It must be filed within 20 days of the judge's final decision.
Predesignated Physician	A Primary Treating Physician that can initially treat you if you have advised your employer in writing prior to the industrial injury or illness. You must have seen the predesignated physician prior to selection.
Primary Treating Physician (PTP)	The doctor who has overall responsibility for treatment of your industrial injury or illness. There can only be one PTP at a time.
Proof of Service	A form used to show that documents have been sent to specific parties.
Qualified Injured Worker (QIW)	An injured worker who is entitled to vocational rehabilitation benefits.
Qualified Medical Evaluator (QME)	An independent physician certified by the Industrial Medical Council to perform medical evaluations.
Qualified Rehabilitation Representative (QRR)	A vocational rehabilitation counselor, either independent or from the insurance company.
Rehabilitation Unit	A unit within DWC that administratively resolves vocational rehabilitation disputes.
Serious and Willful Misconduct (S&W)	A petition filed if the injury is caused by the serious and willful misconduct of the employer or the injured worker.



TERM	DEFINITION
Settlement	A workers' compensation cases may be settled in one of two ways, by a Compromise and Release (C&R) or by a Stipulation with Request for Award (Stip). A C&R usually settles all outstanding issues in a claim for a single lump sum payment. A Stipulation may leave certain issues open, such as future medical treatment and/or vocational rehabilitation.
State Disability Insurance (SDI)	A branch of the Employment Development Department that pays temporary disability benefits for non-industrial injuries or illnesses.
Stipulation with Request for Award (Stip)	A settlement where the parties agree on the terms of an award. It may include any future medical treatment. Payment takes place over time.
Subpoena	A document that requires a witness to appear at a hearing. There must be an Application for Adjudication on file for a subpoena to be valid.
Subpoena Duces Tecum (SDT)	A document that requires records be sent to the requester. There must be an Application for Adjudication on file for a subpoena duces tecum to be valid.
Summary Rating	The percentage of permanent disability calculated by the DWC Disability Evaluation Unit based on either the Primary Treating Physician or a Panel QME. This type of rating is only available for workers not represented by an attorney.
Summary Rating Reconsideration	An administrative procedure to object to the Summary Permanent Disability Rating issued by the DWC Disability Evaluation Unit. The request must be made within 30 days of receipt of the summary rating.
Temporary Disability (TD) or Temporary Total Disability (TTD)	A wage replacement benefit paid when your physician reports you cannot work because of an industrial injury or illness.
Temporary Partial Disability (TPD)	A wage replacement benefit that may be paid when you return to work but at less than full earnings. Sometimes referred to as Wage Loss.
Transportation Expenses	A benefit to cover your out-of-pocket expenses for mileage, parking, and toll fees related to a claim, usually a reimbursement.
Uninsured Employers Fund (UEF)	If your employer is illegally uninsured, this fund may provide benefits to you.
Vocational Rehabilitation	This benefit assists qualified injured workers in returning to work.
Wage Loss	Temporary disability benefits that may be paid when an employee returns to work at less than full earnings. Also known as Temporary Partial Disability (TPD).



TERM

DEFINITION

Workers' Compensation Appeals Board (WCAB)

The judicial unit that formally resolves workers' compensation disputes.

Workers' Compensation Administrative Law Judge

Judges at [DWC](#) district offices that conduct hearings, take evidence, issue decisions, and approve settlements.

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