

**WCIO WORKERS COMPENSATION
XML IMPLEMENTATION GUIDE**

**WORKERS COMPENSATION NOTICE OF ASSIGNMENT
REPORTING SPECIFICATIONS (WCNOA)**

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XML IMPLEMENTATION GUIDE

SECTION 1 - INTRODUCTION

A. Background / Overview

About the WCIO

The WCIO is a voluntary association of statutorily authorized or licensed rating, advisory, or data service organizations that collect workers compensation insurance information in one or more states. The WCIO is composed of the managers of the various boards and jurisdictions. The purpose of the WCIO is to provide a forum for the exchange of information about workers compensation insurance.

WCIO's XML Initiative

The WCIO and IAIABC worked with ACORD to develop a workers compensation XML standard which corresponds to the flat file reporting standards. The partnership with ACORD ensures that the ACORD Workers' Compensation XML Standard was developed with the principles set forth by the World Wide Web Consortium (W3C).

The XML standard is organized by WCIO flat file product for WCPOLS, WCSTAT, WCNOA, WCRATING, WCCNTL, and by IAIABC flat file product for FROI/SROI. The flat file reporting standards will continue to be maintained and utilized by the WCIO members for data reporting. The new ACORD Workers' Compensation XML standard is an alternative standard that is now available for use by the Workers' Compensation Industry.

B. Purpose and Use

This XML Implementation Guide includes specifications for consumption of the Notice of Assignment message. This guide also includes Data Collection Organization (DCO) reporting instructions to their members. This guide is not intended to be used in place of any instructional manual or rules. However, exceptions are noted throughout these specifications for your convenience.

Note: This guide is not, nor was it ever intended to be, a comprehensive guide to the reporting requirements of the individual state data collection organizations. The WCIO Data Specifications Manual is to be used in conjunction with the appropriate instructional manuals.

You should acquaint yourself with the general guidelines and policies of Association for Cooperative Operations Research and Development (ACORD) and review the current WCIO Data Specification Manuals. This guide is built upon the components of these documents and presumes a basic understanding of both.

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C. About the ACORD Standards Body

ACORD is a nonprofit association whose mission is to facilitate the development and use of standards for the insurance, reinsurance and related financial services industries.

ACORD develops and maintains data standards for the various segments of the insurance industry.

The WCIO has partnered with standards bodies such as ACORD because we recognize the great opportunity to align standards across the industry.

This guide is based on the official ACORD Workers' Compensation XML Standard. Any inconsistencies or discrepancies between this guide and the core standards specifications documents must be resolved using the core standard found on the ACORD website, www.acord.org. Every effort will be made to keep this guide current and compliant with the core/base standard.

SECTION 2 - GENERAL TECHNICAL INFORMATION

A. What is XML?

The eXtensible Markup Language (XML) is a simple, flexible, general-purpose markup language. (A markup language provides a way to combine text and extra information about that text, such as structure, layout, and so on.) It is classified as an extensible language because it allows you to define your own elements (elements are the basic structure for XML markup, and have two basic properties: attributes and content). XML's primary purpose is to facilitate the sharing of structured data across different information systems, particularly via the Internet.

XML is a fee-free open standard recommended by the World Wide Web Consortium (W3C—www.w3.org; W3C Recommendation is the final stage of a ratification process of the W3C—it is the equivalent of a published standard in other industries). W3C's technical recommendation about XML specifies both the lexical grammar, and requirements for parsing data (the process of analyzing a sequence of tokens [blocks of text] to determine its grammatical structure with respect to a given formal grammar [precise description of an application language]).

XML started as a simplified subset of the Standard Generalized Markup Language (SGML), and is designed to be relatively human-legible. By adding semantic constraints, application languages can be implemented in XML.

1. Types of XML Documents

There are two types of XML documents: well-formed and valid. XML documents must adhere to the general rules of XML to ensure that all XML-aware software can read and understand the relative arrangement of information within the documents.

a) Well-Formed Document

A well-formed document conforms to all of XML's syntax rules. For example, if a start-tag (such as <BodyText>) appears without a corresponding end-tag (</BodyText >), it is not well-formed.

b) Valid Document

A valid document, beyond being well-formed, additionally conforms to some semantic rules. These rules are either user-defined or included as an XML schema (XSD). For example, if a document contains an undefined element, then it is not valid and a validating parser cannot process it.

The schema supplements the syntax rules with a set of constraints, typically restricting element and attribute names and their allowable containment hierarchies, such as only allowing an element, for example, named <effectiveDate> to contain one element named <year>, one element named <month> and one element named <day>, each of which has to contain only numeric character data.

The constraints in a schema may also include data type assignments that affect how information is processed. For example, the <month> element's character data may be defined as being a month according to a particular schema language's conventions, meaning that it must be formatted a particular way and must not be processed as if it were some other type of data.

An XML document that complies with a particular schema or DTD, in addition to being well-formed, is said to be valid.

B. XML Schemas

In general, a schema is a file that is used to describe the elements in an XML (eXtensible Markup Language) message or document. It is an abstract representation of characteristics and relationships in another XML document. The schema both specifies and validates that the content and order of the elements adheres to the content description. Schemas, also referred to as XSD's (XML Schema Definition), are a Recommendation of the World Wide Web Consortium (W3C).

1. Schema Examples

The example below defines a tag name `AcceptanceDate`. This tag is defined as having to conform to the format of a native schema type called "date".

```
<xsd:simpleType name="AcceptanceDate_Type">  
  <xsd:restriction base="xsd:date"/>  
</xsd:simpleType>
```

The date is in the format of ISO 8601, and must appear in the XML document in the following format: YYYYMMDD

The other function of the schema is to show the order of elements, as well as the cardinality of those elements that occur within an aggregate. The following example shows the order of elements within an aggregate called `VoluntaryCompensationMaritimeCoverageEndorsement`.

```
<xsd:complexType name="VoluntaryCompensationMaritimeCoverageEndorsement_Type">  
  <xsd:complexContent>  
    <xsd:extension base="OperationsDescriptionBase_Type">  
      <xsd:sequence>  
        <xsd:element ref="VesselName" minOccurs="0" maxOccurs="1"/>  
        <xsd:element ref="WorkersCompensationLawDescription" minOccurs="0"  
maxOccurs="1"/>  
        <xsd:element ref="WorkersCompensationLawStateOrProvinceCode" minOccurs="0"  
maxOccurs="1"/>  
      </xsd:sequence>  
    </xsd:extension>  
  </xsd:complexContent>  
</xsd:complexType>
```

Within this aggregate, the following tags appear in this EXACT order:

- `OperationsDescription`
- `VesselName` (This is an optional element and does not repeat).
- `WorkersCompensationLawDescription` (This is an optional element and does not repeat).
- `WorkersCompensationLawStateOrProvinceCode` (This is an optional element and does not repeat).

2. Schema Validation

The process of checking to see if an XML document conforms to a schema is called validation.

XML documents are only considered valid if they satisfy the requirements of the schema with which they have been associated.

Schemas WILL:

- Validate the data format of a tag
- Validate tag order
- Validate code values

Schemas WILL NOT validate the contents of a tag.

XML Schema validations are performed using specialized parsers.

3. Use of ACORD Schema for Validation

The ACORD base schema defines multiple messages, some of which are not related to the Notice of Assignment process. In order to avoid additional complexity, and due to the size of the schema, ACORD offers and distributes to its members a style sheet that slices the main ACORD schema into smaller portions. A “sliced” schema was created from the ACORD base schema for the WCNOA product to allow for quicker schema validation.

C. Use of Aggregates

Aggregates are used to group one or more XML elements. An aggregate can be referenced and utilized multiple times in a single XML message. An example of an aggregate would be the Person, Address or Organization.

D. Common Message Design and Use

1. Use of Code Lists

Code lists are used to ensure only valid values are used for certain XML elements. The list of elements that use code values can be found in **Appendix A: Code Lists**.

2. System Rules for XML and Formats

The hierarchy of the full XML message can be found in the final adapter schema. It should be noted that an empty tag is not valid for most elements according to the ACORD schema, thus if the data is not available then the tag will not be created.

The schema also defines specific formatting for data types. The following are the main formats used:

- Date format (xsd:date): YYYY-MM-DD (ex. 2008-03-01)
- Date and time format: YYYY-MM-DDTHH:MI:SS (ex. 2008-03-01T04:40:21)
- Telephone format: regular expression “\+\S+\-\S+\-\S+(\+\S+)?” (ex. +555-123-4321)
- Amount, percentages and any other numeric fields are restricted to 15 digits.

3. Attachments

For the Notice of Assignment message, supplemental files can be embedded into the XML message. Examples of files that will be embedded are the 135 ACORD form, Premium Finance Agreement, etc. The file itself is converted into a base64 string. The exact XML message layout is described in the **FileAttachmentInformation** section. Check with each state DCO to determine if they will be utilizing this feature.

4. Key / Reference Attributes

Many of the aggregates defined in the XML structure have a “key” attribute. The key attribute will have a unique value across all records for a given aggregate type. In the Notice of Assignment message, the Address, Person and Organization aggregates will always have a key attribute. The key attribute is similar to the concept of a primary key for a database table. An example of a key attribute can be seen below:

```
<ac:Address key="1">  
  <ac:LineOne>123 MAIN STREET</ac:LineOne>  
  <ac:CityName>ANYTOWN</ac:CityName>  
  <ac:StateOrProvinceCode>SC</ac:StateOrProvinceCode>  
  <ac:PostalCode>999991111</ac:PostalCode>  
</ac:Address>
```

The key “1”, in this example, will be unique across all Address aggregate in a particular message. It is possible to reference a unique record from other XML structures because the key uniquely identifies a record. An example of an Address record being referenced is as follows:

```
<ac:Person key="1">  
  <ac:PersonName>  
    <ac:FullName>John Doe</ac:FullName>  
  </ac:PersonName>  
  <ac:MailingAddress addressReference="1"/>  
  ...  
</ac:Person>
```

The key/reference attributes allow a data aggregate to be created once and referenced multiple times without duplicating the data.

The syntax for the other references that are used in the Notice of Assignment message can be seen below:

- addressReference="UniqueValue"
- personReference="UniqueValue"
- organizationReference="UniqueValue"

5. Sample XML Structure

The following is an example of how address information is stored in the XML structure. The address data can be referenced for the agent, the insurer, the insured, etc.

```
<ac:Address key="1">  
  <ac:LineOne>123 MAIN STREET</ac:LineOne>  
  <ac:CityName>ANYTOWN</ac:CityName>  
  <ac:StateOrProvinceCode>SC</ac:StateOrProvinceCode>  
  <ac:PostalCode>999991111</ac:PostalCode>  
</ac:Address>
```

The following is an example of how information on an individual is stored in the XML structure. A person can be an agent, employer, contact, etc. The PhoneTypeCode field has a restricted list of valid values, which are declared in the schema. Note how the MailingAddress uses the addressReference to refer back to the Address key above.

```
<ac:Person key="1">
  <ac:PersonName>
    <ac:FullName>John Doe</ac:FullName>
  </ac:PersonName>
  <ac:MailingAddress addressReference="1"/>
  <ac:BusinessPhoneNumber>
    <ac:PhoneNumber>+999-222-5522</ac:PhoneNumber>
  </ac:BusinessPhoneNumber>
  <ac:AlternatePhoneNumber>
    <ac:PhoneTypeCode>ac:Fax</ac:PhoneTypeCode>
    <ac:PhoneNumber>+999-333-0193</ac:PhoneNumber>
  </ac:AlternatePhoneNumber>
  <ac:BusinessEmail>
    <ac:Email>jdoe@agency.com</ac:Email>
  </ac:BusinessEmailAddress>
</ac:Person>
```

The last example is a partial example of the main Notice of Assignment message. The "...” indicates there is more to the message.

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>
    14303.00
  </ac:EstimatedAnnualPremiumAmount>
  <ac:Producer organizationReference="3"/>
  <ac:Insured organizationReference="1"/>
  <ac:Insurer>
    <ac:NAICCode>80012</ac:NAICCode>
  </ac:Insurer>
  <ac:PolicyNumberId>ASSIGN22022060</ac:PolicyNumberId>
  ....
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

SECTION 3 - TECHNICAL STRUCTURE OF WCNOA MESSAGE

A. General Message Structure

The WCNOA XML file's main structure is composed of a batch header and the individual NOA messages. The batch section contains important information on the sender and receiver information, file creation date/time and the number of messages (i.e. assignments). This section is the replacement for the flat file Electronic Transmittal Record (ETR). The rest of the XML file contains the data that comprises the assignments. Each assignment is stored inside its own WorkersCompensationNoticeOfAssignmentNotify tag.

1. Batch Header

The XML file will always include a "batch wrapper" which will include one or more Notice of Assignment messages (WorkersCompensationNoticeOfAssignmentNotify).

```
<ac:ACORDBatchMessageRequest>
  <ac:MessageId>...</ac:MessageId>
  <ac:CorrelationId>...</ac:CorrelationId>
  <ac:MessageDateTime>...</ac:MessageDateTime>
  <ac:SenderInformation>...</ac:SenderInformation>
  <ac:ReceiverInformation>...</ac:ReceiverInformation>
  <ac:SubmissionTypeCode>...</ac:SubmissionTypeCode>
  <ac:BatchSequenceNumberNumeric>...</ac:BatchSequenceNumberNumeric>
  <ac:MessageCount>...</ac:MessageCount>
  <ac:WorkersCompensationNoticeOfAssignmentNotify>
    ...
  </ac:WorkersCompensationNoticeOfAssignmentNotify>
  <ac:WorkersCompensationNoticeOfAssignmentNotify>
    ...
  </ac:WorkersCompensationNoticeOfAssignmentNotify>
</ac:ACORDBatchMessageRequest>
```

2. Top Level Message

The WorkersCompensationNoticeOfAssignmentNotify is the root XML tag for the Notice of Assignment message. Since the ACORDBatchMessageRequest tag is generic across all products, this next level tag element dictates what type of data is included in the file (i.e. WCPOLS, WCSTAT, WCNOA, etc.). The following is an example of the top level of the message:

```
<ac:WorkersCompensationNoticeOfAssignmentNotify>
  <ac:MessageId>...</MessageId>
  <ac:CorrelationId>...</CorrelationId>
  <ac:Address key="UniqueValue">...</Address>
  <ac:Person ac:key="UniqueValue">...</Person>
  <ac:Organization key="UniqueValue">...</Organization>
  <ac:FileAttachmentInformation>...</ac:FileAttachmentInformation>
  <ac:TransactionIssueDateTime>...</ac:TransactionIssueDateTime>
  <ac:WorkersCompensationNoticeOfAssignmentPolicy>...
  </ac:WorkersCompensationNoticeOfAssignmentPolicy>
</ac:WorkersCompensationNoticeOfAssignmentNotify>
```

B. List of Aggregates and Elements for WCNOA

The following section contains a detailed listing of the WCNOA XML aggregates and tag elements in the order that they will appear in the XML file.

1. **ACORDBatchMessageRequest**

The ACORDBatchMessageRequest aggregate contain sender/receiver information, the date/time the file was created and the number of NOA messages (i.e. assignments) that are included in this file.

Example:

```
<ac:ACORDBatchMessageRequest>
  <ac:MessageId>00bc79cc-1396-4567-ab30-d8e8de5a285b </ac:MessageId>
  <ac:CorrelationId>3f9ca32c-8785-423f-9806-284778932038</ac:CorrelationId>
  <ac:MessageDateTime>2008-02-05T19:20+01:00</ac:MessageDateTime>
  <ac:SenderInformation>
    <ac:Address>
      <ac:LineOne>123 Main Street</ac:LineOne>
      <ac:CityName>ANYTOWN</ac:CityName>
      <ac:StateOrProvinceCode>SC</ac:StateOrProvinceCode>
      <ac:PostalCode>999991111</ac:PostalCode>
    </ac:Address>
    <ac:PartyURN>32</ac:PartyURN>
    <ac:SenderReceiverRoleCode>ac:Bureau</ac:SenderReceiverRoleCode>
    <ac:PartyContactInformation>
      <ac:ContactPersonName>John Doe</ac:ContactPersonName>
      <ac:ContactPhoneNumber>+555-555-5555</ac:ContactPhoneNumber>
      <ac:ContactFaxNumber>+555-123-5432</ac:ContactFaxNumber>
      <ac:ContactEmail>
        <ac:Email>jdoe@test.com</ac:Email>
      </ac:ContactEmail>
    </ac:PartyContactInformation>
  </ac:SenderInformation>
  <ac:ReceiverInformation>
    <ac:PartyURN>80000</ac:PartyURN>
  </ac:ReceiverInformation>
  <ac:IntermediaryInformation>
    <ac:PartyURN>80000</ac:PartyURN>
  </ac:IntermediaryInformation>
  <ac:SubmissionTypeCode>S</ac:SubmissionTypeCode>
  <ac:BatchSequenceNumberNumeric>1</ac:BatchSequenceNumberNumeric>
  <ac:MessageCount>4</ac:MessageCount>
  <ac:WorkersCompensationNoticeOfAssignmentNotify>
  </ac:WorkersCompensationNoticeOfAssignmentNotify>
  <ac:WorkersCompensationNoticeOfAssignmentNotify>
  </ac:WorkersCompensationNoticeOfAssignmentNotify>
</ac:ACORDBatchMessageRequest>
```

XML Name	Description	General ETR Field Name
MessageId	An identifier for an ACORD message	Transmission Version Identifier
CorrelationId	An identifier assigned to identify this message in case a correction to this message is needed	Submission Replacement Identifier
MessageDateTime	The date/time the message was created	Processed Date

SenderInformation /Address/LineOne	The street number and name, post office box, or other description	Address of Contact – Street
SenderInformation /Address/CityName	The city name	Address of Contact – City
SenderInformation Address/StateOrProvinceCode	The U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province	Address of Contact – State
SenderInformation /Address/PostalCode	Postal code	Address of Contact – Zip Code
SenderInformation /PartyURN	The unique identifier of the sending party If the sender is a DCO, this is the DCO's state code. If the sender is a carrier, this is the carrier's NCCI code.	Data Provider Code
SenderInformation /SenderReceiverRoleCode	1-letter code identifying the Data Provider type For a list of code values, please reference the WCIO General Data Specification .	Data Provider Type Code
SenderInformation /PartyContactInformation/ContactPersonName	Enter the name of the individual who should be contacted regarding submission or transmission problems and questions and error reports. If a paper receipt is to be mailed to the Data Provider, this should be the same contact person.	Name of Data Provider Contact
SenderInformation PartyContactInformation/ContactPhoneNumber	Phone number of the Data Provider contact	Phone Number & Phone Number Extension
SenderInformation /PartyContactInformation/ContactFaxNumber	Fax number of the Data Provider contact	Fax Number
SenderInformation /PartyContactInformation/ContactEmail/Email	Email address of the Data Provider contact	Data Provider Contact E-Mail Address
ReceiverInformation/PartyURN	The unique identifier of the receiving party If the sender is a DCO, this is the DCO's state code. If the sender is a carrier, this is the carrier's NCCI code.	Data Receiver Code
SubmissionTypeCode	The 1-letter code describing the type of submission For a list of code values, please reference the WCIO General Data Specification .	Submission Type Code
BatchSequenceNumberNumeric	Sequence number used for determining order in a batch message For WCNOA, this will always be "1".	N/A
MessageCount	The number of Notice of Assignment messages contained in the batch	N/A

IntermediaryInformation/PartyURN	TPE/TPA/MGA Federal Employer Identification Number (FEIN)	Third Party Entity (TPE/TPA/MGA) Federal Employer Identification Number (FEIN)
----------------------------------	---	--

2. RemarkInformation

The RemarkInformation aggregate contains information for remarks attached to the assignment.

Example:

```
<ac:RemarkInformation>
    <ac:Remark>Miscellaneous feedback from agent.</ac:Remark>
    <ac:RemarkTypeCode>001</ac:RemarkTypeCode >
</ac:RemarkInformation>
```

XML Name	Description
Remark	Free form text
RemarkTypeCode	A code identifying the type of remark For a list of code values, please reference the WCIO WCNOA Data Specification .

3. Address

The Address aggregate contains the address for a person or organization. Multiple Address records will be distinguished by their "key" attribute.

Note: This section will contain the Address records for the insured as well as the agent.

Example:

```
<ac:Address key="1">
    <ac:LineOne>123 MAIN STREET</ac:LineOne>
    <ac:CityName>RALEIGH</ac:CityName>
    <ac:StateOrProvinceCode>NC</ac:StateOrProvinceCode>
    <ac:PostalCode>299991111</ac:PostalCode>
    <ac:FullAddress>Unstructure Addresses Go Here</ac:FullAddress>
</ac:Address>
```

XML Name	Description
Key	The attribute that uniquely identifies the address
LineOne	The street number and name, post office box, or other description
CityName	The city name
StateOrProvinceCode	The U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province
StateOrProvideName	The Geographic Area
PostalCode	Postal code
CountryCode	Foreign country code
FullAddress	This tag element would replace LineOne, CityName, StateOrProvinceCode and PostalCode in the event of an unstructured address

WCNOA TYPE OF ADDRESS CODE

There is no specific tag element that indicates the address type for the information included in the Address aggregate. Instead, the addressReference attribute in the schema is used to determine which Address records are the primary address, agent address, payroll address and additional locations. The references in the schema will provide a key which can be used to lookup the Address record.

Applicant Principal Address

The principal address for the insured can be determined by using the address reference for the PrincipalAddress tag under the Organization aggregate.

Applicant Mailing Address

The primary mailing address for the insured can be determined by using the address reference for the MailingAddress tag under the Organization aggregate.

Applicant Payroll Address

The payroll address for the insured can be determined by using the address reference for the BillingAddress tag under the Organization aggregate.

Here is an example that shows how these references are used:

```
<ac:Organization key="1">
  <ac:OrganizationName>
    <ac:FullName>TEST 135NC EXPORT</ac:FullName>
  </ac:OrganizationName>
  <ac:DoingBusinessAsName>
    <ac:FullName>BRANDONS CLEANING SERVICE</ac:FullName>
  </ac:DoingBusinessAsName>
  <ac:MailingAddress addressReference="1"/>
  <ac:BillingAddress addressReference="2"/>
  <ac:PrincipalAddress addressReference="3"/>
  ...
</ac:Organization>
```

Agent/Producer Address

The Address record for the Agent or Producer will be referenced under the Producer tag in the WorkersCompensationNoticeofAssignmentPolicy aggregate.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303</ac:EstimatedAnnualPremiumAmount>
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2"/>
  ...
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

Additional Business Addresses

All locations of operation within the DCO state will be referenced under the WorkersCompensationRateState \ WorkersCompensationLocationAddress tag.

Example:

```
<ac:WorkersCompensationRateState>
    <ac:WorkersCompensationLocationAddress addressReference="1"/>
    <ac:WorkersCompensationLocationAddress addressReference="2"/>
    <ac:WorkersCompensationLocationAddress addressReference="3"/>
</ac:WorkersCompensationRateState>
```

4. Person

The Person aggregate contains common information for a person. The information can be for an agent, officer of the company, company contact, etc. Some tags may or may not be included based upon which reference is being used. For example, the Person record for the primary contact would only include the phone number and fax number tags.

Example:

```
<ac:Person key="1">
    <ac:PersonName>
        <ac:FullName>John Doe</ac:FullName>
    </ac:PersonName>
    <ac:MailingAddress addressReference="1"/>
    <ac:BusinessPhoneNumber>
        <ac:PhoneNumber>+999-222-5522</ac:PhoneNumber>
    </ac:BusinessPhoneNumber>
    <ac:AlternatePhoneNumber>
        <ac:PhoneTypeCode>ac:Fax</ac:PhoneTypeCode>
        <ac:PhoneNumber>+999-333-0193</ac:PhoneNumber>
    </ac:AlternatePhoneNumber>
    <ac:BusinessEmail>
        <ac:Email>jdoe@email.com</ac:Email>
    </ac:BusinessEmail>
    <ac:BirthDate>1965-01-01</ac:BirthDate>
    <ac:EmploymentInformation>
        <ac:EmploymentTitle>President</ac:EmploymentTitle>
        <ac:DutiesDescription>President duties</ac:DutiesDescription>
    </ac:EmploymentInformation>
    <ac:SocialSecurityNumberID>111223333</ac:SocialSecurityNumberID>
</ac:Person>
```

XML Name	Description
Key	The attribute that uniquely identifies the person
PersonName/FullName	The complete name of a person, or persons, in one text string
MailingAddress	A reference to the Address record with the corresponding key
AlternatePhoneNumber/ PhoneTypeCode	The type of phone number For WCNOA, this value will always equal "Fax".
AlternatePhoneNumber/ PhoneNumber	The person's fax number
BusinessPhoneNumber/ PhoneNumber	The person's phone number
BusinessEmail/ Email	The person's email address
BirthDate	The person's birth date
EmploymentInformation/ EmploymentTitle	The person's job title
EmploymentInformation/ DutiesDescription	A text description of the duties in the organization of the individual

SocialSecurityNumberID	The Social Security Number corresponding to the name being reported
------------------------	---

Primary Contact

The insured's main contact Person aggregate is referenced as follows (where the Organization record is the applicant's organization):

Example:

```
<ac:Organization key="1">  
  ...  
  <ac:Contact personReference="1"/>  
</ac:Organization>
```

Agent or Producer

To determine which Person aggregate contains the Agent or Producer information, reference the Producer tag under the WorkersCompensationNoticeOfAssignmentPolicy aggregate.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>  
  <ac:ContractPeriod>  
    <ac:StartDate>2008-03-01</ac:StartDate>  
    <ac:EndDate>2009-03-01</ac:EndDate>  
  </ac:ContractPeriod>  
  <ac:EstimatedAnnualPremiumAmount>14303</ac:EstimatedAnnualPremiumAmount>  
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>  
  <ac:Producer organizationReference="3" personReference="2"/>  
  ...  
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

Signature Contact (Insured and Agent)

The Person aggregate that contains the contact information for the signatures of the application is a little more complicated to determine. The SignatureInformation aggregate in the PolicyDetail aggregate contains references to the Person aggregate (see examples below). To determine which signature is the agent's, reference the Producer tag to see the value for the PersonReference attribute.

Example:

```
<ac:PolicyDetail>  
  <ac:SignatureInformation>  
    <ac:Approver ac:personReference="2"/>  
    <ac:SignedDate>2008-01-10</ac:SignedDate>  
  </ac:SignatureInformation>  
  <ac:SignatureInformation>  
    <ac:Approver ac:personReference="3"/>  
    <ac:SignatureIndicator>true</ac:SignatureIndicator>  
    <ac:SignedDate>2008-01-10</ac:SignedDate>  
  </ac:SignatureInformation>  
  ...  
</ac:PolicyDetail>
```

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303.00</ac:EstimatedAnnualPremiumAmount>
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2"/>
  ...
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

From this example, you can see that the Producer tag references a Person aggregate with a key value of "2". Therefore, the SignatureInformation/Approver tag with a personReference of "2" is the agent's signature information, which means that the other SignatureInformation/Approver tag contains the signature information for the Insured.

Corporate Officers, Sole Proprietors, Partners or Members of a Limited Liability Company

The corporate officers, sole proprietors, partners or members of a limited liability company are referenced in the WorkersCompensationIndividuals aggregate. This is a repeating aggregate. Each occurrence would represent a different individual.

Example:

```
<ac:WorkersCompensationIndividuals personReference="6">
  <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
    150000.00
  </ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
  <ac:WorkersCompensationRatingClassificationCode>
    5606
  </ac:WorkersCompensationRatingClassificationCode>
  <ac:OwnershipPercent>50.00</ac:OwnershipPercent>
  <ac:WCIOIncludedOrExcludedCode>ac:2</ac:WCIOIncludedOrExcludedCode>
</ac:WorkersCompensationIndividuals>
<ac:WorkersCompensationIndividuals personReference="7">
  <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
    35000.00
  </ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
  <ac:WorkersCompensationRatingClassificationCode>
    8810
  </ac:WorkersCompensationRatingClassificationCode>
  <ac:OwnershipPercent>50.00</ac:OwnershipPercent>
  <ac:WCIOIncludedOrExcludedCode>ac:2</ac:WCIOIncludedOrExcludedCode>
</ac:WorkersCompensationIndividuals>
```

5. Organization

The Organization aggregate contains the business data for the insured or agency. Multiple records can be distinguished by their key attribute.

Note: The Organization tags contain information about the insured as well as the agency.

Example:

```
<ac:Organization key="1">
  <ac:OrganizationName>
    <ac:FullName>TEST 135NC EXPORT</ac:FullName>
  </ac:OrganizationName>
  <ac:DoingBusinessAsName>
    <ac:FullName>BRANDONS CLEANING SERVICE</ac:FullName>
  </ac:DoingBusinessAsName>
  <ac:MailingAddress addressReference="1"/>
  <ac:BillingAddress addressReference="2"/>
  <ac:PrincipalAddress addressReference="3"/>
  <ac:BusinessPhoneNumber>
    <ac:PhoneNumber>+919-333-1111</ac:PhoneNumber>
  </ac:BusinessPhoneNumber>
  <ac:AlternatePhoneNumber>
    <ac:PhoneTypeCode>ac:Fax</ac:PhoneTypeCode>
    <ac:PhoneNumber>+919-111-2222</ac:PhoneNumber>
  </ac:AlternatePhoneNumber>
  <ac:FEINId>31111111</ac:FEINId>
  <ac:BusinessInformation>
    <ac:OperationsDescription>Business description</ac:OperationsDescription>
  <ac:BusinessPeriod>
    <ac:PeriodDuration>P3Y</ac:PeriodDuration >
  </ac:BusinessPeriod >
  <ac:OwnershipChangeInformation>
    <ac:PreviousOrganizationName>
      <ac:FullName>
        PREVIOUS NAME FOR THIS EMPLOYER
      </ac:FullName>
    </ac:PreviousOrganizationName>
    <ac:EffectiveDate>2003-06-04</ac:EffectiveDate>
  </ac:OwnershipChangeInformation>
  </ac:BusinessInformation>
  <ac:Contact personReference="1"/>
<ac:UnemploymentInformation>
  <ac:StateOrProvinceCode>32</ac:StateOrProvinceCode>
  <ac:UnemploymentID>AAA99999999999</ac:UnemploymentID>
</ac:UnemploymentInformation>
</ac:Organization>
```

XML Name	Description
Key	The attribute that uniquely identifies the organization
OrganizationName/FullName	Name of the insured
DoingBusinessAsName/FullName	The name by which an organization is doing business
MailingAddress	A reference to the Address record with the corresponding key
BillingAddress	A reference to the Address record with the corresponding key
PrincipalAddress	The principal address for the organization
BusinessPhoneNumber/ PhoneNumber	General phone number of the business, formatted 3-digit area code followed by 7-digit phone number
AlternatePhoneNumber/ PhoneTypeCode	The type of phone number For WCNOA, this will always equal "Fax".
AlternatePhoneNumber/ PhoneNumber	The general fax number of the business, formatted 3-digit area code followed by 7-digit phone number
FEINId	The identification number corresponding to the name being reported
BusinessInformation/ OperationsDescription	Contains the description of the business and operations

BusinessInformation/ BusinessPeriod/PeriodDuration	Number of years in business The format for this field will be "P" + # of years + "Y". For example, P3Y will indicate 3 years.
BusinessInformation/ OwnershipChangeInformation/ PreviousOrganizationName/ FullName	The name prior to name change, consolidation, merger or ownership change
BusinessInformation/ OwnershipChangeInformation/ EffectiveDate	The date of name change, consolidation, merger or ownership change
Contact	A reference to the Person record with the corresponding key
UnemploymentInformation/ StateOrProvinceCode	State Code for the statement unemployment number reported in the UnemploymentInformation/UnemploymentID tag
UnemploymentInformation/ UnemploymentID	State Unemployment Number corresponding to the name being reported

Primary Organization

The Organization aggregate for the primary insured will be referenced under the Insured tag in the WorkersCompensationNoticeofAssignmentPolicy aggregate.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303.00</ac:EstimatedAnnualPremiumAmount>
<ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2"/>
  <ac: Insured organizationReference="1"/>
  ...
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

Note: If the insured is a sole proprietor or individual, as opposed to an organization, the name of the insured will be a PersonReference as opposed to an OrganizationReference. See example below.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303.00</ac:EstimatedAnnualPremiumAmount>
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2"/>
  <ac: Insured personReference = "1"/>
  ...
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

Agency Organization

The Organization aggregate for the agency/producer will be referenced under the Insured tag in the WorkersCompensationNoticeofAssignmentPolicy aggregate.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303.00</ac:EstimatedAnnualPremiumAmount>
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2"/>
  ...
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

Prior Policy Insurers

The Organization aggregate that contains the carrier information for prior policies can be found by referencing the Insurer tag in the PriorPolicy aggregate.

```
<ac:PriorPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2005-01-01</ac:StartDate>
    <ac:EndDate>2005-12-31</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>3300.00</ac:EstimatedAnnualPremiumAmount>
  <ac:ControllingStateOrProvinceCode>NC</ac:ControllingStateOrProvinceCode>
  <ac:Insurer @organizationReferece="5"></ac:Insurer>
  <ac:PolicyNumberId>INSPOL33333333339</ac:PolicyNumberId>
</ac:PriorPolicy>
```

Additional Business Organizations

Any remaining organization aggregates that have not been referenced can be assumed to be additional business names for the insured. These businesses will may or may not have references to Address records.

6. FileAttachmentInformation

The FileAttachmentInformation contains the contents of attached files as well as metadata about those files such as the file name, data created and the type of document.

Example:

```
<ac:FileAttachmentInformation>
  <ac:AttachmentTypeCode>ac:TruckersSupplementalApplication</ac:AttachmentTypeCode>
  <ac:AttachmentDocument>
    <ac:DocumentURI>1</ac:DocumentURI>
    <ac:AttachmentFile>
      <ac:FileName>ASSIGN039202_135NC.pdf
      </ac:FileName>
      <ac:FileDateTime>2008-03-06T02:23:23</ac:FileDateTime>
      <ac:FileContentBinary>...</ac:FileContentBinary>
    </ac:AttachmentFile>
  </ac:AttachmentDocument>
</ac:FileAttachmentInformation>
```

XML Name	Description
FileAttachmentInformation/ AttachmentTypeCode	A code indicating the document type For a list of code values, please reference the ACORD Code Lists section.
FileAttachmentInformation/ AttachmentDocument/ DocumentURI	A unique identifier assigned to a document
FileAttachmentInformation/ AttachmentDocument/ AttachmentFile/FileName	Name of the file containing the attachment
FileAttachmentInformation/ AttachmentDocument/ AttachmentFile/ FileDateTime	The date and time of the file attachment
FileAttachmentInformation/ AttachmentDocument/ AttachmentFile/ FileContentBinary	A document in base64 format attached to a message

7. TransactionIssueDateTime

The assignment issue date.

Example:

```
<ac:TransactionIssueDateTime>2008-01-10T12:58:57</ac:TransactionIssueDateTime>
```

8. WorkersCompensationNoticeOfAssignmentPolicy

The WorkersCompensationNoticeOfAssignmentPolicy section stores the policy data.

Example:

```
<ac:WorkersCompensationNoticeOfAssignmentPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2008-03-01</ac:StartDate>
    <ac:EndDate>2009-03-01</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>14303.00</ac:EstimatedAnnualPremiumAmount>
  <ac:TotalManualPremiumAmount>500.00</ac:TotalManualPremiumAmount>
  <ac:Producer organizationReference="3" personReference="2">
    <ac:ProducerResidenceLicense>
      <ac:LicenseOrPermitNumberID>GD3333122</ac:LicenseOrPermitNumberID>
    </ac: ProducerResidenceLicense >
  </ ac:Producer>
  <ac: Insured organizationReference="1"/>
  <ac:Insurer>
    <ac:NCCIInsurerCode>80012</ac:NCCIInsurerCode>
  </ac:Insurer>
  <ac:PolicyNumberId>ASSIGN22022060</ac:PolicyNumberId>
  <ac:PolicyDetail>...see the PolicyDetail section for more details</ac:PolicyDetail>
  <ac:ExperienceRatingCode>Code1</ac:ExperienceRatingCode>
  <ac:EstimatedStandardPremiumTotalAmount>500.00</ac:EstimatedStandardPremiumTotalAmount>
  <ac:SubjectPremiumAmount>500.00</ac:SubjectPremiumAmount>
  <ac:MinimumPremiumInformation>
    <ac:MinimumPremiumAmount>850.00</ac:MinimumPremiumAmount>
  </ac:MinimumPremiumInformation>
  <ac:WorkersCompensationLineOfBusiness>...see the WorkersCompensationLineOfBusiness section for more
  details</ac:WorkersCompensationLineOfBusiness>
  <ac:NoticeOfAssignedRiskAssignmentInformation>...see the NoticeOfAssignedRiskAssignmentInformation
  section for more details
  </ac:NoticeOfAssignedRiskAssignmentInformation>
  <ac:BillFrequencyCode>ac:3</ac:BillFrequencyCode>
  <ac:EmployeeLeasingPolicyTypeCode>ac:1</ac:EmployeeLeasingPolicyTypeCode>
  <ac:DepositPremiumPercent>ac:35</ac: DepositPremiumPercent >
  <ac:TotalPremiumDueAmount>850</ac: TotalPremiumDueAmount >
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```

XML Name	Description
ContractPeriod/StartDate	Effective date of the Notice of Assignment
ContractPeriod/EndDate	Expiration date of the Notice of Assignment
EstimatedAnnualPremiumAmount	The sum of the Standard Premium Total plus credits or debits derived from any applicable Deductible, ARAP, Premium Discount, Former Self-Insurers Charge, QLMP, Expense Constant and/or Terrorism Charge in whole dollars.
TotalManualPremiumAmount	The sum of premium for all class codes listed on the policy in whole dollars
Producer	This section contains the agency/producer information. The key references back to the Person and Organization aggregates
Producer/ ProducerResidenceLicense/ LicenseOrPermitNumberID	Agent's license number
Insured	This section contains the insured information. The key references back to the Person and Organization aggregates
Insurer/NCCIInsurerCode	The 5-digit code assigned by NCCI or other jurisdictions of the carrier to which the DCO has assigned the application
PolicyNumberId	The alphanumeric characters used to identify the assignment
PolicyDetail	See the PolicyDetail section of this document for more details
ExperienceRatingCode	The experience rating code that describes the assignment For a list of code values, please reference the WCIO WCNOA Data Specification .
EstimatedStandardPremiumTotalAmount	The sum of the estimated state standard premium amounts
SubjectPremiumAmount	The sum of manual premium total plus the increase limits premium
MinimumPremiumInformation/ MinimumPremiumAmount	The minimum premium amount that would be charged for the policy if the issued policy ultimately qualifies for minimum premium, based on classification minimum premium amounts
WorkersCompensationLineOfBusiness	See the WorkersCompensationLineOfBusiness section of this document for more details
NoticeOfAssignedRiskAssignmentInformation	See the NoticeOfAssignedRiskAssignmentInformation section of this document for more details
BillFrequencyCode	The billing frequency code For a list of code values, please reference the WCIO WCNOA Data Specification .
EmployeeLeasingPolicyTypeCode	Identifies the type of Employee Leasing Policy (For a list of code values, please reference the WCIO WCNOA Data Specification .
DepositPremiumPercent	Deposit Premium percentage
TotalPremiumDueAmount	Sue of Total Estimated Annual Premium Amount
TaxFeeAssessmentCode	Indicates whether the agent is charging a service fee or not

9. PolicyDetail

The PolicyDetail section contains the signature, payment and prior policy information.

Example:

```
<ac:PolicyDetail>
  <ac:SignatureInformation>
    <ac:Approver ac:personReference="3"/>
    <ac:SignedDate>2008-01-10</ac:SignedDate>
  </ac:SignatureInformation>
  <ac:SignatureInformation>
    <ac:Approver ac:personReference="4"/>
    <ac:SignatureIndicator>true</ac:SignatureIndicator>
    <ac:SignedDate>2008-01-10</ac:SignedDate>
  </ac:SignatureInformation>
  <ac:PaymentOption>
    <ac:DepositAmountInformation>
      <ac:PaymentAmount>14304.00</ac:PaymentAmount>
      <ac:ChequeDate>2008-01-09</ac: ChequeDate >
      <ac:ChequeNumberId>53123</ac: ChequeNumberId >
    </ac:DepositAmountInformation>
    <ac:PaymentScheduleCode>ac:3</ac:PaymentScheduleCode>
  </ac:PaymentOption>
  <ac:PaymentOption>
    <ac:ElectronicFundsTransfer>
      <ac:TrackingID>33511</ac:TrackingID>
      <ac:TransferAmount>850</ac: TransferAmount >
      <ac:EffectiveDate>2009-01-15</ac: EffectiveDate >
    </ac:ElectronicFundsTransfer>
  </ac:PaymentOption>
  <ac:PriorPolicy>...</ac:PriorPolicy>
</ac:PolicyDetail>
```

XML Name	Description
SignatureInformation /Approver	A reference to the Person record with the corresponding key This will reference either the Person aggregate for Agent or Approver. See the Person section of this document for more details.
SignatureInformation /SignatureIndicator	Indicates whether the form has been signed
SignatureInformation /SignedDate	Indicates the date the form was signed
PaymentOption/ DepositAmountInformation/ PaymentAmount	The deposit check or electronic fund transfer amount
PaymentOption/ DepositAmountInformation/ ChequeDate	The date the payment was drawn or transferred
PaymentOption/ DepositAmountInformation/ ChequeNumberId	Unique identifier of the check
PaymentOption/ PaymentScheduleCode	The payment frequency code For a list of code values, please reference the WCIO WCNOA Data Specification .
PaymentOption/ ElectronicFundsTransfer/ TrackingID	Unique identifier of the EFT transaction
PaymentOption/ ElectronicFundsTransfer/ TransferAmount	Amount of EFT transfer
PaymentOption/ ElectronicFundsTransfer/ EffectiveDate	Effective date of the EFT transfer
PriorPolicy	See the PriorPolicy section of this document for more details

10. PriorPolicy

The PriorPolicy aggregate contains the applicant's previous policy or policies.

Example:

```
<ac:PriorPolicy>
  <ac:ContractPeriod>
    <ac:StartDate>2005-01-01</ac:StartDate>
    <ac:EndDate>2005-12-31</ac:EndDate>
  </ac:ContractPeriod>
  <ac:EstimatedAnnualPremiumAmount>3300.00</ac:EstimatedAnnualPremiumAmount>
  <ac:ControllingStateOrProvinceCode>NC</ac:ControllingStateOrProvinceCode>
  <ac:Insurer organizationReference="5">
    <ac:/NCCIInsurerCode>00000</ac:/NCCIInsurerCode>
  </ac:Insurer>
  <ac:PolicyNumberId>INSPOL33333333339</ac:PolicyNumberId>
</ac:PriorPolicy>
```

XML Name	Description
ContractPeriod/StartDate	The prior policy period start date
ContractPeriod/EndDate	The prior policy period end date If the policy was cancelled, this is the cancellation date.
EstimatedAnnualPremiumAmount	The prior policy annual premium amount
ControllingStateOrProvinceCode	The U.S. Postal Service abbreviation for the state, or the 2-character abbreviation for the Canadian province, providing previous coverage
Insurer	A reference to the Organization attribute that contains the name of the carrier
Insurer/NCCIInsurerCode	The NCCI Code of the insurance company providing the previous coverage
PolicyNumberId	The prior policy number

11. WorkersCompensationLineOfBusiness

This contains information unique to the Workers' Compensation line of business.

Example:

```
<ac:WorkersCompensationLineOfBusiness>
  <ac:WorkersCompensationPolicyCoverage>...see WorkersCompensationPolicyCoverage section for more
  details</ac:WorkersCompensationPolicyCoverage>
  <ac:WorkersCompensationIndividuals ac:personReference="6">
    ...see WorkersCompensationIndividuals section for more details
  </ac:WorkersCompensationIndividuals>
  <ac:WorkersCompensationRateState>...</ac:WorkersCompensationRateState>
  <ac:LegalEntityDescription>Individual</ac:LegalEntityDescription>
  <ac:LegalEntityCode>ac:01</ac:LegalEntityCode>
  <ac:WorkersCompensationAssignedRisk>
    <ac: InsurerRefusalInformation>
      <ac:Insurer organizationReference="9"></ac:Insurer>
      </ac: InsurerRefusalInformation>
    </ac:WorkersCompensationAssignedRisk>
</ac:WorkersCompensationLineOfBusiness>
```

XML Name	Description
WorkersCompensationPolicyCoverage	See the WorkersCompensationPolicyCoverage section of this document for more details
WorkersCompensationIndividuals	See the WorkersCompensationIndividuals section of this document for more details
WorkersCompensationRateState	See the WorkersCompensationRateState section of this document for more details
LegalEntityDescription	The text for the legal nature of insured if the WCIOLegalEntityCode is "99" (Other)
LegalEntityCode	The Legal Nature of Insured Code For a list of code values, please reference the WCIO WCNOA Data Specification .
WorkersCompensationAssignedRisk/ InsurerRefusalInformation/Insurer	Use the following tags under the Organization aggregate to identify the name of the insurance company declining to insure the application and the underwriter's name: <ul style="list-style-type: none"> - OrganizationName/FullName Contact/Person/PersonName - Contact/Person/BusinessPhoneNumber/ PhoneNumber
WorkersCompensationAssignedRisk/ InsurerRefusalInformation/ CoverageRefusedDate	Date the applicant was declined insurance

12. WorkersCompensationPolicyCoverage

The WorkersCompensationPolicyCoverage aggregate contains information about the coverage the applicant is requesting.

Example:

```
<ac:WorkersCompensationPolicyCoverage>
  <ac:Limit>
    <ac:LimitAppliesCode>ac:BodilyInjuryByDisease</ac:LimitAppliesCode>
    <ac:LimitTypeCode>ac:EachEmployee</ac:LimitTypeCode>
    <ac:LimitAmount>100000.00</ac:LimitAmount>
  </ac:Limit>
  <ac:Limit>
    <ac:LimitAppliesCode>ac:BodilyInjuryByDisease</ac:LimitAppliesCode>
    <ac:LimitTypeCode>ac:PolicyLimit</ac:LimitTypeCode>
    <ac:LimitAmount>500000.00</ac:LimitAmount>
  </ac:Limit>
  <ac:Limit>
    <ac:LimitAppliesCode>ac:BodilyInjuryByAccident</ac:LimitAppliesCode>
    <ac:LimitTypeCode>ac:PerAccident</ac:LimitTypeCode>
    <ac:LimitAmount>100000.00</ac:LimitAmount>
  </ac:Limit>
  <ac:CurrentTermAmount>350</ac:CurrentTermAmount>
  <ac:WorkersCompensationPolicyCoverageCode>
    ac:IncreasedLimits
  </ac:WorkersCompensationPolicyCoverageCode>
</ac:WorkersCompensationPolicyCoverage>
<ac:WorkersCompensationPolicyCoverage>
  <ac:WorkersCompensationPolicyCoverageCode>
    ac:AdmiraltyCoverageIOrCoverageIIIncreasedLimits
  </ac:WorkersCompensationPolicyCoverageCode>
  <ac:CurrentTermAmount>101</ac:CurrentTermAmount>
</ac:WorkersCompensationPolicyCoverage>
<ac:WorkersCompensationPolicyCoverage>
  <ac:WorkersCompensationPolicyCoverageCode>
    ac:DIA</ac:WorkersCompensationPolicyCoverageCode>
  <ac:CurrentTermAmount>35</ac:CurrentTermAmount>
</ac:WorkersCompensationPolicyCoverage>
```

```

        <ac:PremiumRate>0005</ac: PremiumRate>
    </ac:WorkersCompensationPolicyCoverage>
    <ac:WorkersCompensationPolicyCoverage>
        <ac:Deductible>
            <ac:DeductibleAmount>1000</ac:DeductibleAmount>
            <ac:DeductibleTypeCode>PerClaim</ac: DeductibleTypeCode>
        </ac: Deductible >
    </ac:WorkersCompensationPolicyCoverage>
    
```

XML Name	Description
Limit/LimitAppliesCode	A code identifying to what the limit applies For a list of code values, please reference the ACORD Code Lists section.
Limit/LimitTypeCode	A code identifying the type of limit For a list of code values, please reference the ACORD Code Lists section.
Limit/LimitAmount	This is a currency representation of the limit
CurrentTermAmount	The premium amount associated with the increased limits
WorkersCompensationPolicyCoverageCode	This contains policy level coverage codes specific to workers compensation. For a list of code values, please reference the ACORD Code Lists section.
PremiumRate	
Deductible/DeductibleAmount	The amount of deductible per claim
Deductible/DeductibleTypeCode	A code identifying the type of deductible In this case, it will always be "PerClaim"

13. WorkersCompensationIndividuals

The WorkersCompensationIndividuals aggregate contains the corporate officers, sole proprietors, partners or members of a limited liability company.

Example:

```

<ac:WorkersCompensationIndividuals personReference="6">
    <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
        150000.00
    </ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
    <ac:WorkersCompensationRatingClassificationCode>
        5606
    </ac:WorkersCompensationRatingClassificationCode>
    <ac:OwnershipPercent>50.00</ac:OwnershipPercent>
    <ac:WCIOIncludedOrExcludedCode>ac:2</ac:WCIOIncludedOrExcludedCode>
</ac:WorkersCompensationIndividuals>
<ac:WorkersCompensationIndividuals personReference="7">
    <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
        35000.00
    </ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
    <ac:WorkersCompensationRatingClassificationCode>
        8810
    </ac:WorkersCompensationRatingClassificationCode>
    <ac:OwnershipPercent>50.00</ac:OwnershipPercent>
    <ac:IncludedOrExcludedCode>ac:2</ac:IncludedOrExcludedCode>
</ac:WorkersCompensationIndividuals>
    
```

XML Name	Description
WorkersCompensationIndividuals/personReference	A reference to the Person record with the corresponding key
IncludedIndividualsEstimatedAnnualRemunerationAmount	The approximate annual salary
WorkersCompensationRatingClassificationCode	The classification code for the individuals that will be included
OwnershipPercent	The percentage of ownership
IncludedOrExcludedCode	Elect or reject coverage For a list of code values, please reference the WCIO WCNOA Data Specification .
RemunerationSubjectToMinimumOrMaximumIndicator	The election is subject to minimums and maximums

14. WorkersCompensationRateState

The WorkersCompensationRateState aggregate contains information on the state of the policy's rate.

Example:

```
<ac:WorkersCompensationRateState>
  <ac:StateOrProvinceCode>NC</ac:StateOrProvinceCode>
  <ac:AnniversaryRatingDate>2008-03-01</ac:AnniversaryRatingDate>
  <ac:WorkersCompensationCreditSurcharge>
    ...see the WorkersCompensationCreditSurcharge section for more details
  </ac:WorkersCompensationCreditSurcharge>
  <ac:WorkersCompensationRateClass>
    ...see the WorkersCompensationRateClass section for more details.
  </ac:WorkersCompensationRateClass>
  <ac:WorkersCompensationExperienceRatingId>
    22022060
  </ac:WorkersCompensationExperienceRatingId>
  <ac:EstimatedStandardPremiumAmount>13949.00</ac:EstimatedStandardPremiumAmount>
  <ac:WorkersCompensationLocationAddress addressReference="1"/>
  <ac:WorkersCompensationLocationAddress addressReference="2"/>
  <ac:WorkersCompensationLocationAddress addressReference="3"/>
  <ac:WorkersCompensationRiskId>
    1522152
  </ac:WorkersCompensationRiskId>
</ac:WorkersCompensationRateState>
```

XML Name	Description
StateOrProvinceCode	U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province, representing the state covered
AnniversaryRatingDate	The date used only when the policy is to be rated at rates other than those normally in effect at the effective date of the policy; it indicates when the policy is to be re-rated other than at the expiration of the policy
WorkersCompensationCreditSurcharge	See the WorkersCompensationCreditSurcharge section of this document for more details
WorkersCompensationRateClass	See the WorkersCompensationRateClass section of this document for more details
WorkersCompensationExperienceRatingId	The combinable ID Number

EstimatedStandardPremiumAmount	The estimated state standard premium total
WorkersCompensationLocationAddress	The locations of operation for the insured within the DCO state (Repeating)
WorkersCompensationRiskId	The risk identification number assigned by the appropriate DCO other than NCCI

15. WorkersCompensationCreditSurcharge

The WorkersCompensationCreditSurcharge is a repeating aggregate that contains information on the experience modification factor and the expense constant.

Multiple Examples:

```

<ac:WorkersCompensationCreditSurcharge>
  <ac:CreditSurchargeFactor>.6</ac:CreditSurchargeFactor>
  <ac:WorkersCompensationCreditSurchargeCode>
    ac:ExperienceRating
  </ac:WorkersCompensationCreditSurchargeCode>
  <ac:WorkersCompensationExperienceModificationStatusCode>
    ac:1
  </ac:WorkersCompensationExperienceModificationStatusCode >
</ac:WorkersCompensationCreditSurcharge>
<ac:WorkersCompensationCreditSurcharge>
  <ac:CreditSurchargeCurrentTermAmount>
    600.00
  </ac:CreditSurchargeCurrentTermAmount>
  <ac:WorkersCompensationCreditSurchargeCode>
    ac:ExpenseConstant
  </ac:WorkersCompensationCreditSurchargeCode>
</ac:WorkersCompensationCreditSurcharge>
<ac:WorkersCompensationCreditSurcharge>
  <ac:CreditSurchargeFactor>1.25</ac:CreditSurchargeFactor>
  <ac:WorkersCompensationCreditSurchargeCode>
    ac:AssignedRiskAdjustmentProgramDebit
  </ac:WorkersCompensationCreditSurchargeCode>
</ac:WorkersCompensationCreditSurcharge>
<ac:WorkersCompensationCreditSurcharge>
  <ac:CreditSurchargeCurrentTermAmount>
    100.00
  </ac:CreditSurchargeCurrentTermAmount>
  <ac:WorkersCompensationCreditSurchargeCode>
    ac:LossConstantPremium
  </ac:WorkersCompensationCreditSurchargeCode>
</ac:WorkersCompensationCreditSurcharge>
<ac:WorkersCompensationCreditSurcharge>
  <ac:CreditSurchargeCurrentTermAmount>
    150.00
  </ac:CreditSurchargeCurrentTermAmount>
  <ac:WorkersCompensationCreditSurchargeCode>
    ac:PremiumDiscount
  </ac:WorkersCompensationCreditSurchargeCode>
</ac:WorkersCompensationCreditSurcharge>
    
```

XML Name	Description
CreditSurchargeCurrentTermAmount	The total gross amount of the credit or surcharge for the current contract term, including premiums, taxes, fees, discounts, surcharges, etc. Use the corresponding WorkersCompensationCreditSurchargeCode to determine which value is being represented.
CreditSurchargeFactor	The experience rating plan modification factor

WorkersCompensationCreditSurchargeCode	Credit and surcharge codes specific to workers compensation For a list of code values, please reference the ACORD Code Lists section.
WorkersCompensationExperienceModification StatusCode	The code for the status of the experience modification factor

16. WorkersCompensationRateClass

This contains the rating information for the policy.

Example:

```
<ac:WorkersCompensationRateClass>
  <ac:ExposureDetails>
    <ac:Exposure>65000.00</ac:Exposure>
  </ac:ExposureDetails>
  <ac:PremiumRate>0.60</ac:PremiumRate>
  <ac:WorkersCompensationRatingClassificationCode>
    8810
  </ac:WorkersCompensationRatingClassificationCode>
  <ac:CurrentTermAmount>390.00</ac:CurrentTermAmount>
  <ac:ExposurePeriodCode>1</ac:ExposurePeriodCode>
  <ac:ExposureActCode>ac:01</ac:ExposureActCode>
  <ac:RateEffectiveDate>2008-01-03</ac:RateEffectiveDate>
</ac:WorkersCompensationRateClass>
```

XML Name	Description
ExposureDetails/Exposure	The amount of the exposure used in calculating the premium. The content of this data element depends on the rating basis used.
PremiumRate	The manual/charged rate or factor used to calculate the premium
WorkersCompensationRatingClassification Code	The 4-digit classification code corresponding to the exposure and/or premium reported on this record
CurrentTermAmount	The total gross amount for the current term, including premiums, taxes, fees, discounts and surcharges corresponding to the classification code
ExposurePeriodCode	The period covered by the reported Estimated Exposure Amount. For a list of code values, please reference the WCIO WCNOA Data Specification .
ExposureActCode	Indicates the workers compensation exposure coverage code describing the coverage for the classification For a list of code values, please reference the WCIO WCNOA Data Specification .
RateEffectiveDate	The exposure period effective date

17. NoticeOfAssignedRiskAssignmentInformation

The NoticeOfAssignedRiskAssignmentInformation aggregate contains general information such as the DCO's internal identifier, the application received date, requested effective date, etc.

Example:

```
<ac:NoticeOfAssignedRiskAssignmentInformation>
  <ac:ApplicationId>96462</ac:ApplicationId>
  <ac:ApplicationReceivedDate>2008-01-02</ac:ApplicationReceivedDate>
  <ac:RequestedEffectiveDate>2008-03-01</ac:RequestedEffectiveDate>
  <ac:WorkersCompensationAssignedRiskQuestionAnswer>
    ...See the WorkersCompensationAssignedRiskQuestionAnswer section for more details
  </ac:WorkersCompensationAssignedRiskQuestionAnswer>
  <ac:NoPreviousInsuranceCode>6</ac:NoPreviousInsuranceCode>
  <ac:WorkersCompensationNumberIdentifiers>
    <ac:OtherIDSourceCode>UserID</ac:OtherIDSourceCode>
    <ac:OtherID>JKL</ac:OtherID>
  </ac:WorkersCompensationNumberIdentifiers >
  <ac:WorkersCompensationNumberIdentifiers>
    <ac:OtherIDSourceCode>LetterID</ac:OtherIDSourceCode>
    <ac:OtherID>53133</ac:OtherID>
  </ac:WorkersCompensationNumberIdentifiers >
</ac:NoticeOfAssignedRiskAssignmentInformation>
```

XML Name	Description
ApplicationId	The DCO identifier assigned to the application
ApplicationReceivedDate	The date the DCO received the application
RequestedEffectiveDate	The date the applicant requests coverage to begin
WorkersCompensationAssignedRiskQuestionAnswer	See the WorkersCompensationAssignedRiskQuestionAnswer section of this document for more details
NoPreviousInsuranceCode	A code list to indicate the "type" of no previous insurance For a list of code values, please reference the WCIO WCNOA Data Specification .
NoPreviousInsuranceDescription	If the NoPreviousInsuranceCode is "6" (i.e. Other), then this will contain the description
WorkersCompensationNumberIdentifiers/OtherID where OtherIDSourceCode="UserID"	User ID of the bureau representative who processed the Notice of Assignment
WorkersCompensationNumberIdentifiers/OtherID where OtherIDSourceCode="LetterID"	Letter ID number assigned by the DCO to the Notice of assignment

18. WorkersCompensationAssignedRiskQuestionAnswer

The WorkersCompensationAssignedRiskQuestionAnswer aggregate contains a list of question codes and answers relating specifically to workers compensation assigned risk.

Example:

```
<ac:WorkersCompensationAssignedRiskQuestionAnswer>
  <ac:AnswerCode>ac:Yes</ac:AnswerCode>
  <ac:Explanation>Some explanation</ac:Explanation>
  <ac:WorkersCompensationAssignedRiskQuestionCode>
    ac:WorkersCompensationNoticeOfAssignment033
  </ac:WorkersCompensationAssignedRiskQuestionCode>
</ac:WorkersCompensationAssignedRiskQuestionAnswer>
```

XML Name	Description
AnswerCode	The answer to the question For a list of code values, please reference the ACORD Code Lists section.
Explanation	Additional explanation about the answer
WorkersCompensationAssignedRiskQuestionCode	The question code that corresponds to a specific question For a list of code values, please reference the ACORD Code Lists section.

GLOSSARY

A list of acronyms, abbreviations, and terms used in this Implementation Guide is given below.

Term	Definition
ACORD	Association for Cooperative Operations Research and Development; website: www.acord.org
Aggregate	Aggregates are used to contain one or more XML elements.
DCO	Data Collection Organization
DTD	Document Type Definition. An XML schema that is native to XML. A DTD is primarily used for the expression of an XML schema through a set of declarations that conform to a particular markup syntax and that describe a class, or type, of XML document.
element	The basic structure for XML markup, which has two basic properties: attributes and content.
extensible language	A programming language that allows you to define your own elements.
markup language	A markup language provides a way to combine text and extra information about that text, such as structure, layout, and so on.
message	A collection of data fields sent or received together between software applications. A message contains a header (which stores control information about the message) and a payload (the actual content of message).
namespace	A namespace is an abstract container or environment created to hold a logical grouping of unique identifiers (that is, names).
schema	See: XML schema.
schema validation	The process of checking to see if an XML document conforms to a schema.
Tag	A markup construct that begins with "<" and ends with ">". Tags come in three flavors: <i>start-tags</i> , for example <section>, <i>end-tags</i> , for example </section>, and <i>empty-element tags</i> , for example <line-break/>.
valid XML document	A valid document, beyond being well-formed, additionally conforms to some semantic rules.
W3C	World Wide Web Consortium; website: www.w3.org
WCIO	Workers Compensation Insurance Organization
well-formed XML document	A well-formed document conforms to all of XML's syntax rules.
XML	eXtensible Markup Language. A fee-free open standard recommended by the World Wide Web Consortium that is a simple, flexible, general-purpose markup language. XML's primary purpose is to facilitate the sharing of structured data across different information systems, particularly via the Internet.
XML document	An electronic file that contains XML code and text. There are two levels of correctness in an XML document: well-formed, and valid.
XML schema	An XML schema is the description of a type of XML document that is used for document validation.
XML syntax	The rules that govern the structure of XML. XML syntax determines the structure and content of an XML document.

SUPPLEMENTAL DOCUMENTS

Document	Source
WCIO Data Specifications Manual	www.wcio.org
WCIO Code Sheets	www.wcio.org
ACORD Schema	<i>ACORD Workers' Compensation XML v1.2*</i>
ACORD "sliced" Schema	<i>WorkersCompensationNoticeOfAssignmentNotify.xsd**</i>
Final Adapter Schema	<i>WorkersCompensationNoticeOfAssignmentNotify-CodesRedefine.xsd**</i>

*The full ACORD Workers' Compensation XML Schema can be requested from ACORD or the WCIO.

**The "sliced" WCNOA Schema and Final Adapter WCNOA Schema may be acquired from the WCIO or participating DCOs.

SECTION 6 - CODE LISTS

A. WCIO Code Lists

The following code lists are derived from the WCIO Data Specifications Manual. To determine the valid code values for these tags, please refer to the **WCNOA Code Sheet** or the appropriate data specification manual posted on the WCIO website at www.wcio.org.

Name	Description	Specification - Record Type	Field Title
ExperienceRatingCode	Indicates whether the assignment is interstate rated, intrastate rated or not rated.	WCNOA - Header Record	Experience Rating Code
LegalEntityCode	Indicates the legal nature of insured	WCNOA - Header Record	Legal Nature of Insured Code
BillFrequencyCode	Indicates the billing frequency for the issued policy	WCNOA - Header Record	Billing Frequency Code
ExposureActCode	Indicates the coverage for the classification	WCNOA - Exposure Record	Exposure Act/Exposure Coverage Code
ExposurePeriodCode	Describes the period covered by the reported estimated exposure amount	WCNOA - Exposure Record	Exposure Period Code
PaymentMethodCode	Indicates the type of payment that will be issued to the carrier	WCNOA - General Information Record	Payment Type Code
IncludedOrExcludedCode	Indicates whether the owner/officer/sole proprietor of the insured is included or excluded for coverage	WCNOA - Supplemental/Election Info Record	Elect or Reject Coverage Code
NoPreviousInsuranceCode	Indicates why the insured did not have previous insurance coverage	WCNOA - Insurance Record	No Previous Insurance Code
PaymentScheduleCode	Indicates the type of installment basis	WCNOA - Premium Calculation Record	Installment Basis/Option Code
RemarkTypeCode	Indicates the type of remark	WCNOA - Remarks Record	Remark Type Code
SubmissionTypeCode	Indicates whether the submission is for Test or Production	GENERAL - Universal Electronic Transmittal Record (ETR)	Submission Type Code
SenderReceiverRoleCode	Indicates whether the sender/receiver is a DCO, TPA or Carrier	GENERAL - Universal Electronic Transmittal Record (ETR)	Data Provider Type Code

B. ACORD Code Lists

The following lists are specific to the XML implementation of NOA and the possible values are maintained by ACORD.

NOTE: The ACORD code lists are extensive and contain a significant amount of additional possible values. Only the values used by the WCIO for WCNOA are included in this section.

Name	Description	Code	Code Description
AnswerCode	A list of available answer to the Workers Compensation Questions	No	No
		NotAnswered	Not Answered
		NotApplicable	Not Applicable
		Unknown	Unknown
		Yes	Yes
LimitAppliesCode	A code identifying to what the limit applies	BodilyInjuryByAccident	Bodily Injury By Accident
		BodilyInjuryByDisease	Bodily Injury By Disease
LimitTypeCode	A code identifying the type of limit	PerAccident	Per Accident
		EachEmployee	Each Employee
		PolicyLimit	Policy Limit
WorkersCompensationCreditSurchargeCode	A list of available credit surcharge codes	ExpenseConstant	Expense Constant
		ExperienceRating	Experience Rating Factor
		AssignedRiskAdjustmentProgramDebit	ARAP Factor
WorkersCompensationAssignedRiskQuestionCode		WorkersCompensationNoticeOfAssignment001	Is the applicant currently in bankruptcy or aware of pending bankruptcy proceedings?
		WorkersCompensationNoticeOfAssignment002	Do you lease workers from a labor contractor?
		WorkersCompensationNoticeOfAssignment003	Do you regularly have employees supplied to you from other businesses?
		WorkersCompensationNoticeOfAssignment004	Do you supply employees to other businesses?
		WorkersCompensationNoticeOfAssignment005	Do you lease workers to a client company?
		WorkersCompensationNoticeOfAssignment006	Are you seeking to cover these leased workers?
		WorkersCompensationNoticeOfAssignment007	Do you use independent contractors?
		WorkersCompensationNoticeOfAssignment008	Is it anticipated that subcontracted labor will be utilized during the policy term?
		WorkersCompensationNoticeOfAssignment009	Do trucking classifications apply?
		WorkersCompensationNoticeOfAssignment012	Is the premium being financed?
		WorkersCompensationNoticeOfAssignment013	Does the employer have any outstanding audits or inspections on a prior workers compensation policy?

Name	Description	Code	Code Description
WorkersCompensationAssignedRiskQuestion Code (continued)		WorkersCompensationNoticeOfAssignment014	Has there been a name change, consolidation, merger or ownership change during the past five years? If the answer is "yes", the user is to provide the following information: previous name(s) date of change.
		WorkersCompensationNoticeOfAssignment015	Is there any unpaid workers compensation due from you or any other commonly owned enterprise?
		WorkersCompensationNoticeOfAssignment016	Is the unpaid premium in dispute? If the premium is being disputed, attach an explanation for DCO consideration.
		WorkersCompensationNoticeOfAssignment017	Does the applicant own, operate or lease an aircraft or watercraft?
		WorkersCompensationNoticeOfAssignment018	Is work performed on a barge, vessel, dock or bridge over water?
		WorkersCompensationNoticeOfAssignment019	Does the applicant sponsor athletic teams?
		WorkersCompensationNoticeOfAssignment020	Has prior coverage been declined, cancelled or non-renewed in the last number of years (based on state mandate)?
		WorkersCompensationNoticeOfAssignment021	Does the applicant provide employee health plans?
		WorkersCompensationNoticeOfAssignment022	Do one or more employees predominantly work at home?
		WorkersCompensationNoticeOfAssignment023	Is the applicant related through common management or ownership to any entity not listed here whether coverage is required or not?
		WorkersCompensationNoticeOfAssignment025	Any work sublet without certificates of insurance?
		WorkersCompensationNoticeOfAssignment027	Is the Waiver of Our Right to Recover Endorsement needed?
		WorkersCompensationNoticeOfAssignment029	Is USLH Coverage needed?
		WorkersCompensationNoticeOfAssignment031	Was there previous assigned risk coverage in this state?
		WorkersCompensationNoticeOfAssignment032	Have the owners or officers ever had ownership interest in any other entity either currently or previously existing?
		WorkersCompensationNoticeOfAssignment033	Has there been previous workers compensation insurance coverage in the reported state?
		WorkersCompensationNoticeOfAssignment034	Has the business been purchased?
WorkersCompensationNoticeOfAssignment035	Has there been a sale, transfer or conveyance of ownership interest within the last number of years (as determined by specific jurisdiction)?		
WorkersCompensationNoticeOfAssignment041	Are the payroll amounts listed above lower than those appearing on your most recent policy or audit?		

Name	Description	Code	Code Description
WorkersCompensationAssignedRiskQuestionCode (continued)		WorkersCompensationNoticeOfAssignment046	Are there any operations in states other than the reported state?
		WorkersCompensationNoticeOfAssignment047	Has there been previous workers compensation insurance coverage in any other state?
		WorkersCompensationNoticeOfAssignment048	Are you requesting coverage for any state other than the reported state?
		WorkersCompensationNoticeOfAssignment049	Has there been previous Workers Compensation insurance coverage in any state other than the reported state?
		WorkersCompensationNoticeOfAssignment050	Is the signing agent the producer of record?
		WorkersCompensationNoticeOfAssignment051	Is a certificate of insurance needed?
TitleRelationshipCode	The title for the applicant Corporate Officer, Sole Proprietor, Partner or Member of a Limited Liability Company	Member	Member
		Other	Other
		Owner	Owner
		Partner	Partner
		President	President
		Secretary	Secretary
		Treasurer	Treasurer
		VP	Vice-President
AttachmentTypeCode	Indicates the type of attachment	ACORD135Form	ACORD 135 Form
		AssignmentLetter	Assignment Letter
		ClientSupplementalEmployeeLeasingApplication	Client Supplemental Employee Leasing Application
		ERM14Ownership	ERM - 14 Ownership
		ExperienceRatingWorksheet	Experience Rating Worksheet
		LabourContractorSupplementalEmployeeLeasingApplication	Labour Contractor Supplemental Employee Leasing Application
		Other	Other
		PremiumFinanceAgreement	Premium Finance Agreement
		TruckersSupplementalApplication	Truckers Supplemental Application
WorkersCompensationPolicyCoverageCode	Indicates the type of coverage	IncreasedLimits	Increased Limits of Liability
		AdmiraltyCoverageIOrCoverageII	Admiralty Coverage I or II
		AdmiraltyCoverageIOrCoverageIIIncreasedLimits	Admiralty Coverage for Increased Limits
		DIA	DIA