

**WCIO WORKERS COMPENSATION  
XML IMPLEMENTATION GUIDE**

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

## XML IMPLEMENTATION GUIDE

### SECTION 1 - INTRODUCTION

#### A. Background / Overview

##### **About the WCIO**

The WCIO (Workers Compensation Insurance Organizations) 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 XML schemas are based on the WCIO flat file products for WCPOLS, WCSTAT, WCRATING, WCNOA, and WCCRIT. The flat file reporting standards will continue to be maintained and utilized by WCIO members for data reporting. The XML products are an alternative standard that is available for use by the workers' compensation industry. WCRATINGVALUES is only available in XML format.

#### B. Purpose and Use

This XML Implementation Guide includes specifications for the use of the WCNOA message. This guide is not intended to be used in place of any instructional manual or rules. However, exceptions are noted within these specifications for your convenience.

Note that 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, WCIO Data Dictionary and WCIO XML Schema are to be used in conjunction with this guide.

## 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](http://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 ReleaseDate. This tag is defined as having to conform to the format of a native schema type called "date".

```
<xs:element name="ReleaseDate" type="xs:date"/>
```

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 ExposureTotalForAllClasses.

```
<xs:element name="ExposureTotalForAllClasses">  
  <xs:complexType>  
    <xs:sequence>  
      <xs:element name="ExposureAmount" type="xs:long" minOccurs="0"/>  
      <xs:element name="ExpectedLossTotal" type="xs:long" minOccurs="0"/>  
      <xs:element name="ExpectedPrimaryLossAmount" type="xs:long" minOccurs="0"/>  
    </xs:sequence>  
  </xs:complexType>  
</xs:element>
```

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

- ExposureAmount (This is an optional element and native schema type "long").
- ExpectedLossTotal (This is an optional element and native schema type "long").
- ExpectedPrimaryLossAmount (This is an optional element and native schema type "long").

### 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.

## 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 Name or Address.

#### D. 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 **Section 6 - Code Lists**. These code lists are derived from the WCIO Data Specifications Manual.

##### 2. System Rules for XML and Formats

- a) Include an element name in plural form to signify repeating records or entities.
- b) Name/Address and code lists will be global elements so they can be reused per schema.
- c) Element names should be taken from the product using proper case (all words are first-letter capitalized). For example, "CARRIER CODE" should be "CarrierCode". The element names should be taken regardless of length. Commas, dashes, slashes, apostrophes should be removed from the element name. Any wording in parentheses, i.e. abbreviations, should be removed.
- d) New data elements for XML will follow the same naming convention as the flat file specifications.
- e) All elements/attributes are optional except ETR and link data fields that are required in the flat file specifications.
- f) A field labeled "numeric" in the flat file is translated to either int, long, or decimal data types in XML. Any field that has potential to be greater than 2,147,483,647 now or in the future is labeled as a long data type.
- g) A field labeled "alphanumeric" in the flat file is translated to a token data type in xml.
- h) A date field labeled as "numeric" in the flat file is translated to a date data type in XML. Dates need to be translated using the list below:

<u>XML DATA TYPE</u>	<u>FLAT FILE SPEC</u>
Date	Year/Month/Day
dateTime	Year/Month/Day/Time
gDay	Day
gMonth	Month
gMonthDay	Month/Day
gYear	Year
gYearMonth	Year/Month

- i) Element name has been labeled with the word 'Code' at the end, even though the flat file field has a code list and the word 'code' is not part of the field name.
- j) Link Data is declared once and is not repeated on each Record Type.

##### 3. 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

WCNOA message, the Address and Name 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:

```
<xs:Address key="1">  
  <xs:Street1>123 MAIN STREET</xs:Street1>  
  <xs:City>ANYTOWN</xs:City>  
  <xs:State>SC</xs:State>  
  <xs:ZipCode>99999</xs:ZipCode>  
</xs: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. The key/reference attributes allow a data aggregate to be created once and referenced multiple times without duplicating the data.

The syntax for the references that are used in the WCNOA message can be seen below:

```
☐ addressReference="UniqueValue"  
☐ nameReference="UniqueValue"
```

#### 4. Sample XML Structure

The following is an example of how address information is stored in the XML structure.

```
<xs:Address addressReference="ID_3">  
  <xs:Street1>123 MAIN STREET</xs:Street1>  
  <xs:City>ANYTOWN</xs:City>  
  <xs:State>SC</xs:State>  
  <xs:ZipCode>99999</xs:ZipCode>  
</xs:Address>
```

The following is an example of how exposures use the addressReference to refer back to the Address key above.

```
<Exposure>  
  .....  
  <Addresses>  
    <Address addressReference="ID_3"/>  
    <Address addressReference="ID_4"/>  
  </Addresses>  
</Exposure>
```

The next example is a partial example of the main Wcnoa message. The "..." indicates there is more to the message.

```
<xs: Wcnoa>  
  <xs:Names>  
    <xs:Name nameReference="ID_6">  
      .....  
    </xs:Name>  
  </xs:Names>  
  <xs:Addresses>  
    <xs:Address addressReference="ID_8">  
      <xs:Street1>123 MAIN STREET</xs:Street1>  
      <xs:City>ANYTOWN</xs:City>  
      <xs:State>SC</xs:State>  
      <xs:ZipCode>99999</xs:ZipCode>  
    </xs:Address>
```

```
<xs:Address addressReference="ID_9">  
  <xs:Street1>456 WASHINGTON STREET</xs:Street1>  
  <xs:City>BOSTON</xs:City>  
  <xs:State>MA</xs:State>  
  <xs:ZipCode>02110</xs:ZipCode>  
</xs:Address>  
</xs:Addresses>  
  ...  
</xs:Wcnoa>
```

## SECTION 3 - TECHNICAL STRUCTURE OF WCNOA MESSAGE

### A. General Message Structure

The WCNOA XML file's main structure is composed of a submission header, transmittal information, and the individual WCNOA messages.

#### 1. Submission Header

The XML file will always include a "submission wrapper" which will include one Wcnoas aggregate node <Wcnoas> containing one or more WCNOA messages <Wcnoa> and one Transmittal Information aggregate node <Transmittal>.

```
<xs:element name="Submission">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="Transmittal"/>
      <xs:element name="Wcnoas">
        <xs:complexType>
          <xs:sequence>
            <xs:element name="Wcnoa" maxOccurs="unbounded">...</xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
    </xs:sequence>
  </xs:complexType>
</xs:element>
```

#### 2. Transmittal Information

The <Transmittal> aggregate node contains important information on the sender, receiver and file creation date. This section is the replacement for the flat file Electronic Transmittal Record (ETR). There will be only one <Transmittal> aggregate node per <Submission>.

#### 3. Wcnoas

The <Wcnoas> aggregate node contains one or more individual <Wcnoa> messages. Each <Wcnoa> node contains the NOA information.

```
<xs:element name="Wcnoa" maxOccurs="unbounded">
  <xs:element name="Names" minOccurs="0">
  <xs:element name="Addresses" minOccurs="0">
  <xs:element name="CarrierCode" type="xs:token"/>
  <xs:element name="NoticeOfAssignmentIdentifier" type="xs:token"/>
  <xs:element name="RevisionIndicator" type="YesOrNoCode_Type" minOccurs="0"/>
  <xs:element name="AssignmentEffectiveDate" type="xs:date"/>
  <xs:element name="AssignmentIssueDate" type="xs:date"/>
  .....
  <xs:element name="StatePremiums" minOccurs="0">
  <xs:element name="Exposures" minOccurs="0">
  <xs:element name="GeneralInformation" minOccurs="0">
  <xs:element name="GeneralSupplementalInformation" minOccurs="0">
  <xs:element name="SupplementalElectionsInformation" minOccurs="0">
  <xs:element name="Insurance" minOccurs="0">
  <xs:element name="PriorPoliciesInsurance" minOccurs="0">
  <xs:element name="PremiumCalculation" minOccurs="0">
  <xs:element name="ApplicantsStatement" minOccurs="0">
  <xs:element name="AgentIdentification" minOccurs="0">
  <xs:element name="Agent" minOccurs="0">
```

```
<xs:element name="Remarks" minOccurs="0">  
<xs:element name="Attachments" minOccurs="0">
```

## 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 within the submission header <Submission> of the XML file.

### 1. Transmittal

The <Transmittal> contains important information on the sender, receiver and file creation date and contains these elements:

```
DataProviderContactEMailAddress  
DataTypeCode  
DataReceiverCode  
TransmissionVersionIdentifier  
SubmissionTypeCode  
SubmissionReplacementIdentifier  
DataProviderCode  
NameOfDataProviderContact  
ElectronicOrPaperReceiptCode  
PhoneNumber  
PhoneNumberExtension  
FaxNumber  
ProcessedDate  
AddressOfContactStreet  
AddressOfContactCity  
AddressOfContactState  
AddressOfContactZipCode  
DataProviderTypeCode  
ThirdPartyEntityFederalEmployerIdentificationNumber
```

### 2. Wcnoas

The <Wcnoas> contains one or more individual <Wcnoa> messages.

```
Wcnoas  
  Wcnoa  
    Names  
      Name  
        NameLinkIdentifier  
        NameTypes  
          NameType  
            NameTypeCode  
            NameOfInsured  
            ContinuationSequenceNumber  
            ApplicantFederalEmployerIdentificationNumber  
            ApplicantSocialSecurityNumber  
            StatesInformation  
              StateInformation  
                StateCode  
                StateUnemploymentNumber
```

ProfessionalEmployerOrganizationOrClientCompanyCode  
Addresses  
Address  
AddressTypeCode  
ForeignAddressIndicator  
Address  
Street1  
City  
State  
ZipCode  
Names  
Name  
GeographicArea  
CountryCode  
CarrierCode  
NoticeOfAssignmentIdentifier  
RevisionIndicator  
AssignmentEffectiveDate  
AssignmentIssueDate  
ExperienceRatingCode  
InterstateRiskIdNumber  
AssignmentExpirationDate  
EmployeeLeasingPolicyTypeCode  
LegalNatureOfInsuredCode  
PolicyMinimumPremiumAmount  
PolicyEstimatedStandardPremiumTotal  
AssignmentDepositPremiumTotal  
BillingFrequencyCode  
TypeOfPlanIdCode  
EmployerLiabilityLimitAmountBodilyInjuryByAccidentEachAccidentAmount  
EmployerLiabilityLimitAmountBodilyInjuryByDiseasePolicyLimitAmount  
EmployerLiabilityLimitAmountBodilyInjuryByDiseaseEachEmployeeAmount  
TextForOtherLegalNatureOfInsured  
BusinessSegmentIdentifier  
StatePremiums  
StatePremium  
StateCode  
IndependentDcoRiskIdNumberFileNumberAccountNumber  
ExperienceModificationFactorMeritRatingFactor  
ExperienceModificationStatusCode  
EstimatedStateStandardPremiumTotal  
ExpenseConstantAmount  
LossConstantAmount  
PremiumDiscountAmount  
AnniversaryRatingDate  
AssignedRiskAdjustmentProgramFactor  
Exposures  
Exposure  
StateCode  
ClassificationCode  
ExposureActExposureCoverageCode  
ManualChargedRate  
ExposurePeriodEffectiveDate  
EstimatedExposureAmount  
EstimatedPremiumAmount  
ExposurePeriodCode  
Names  
Name  
Addresses  
Address  
GeneralInformation

CoverageDesiredDateOrRequestedEffectiveDate  
CombinableIdNumber  
ApplicationReceivedDate  
ApplicantTelephoneNumber  
ApplicantFaxNumber  
ApplicantEMailAddress  
ContactPerson  
ContactPersonTelephoneNumber  
ApplicantNumberOfYearsInBusiness  
RemarksIndicator  
PaymentTypeCode  
DepositChecksElectronicFundTransfers  
    DepositCheckElectronicFundTransfer  
        DepositCheckElectronicFundTransferAmount  
        DepositCheckElectronicFundTransferDate  
        DepositCheckElectronicFundTransferNumber  
ApplicationIdNumber  
UserId  
LetterId  
GeneralSupplementalInformation  
    AdmiraltyOrFederalEmployersLiabilityActCoverageOrVoluntaryCompensationCode  
    AdmiraltyOrFederalEmployersLiabilityActIncreasedLimitsOfLiability2500025000Indicator  
    BankruptcyIndicator  
    LeaseEmployeesToOtherCompaniesIndicator  
    LeaseEmployeesFromOtherCompaniesIndicator  
    LeaseWorkersFromALaborContractorIndicator  
    LeaseWorkersToClientCompanyIndicator  
    SeekingToCoverTheLeasedWorkersIndicator  
    TemporaryHelpAgencyIndicator  
    UnpaidPremiumDueIndicator  
    UnpaidPremiumInDisputeIndicator  
    AircraftWatercraftIndicator  
    BargesVesselsDocksBridgesOverWaterIndicator  
    UseIndependentContractorsIndicator  
    WorkSubletWithoutCertificatesOfInsuranceIndicator  
    FormalSafetyProgramIndicator  
    EmployDriversIndicator  
    TravelOutOfStateIndicator  
    AthleticTeamsSponsoredIndicator  
    PriorCoverageDeclinedCancelledNonRenewedIndicator  
    EmployeeHealthPlansProvidedIndicator  
    LaborInterchangeIndicator  
    EmployeesWorkAtHomeIndicator  
    TruckingClassificationsApplyIndicator  
    DescriptionOfBusinessAndOperationsIndicator  
    ApplicantRelatedToEntityIndicator  
    SubContractorsUsedIndicator  
    CertificateOfInsuranceIndicator  
    OtherStatesCoverageIndicator  
    UnitedStatesLongshoreAndHarborWorkersIndicator  
    PremiumFinanceIndicator  
    WaiverOfOurRightsIndicator  
    SupplementalApplicationsIndicator  
SupplementalElectionsInformation  
    SupplementalElectionInformation  
        NameOfApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompany  
        ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanyTitle  
        ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanyDuties  
        ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanyPercentageOfOwnership  
        ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanySocialSecurityNumber  
        ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanySalary  
        SubjectToMinimumsAndMaximumsIndicator  
        ClassificationCode

*ElectOrRejectCoverageIndicator*  
*ApplicantCorporateOfficerSoleProprietorPartnerOrMemberOfALimitedLiabilityCompanyDateOfBirth*

*Insurance*

*NoPreviousCoverageInThisStateIndicator*  
*NoPreviousInsuranceCode*  
*PreviousCoverageInAnyOtherStateIndicator*  
*PreviousAssignedRiskCoverageIndicator*  
*NameOrOwnershipChangeIndicator*  
*NameOrOwnershipChangePreviousName*  
*NameOrOwnershipChangeDateOfChange*  
*BusinessPurchasedIndicator*  
*OwnershipInterestInAnyOtherBusinessIndicator*  
*TextForOtherNoPreviousInsurance*

*PriorPoliciesInsurance*

*PriorPolicyInsurance*  
*PriorPolicyState*  
*PriorPolicyInsuranceCompanyCode*  
*PriorPolicyPeriodFromDate*  
*PriorPolicyPeriodToDate*  
*PriorPolicyNumberIdentifier*  
*PriorPolicyAnnualPremium*  
*PriorPolicyInForceIndicator*  
*NameOfPriorPolicyInsuranceCompany*

*PremiumCalculation*

*ManualPremiumTotal*  
*IncreasedLimitsPremium*  
*SubjectPremiumTotal*  
*DiaAssessmentRate*  
*DiaAssessmentCharge*  
*TotalEstimatedAnnualPremiumAmount*  
*DepositPremiumPercentage*  
*InstallmentBasisOptionCode*  
*PayrollAmountsLowerIndicator*  
*PremiumDueTotal*  
*DeductiblePerClaimCode*

*ApplicantsStatement*

*ApplicantStatement*  
*SubRecordTypeCodeDeclinationNumber*  
*ApplicantDeclinationStatementNameOfInsuranceCompany*  
*ApplicantDeclinationStatementFullNameOfUnderwriter*  
*ApplicantDeclinationStatementSolicitationDate*  
*ApplicantDeclinationStatementTelephoneNumberOfRepresentativeDeclining*  
*ApplicantStatementEmployerSignatureIndicator*  
*PrintedSignatureNameOfPersonSigningApplication*  
*TitleOfPersonSigningTheApplication*  
*ApplicantStatementEmployerSignatureDate*

*AgentIdentification*

*NameOfAgent*  
*NameOfAgency*

*Agent*

*AgentsTelephoneNumber*  
*AgentsFaxNumber*  
*AgentsEMailAddress*  
*AgencyFederalEmployerIdentificationNumber*  
*AgentsSocialSecurityNumber*  
*AgentsServiceFeeIndicator*  
*AgentsSignatureDate*  
*LicenseNumber*

*Remarks*

*Remark*  
*RemarkTypeCode*

*RemarkText*  
*Attachments*  
*StateAbbreviation*  
*Attachment*  
*AttachmentTypeCode*  
*AttachmentName*  
*AttachmentContents*

## SECTION 4 - GLOSSARY

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

Term	Definition
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: <a href="http://www.w3.org">www.w3.org</a>
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.

## SECTION 5 – CODE LISTS

**WCIO Code Lists** - Code lists are derived from the WCIO Data Specifications Manual. For assistance in determining the valid code values please refer to the appropriate data specification manual posted on the WCIO website at [www.wcio.org](http://www.wcio.org).

## SECTION 6 – XML DEVIATIONS COMPARED TO FLAT FILE WCNOA DATA SPECIFICATION

### A General Deviations from the Flat File

1. Certain record types have a different structure in the XML schema (i.e. Name/Address). Name/Address contains an attribute with the data type (ID/IDREF) for linking purposes.

```
<Name nameReference="ID_1">  
  <OrganizationName>WCRIBMA</OrganizationName>  
</Name>  
<Address addressReference="ID_2">  
  <Street1>101 Arch Street</Street1>  
  <Street2>PO Box 111</Street2>  
  <City>Boston</City>  
  <State>MA</State>  
  <ZipCode>02110</ZipCode>  
</Address>
```

**Note:** The tag name *OrganizationName* was chosen so that it could be used globally across products.

2. Address string is converted into structured format. It is split into Street1, Street2, City, State and ZipCode nodes
3. DETAIL RECORD COUNT TOTAL field is not included in the schema because the concept of the flat file record types does not exist in the XML schema.

### B WCNOA Specific Deviations from the Flat File

The following section contains a detailed listing of the specific deviations between the XML file and the WCIO WCNOA Data Specification.

1. **Additions / Modifications**
  - a.) Exposure Record- Replaced NAME LINK IDENTIFIER + STATE CODE LINK + EXPOSURE RECORD LINK IDENTIFIER with names and addresses links.
  - b.) All fields in the Attachments record besides STATE ABBREVIATION were made into a code list. The element is called AttachmentTypeCode. AttachmentName was added to capture the name and extension of the file. AttachmentContents was added to capture the file.
  - c.) The name record was changed to better handle multiple name type codes.

- d.) MA added the following code list values for attachment types:  
ListForThisEntityOrCommonlyOwnedEntitiesWithOperationsInStatesOtherThanMA,  
Miscellaneous, ContractRequiringTheWaiverOfOurRightsEndorsement, LetterOfCredit,  
ExplanationForWhoTheApplicationIsIntendedToCoverAndWholsDoingTheWork,AssignmentLetter, StopWorkOrder, Classification, EINApplication

## **2. Deletions**

- a.) Address Record- ADDRESS STRUCTURE CODE was removed. They have the option of using free form(Address element) or using the fully structured address elements. NAME LINK IDENTIFIER, STATE CODE LINK, EXPOSURE RECORD LINK IDENTIFIER was removed. This has been replaced with name links.