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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”.

```xml
<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.

```xml
<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.

```xml
<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:BusinessEmailAddress>
        <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.

```xml
<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:

```xml
<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>jdoe@test.com</ac:ContactEmail>
    </ac:PartyContactInformation>
    <ac:ReceiverInformation>
      <ac:PartyURN>80000</ac:PartyURN>
    </ac:ReceiverInformation>
    <ac:IntermediaryInformation>
      <ac:PartyURN>80000</ac:PartyURN>
    </ac:IntermediaryInformation>
  </ac:SenderInformation>
  <ac:ReceiverInformation>
    <ac:PartyURN>32</ac:PartyURN>
  </ac:ReceiverInformation>
  <ac:IntermediaryInformation>
    <ac:PartyURN>32</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:WorkersCompensationNoticeOfAssignmentNotify>
            <ac:WorkersCompensationNoticeOfAssignmentNotify>
              </ac:WorkersCompensationNoticeOfAssignmentNotify>
            </ac:WorkersCompensationNoticeOfAssignmentNotify>
          </ac:WorkersCompensationNoticeOfAssignmentNotify>
        </ac:WorkersCompensationNoticeOfAssignmentNotify>
      </ac:WorkersCompensationNoticeOfAssignmentNotify>
    </ac:WorkersCompensationNoticeOfAssignmentNotify>
  </ac:WorkersCompensationNoticeOfAssignmentNotify>
</ac:ACORDBatchMessageRequest>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
<th>General ETR Field Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>MessageID</td>
<td>An identifier for an ACORD message</td>
<td>Transmission Version Identifier</td>
</tr>
<tr>
<td>CorrelationId</td>
<td>An identifier assigned to identify this message in case a correction to this message is needed</td>
<td>Submission Replacement Identifier</td>
</tr>
<tr>
<td>MessageDateTime</td>
<td>The date/time the message was created</td>
<td>Processed Date</td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /Address/LineOne</td>
<td>The street number and name, post office box, or other description</td>
<td><strong>Address of Contact – Street</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /Address/CityName</td>
<td>The city name</td>
<td><strong>Address of Contact – City</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /Address/StateOrProvinceCode</td>
<td>The U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province</td>
<td><strong>Address of Contact – State</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /Address/PostalCode</td>
<td>Postal code</td>
<td><strong>Address of Contact – Zip Code</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /PartyURN</td>
<td>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.</td>
<td><strong>Data Provider Code</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /SenderReceiverRoleCode</td>
<td>1-letter code identifying the Data Provider type For a list of code values, please reference the WCIO General Data Specification.</td>
<td><strong>Data Provider Type Code</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /PartyContactInformation/ContactPersonName</td>
<td>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.</td>
<td><strong>Name of Data Provider Contact</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /PartyContactInformation/ContactPhoneNumber</td>
<td>Phone number of the Data Provider contact</td>
<td><strong>Phone Number &amp; Phone Number Extension</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /PartyContactInformation/ContactFaxNumber</td>
<td>Fax number of the Data Provider contact</td>
<td><strong>Fax Number</strong></td>
</tr>
<tr>
<td><strong>SenderInformation</strong> /PartyContactInformation/ContactEmail/Email</td>
<td>Email address of the Data Provider contact</td>
<td><strong>Data Provider Contact E-Mail Address</strong></td>
</tr>
<tr>
<td><strong>ReceiverInformation</strong>/PartyURN</td>
<td>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.</td>
<td><strong>Data Receiver Code</strong></td>
</tr>
<tr>
<td><strong>SubmissionTypeCode</strong></td>
<td>The 1-letter code describing the type of submission For a list of code values, please reference the WCIO General Data Specification.</td>
<td><strong>Submission Type Code</strong></td>
</tr>
<tr>
<td><strong>BatchSequenceNumberNumeric</strong></td>
<td>Sequence number used for determining order in a batch message For WCNOA, this will always be “1”.</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>MessageCount</strong></td>
<td>The number of Notice of Assignment messages contained in the batch</td>
<td>N/A</td>
</tr>
</tbody>
</table>
2. **RemarkInformation**
   The RemarkInformation aggregate contains information for remarks attached to the assignment.

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

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remark</td>
<td>Free form text</td>
</tr>
<tr>
<td>RemarkTypeCode</td>
<td>A code identifying the type of remark</td>
</tr>
<tr>
<td></td>
<td>For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
</tbody>
</table>

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:
   ```xml
   <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>
   ```

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

```xml
<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:

```xml
<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:

```xml
<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:

```xml
<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>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key</td>
<td>The attribute that uniquely identifies the person</td>
</tr>
<tr>
<td>PersonName/FullName</td>
<td>The complete name of a person, or persons, in one text string</td>
</tr>
<tr>
<td>MailingAddress</td>
<td>A reference to the Address record with the corresponding key</td>
</tr>
</tbody>
</table>
| 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:
```xml
<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:
```xml
<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:
```xml
<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:

```xml
<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:

```xml
<ac:WorkersCompensationIndividuals personReference="6">
  <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>150000.00</ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
  <ac:WorkersCompensationRatingClassificationCode>5606</ac:WorkersCompensationRatingClassificationCode>
</ac:WorkersCompensationIndividuals>

<ac:WorkersCompensationIndividuals personReference="7">
  <ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>35000.00</ac:IncludedIndividualsEstimatedAnnualRemunerationAmount>
  <ac:WorkersCompensationRatingClassificationCode>8810</ac:WorkersCompensationRatingClassificationCode>
</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:

```xml
<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>311111111</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:Contact personReference="1"/>
    <ac:UnemploymentInformation>
      <ac:StateOrProvinceCode>32</ac:StateOrProvinceCode>
      <ac:UnemploymentID>AAA999999999999</ac:UnemploymentID>
    </ac:UnemploymentInformation>
  </ac:BusinessInformation>
</ac:Organization>
```

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

```xml
<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.

Example:

```xml
<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:PolicyNumberId>INSPOL333333333339</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:

```xml
<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/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. **Workers Compensation Notice Of Assignment Policy**
*The Workers Compensation Notice Of Assignment Policy 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:NCCIInsurerCode>80012</ac:NCCIInsurerCode>
  <ac:PolicyNumberId>ASSIGN22022060</ac:PolicyNumberId>
  <ac:PolicyDetail>...see the PolicyDetail section for more details</ac:PolicyDetail>
  <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:EmployeeLeasingPolicyTypeCode>ac:1</ac:EmployeeLeasingPolicyTypeCode>
  <ac:DepositPremiumPercent>ac:35</ac:DepositPremiumPercent>
  <ac:TotalPremiumDueAmount>850</ac:TotalPremiumDueAmount>
</ac:WorkersCompensationNoticeOfAssignmentPolicy>
```
<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ContractPeriod/StartDate</td>
<td>Effective date of the Notice of Assignment</td>
</tr>
<tr>
<td>ContractPeriod/EndDate</td>
<td>Expiration date of the Notice of Assignment</td>
</tr>
<tr>
<td>EstimatedAnnualPremiumAmount</td>
<td>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.</td>
</tr>
<tr>
<td>TotalManualPremiumAmount</td>
<td>The sum of premium for all class codes listed on the policy in whole dollars</td>
</tr>
<tr>
<td>Producer</td>
<td>This section contains the agency/producer information. The key references back to the Person and Organization aggregates</td>
</tr>
<tr>
<td>Producer/ProducerResidenceLicense/LicenseOrPermitNumberID</td>
<td>Agent’s license number</td>
</tr>
<tr>
<td>Insured</td>
<td>This section contains the insured information. The key references back to the Person and Organization aggregates</td>
</tr>
<tr>
<td>Insurer/NCCIInsurerCode</td>
<td>The 5-digit code assigned by NCCI or other jurisdictions of the carrier to which the DCO has assigned the application</td>
</tr>
<tr>
<td>PolicyNumberId</td>
<td>The alphanumeric characters used to identify the assignment</td>
</tr>
<tr>
<td>PolicyDetail</td>
<td>See the PolicyDetail section of this document for more details</td>
</tr>
<tr>
<td>ExperienceRatingCode</td>
<td>The experience rating code that describes the assignment For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>EstimatedStandardPremiumTotalAmount</td>
<td>The sum of the estimated state standard premium amounts</td>
</tr>
<tr>
<td>SubjectPremiumAmount</td>
<td>The sum of manual premium total plus the increase limits premium</td>
</tr>
<tr>
<td>MinimumPremiumInformation/MinimumPremiumAmount</td>
<td>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</td>
</tr>
<tr>
<td>WorkersCompensationLineOfBusiness</td>
<td>See the WorkersCompensationLineOfBusiness section of this document for more details</td>
</tr>
<tr>
<td>NoticeOfAssignedRiskAssignmentInformation</td>
<td>See the NoticeOfAssignedRiskAssignmentInformation section of this document for more details</td>
</tr>
<tr>
<td>BillFrequencyCode</td>
<td>The billing frequency code For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>EmployeeLeasingPolicyTypeCode</td>
<td>Identifies the type of Employee Leasing Policy ( For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>DepositPremiumPercent</td>
<td>Deposit Premium percentage</td>
</tr>
<tr>
<td>TotalPremiumDueAmount</td>
<td>Sue of Total Estimated Annual Premium Amount</td>
</tr>
<tr>
<td>TaxFeeAssessmentCode</td>
<td>Indicates whether the agent is charging a service fee or not</td>
</tr>
</tbody>
</table>
9. PolicyDetail
The PolicyDetail section contains the signature, payment and prior policy information.

Example:

```xml
<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>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SignatureInformation /Approver</td>
<td>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.</td>
</tr>
<tr>
<td>SignatureInformation /SignatureIndicator</td>
<td>Indicates whether the form has been signed</td>
</tr>
<tr>
<td>SignatureInformation /SignedDate</td>
<td>Indicates the date the form was signed</td>
</tr>
<tr>
<td>PaymentOption/DepositAmountInformation/</td>
<td>The deposit check or electronic fund transfer amount</td>
</tr>
<tr>
<td>PaymentAmount</td>
<td></td>
</tr>
<tr>
<td>PaymentOption/DepositAmountInformation/</td>
<td>The date the payment was drawn or transferred</td>
</tr>
<tr>
<td>ChequeDate</td>
<td></td>
</tr>
<tr>
<td>PaymentOption/DepositAmountInformation/</td>
<td>Unique identifier of the check</td>
</tr>
<tr>
<td>ChequeNumberId</td>
<td></td>
</tr>
<tr>
<td>PaymentOption/PaymentScheduleCode</td>
<td>The payment frequency code. For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>PaymentOption/ElectronicFundsTransfer/</td>
<td>Unique identifier of the EFT transaction</td>
</tr>
<tr>
<td>TrackingID</td>
<td></td>
</tr>
<tr>
<td>PaymentOption/ElectronicFundsTransfer/</td>
<td>Amount of EFT transfer</td>
</tr>
<tr>
<td>TransferAmount</td>
<td></td>
</tr>
<tr>
<td>PaymentOption/ElectronicFundsTransfer/</td>
<td>Effective date of the EFT transfer</td>
</tr>
<tr>
<td>EffectiveDate</td>
<td></td>
</tr>
<tr>
<td>PriorPolicy</td>
<td>See the PriorPolicy section of this document for more details</td>
</tr>
</tbody>
</table>
10. PriorPolicy
The PriorPolicy aggregate contains the applicant’s previous policy or policies.

Example:

```xml
<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>INSPOL333333333339</ac:PolicyNumberId>
</ac:PriorPolicy>
```

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

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

Example:

```xml
<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>
```
### 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:WorkersCompensationPolicyCoverage>
```

---

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WorkersCompensationPolicyCoverage</td>
<td>See the <strong>WorkersCompensationPolicyCoverage</strong> section of this document for more details</td>
</tr>
<tr>
<td>WorkersCompensationIndividuals</td>
<td>See the <strong>WorkersCompensationIndividuals</strong> section of this document for more details</td>
</tr>
<tr>
<td>WorkersCompensationRateState</td>
<td>See the <strong>WorkersCompensationRateState</strong> section of this document for more details</td>
</tr>
<tr>
<td>LegalEntityDescription</td>
<td>The text for the legal nature of insured if the WCIOLegalEntityCode is “99” (Other)</td>
</tr>
<tr>
<td>LegalEntityCode</td>
<td>The Legal Nature of Insured Code For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>WorkersCompensationAssignedRisk/InsurerRefusalInformation/Insurer</td>
<td>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:</td>
</tr>
<tr>
<td></td>
<td>- OrganizationName/FullName</td>
</tr>
<tr>
<td></td>
<td>- Contact/Person/PersonName</td>
</tr>
<tr>
<td></td>
<td>- Contact/Person/BusinessPhoneNumber/PhoneNumber</td>
</tr>
<tr>
<td>WorkersCompensationAssignedRisk/InsurerRefusalInformation/CoverageRefusedDate</td>
<td>Date the applicant was declined insurance</td>
</tr>
</tbody>
</table>
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:
```xml
<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>
```
<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WorkersCompensationIndividuals/personReference</td>
<td>A reference to the Person record with the corresponding key</td>
</tr>
<tr>
<td>IncludedIndividualsEstimatedAnnualRemunerationAmount</td>
<td>The approximate annual salary</td>
</tr>
<tr>
<td>WorkersCompensationRatingClassificationCode</td>
<td>The classification code for the individuals that will be included</td>
</tr>
<tr>
<td>OwnershipPercent</td>
<td>The percentage of ownership</td>
</tr>
<tr>
<td>IncludedOrExcludedCode</td>
<td>Elect or reject coverage</td>
</tr>
<tr>
<td>RemunerationSubjectToMinimumOrMaximumIndicator</td>
<td>The election is subject to minimums and maximums</td>
</tr>
</tbody>
</table>

### 14. WorkersCompensationRateState

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

Example:

```xml
<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>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>StateOrProvinceCode</td>
<td>U.S. Postal Service abbreviation for the state or the 2-character abbreviation for the Canadian province, representing the state covered</td>
</tr>
<tr>
<td>AnniversaryRatingDate</td>
<td>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</td>
</tr>
<tr>
<td>WorkersCompensationCreditSurcharge</td>
<td>See the WorkersCompensationCreditSurcharge section of this document for more details</td>
</tr>
<tr>
<td>WorkersCompensationRateClass</td>
<td>See the WorkersCompensationRateClass section of this document for more details</td>
</tr>
<tr>
<td>WorkersCompensationExperienceRatingId</td>
<td>The combinable ID Number</td>
</tr>
</tbody>
</table>
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:
```xml
<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>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>CreditSurchargeCurrentTermAmount</td>
<td>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.</td>
</tr>
<tr>
<td>CreditSurchargeFactor</td>
<td>The experience rating plan modification factor</td>
</tr>
</tbody>
</table>
Workers Compensation Credit Surcharge Code

Credit and surcharge codes specific to workers compensation
For a list of code values, please reference the ACORD Code Lists section.

Workers Compensation Experience Modification Status Code

The code for the status of the experience modification factor

16. **Workers Compensation Rate Class**

This contains the rating information for the policy.

Example:

```xml
<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>
```

<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ExposureDetails/Exposure</td>
<td>The amount of the exposure used in calculating the premium. The content of this data element depends on the rating basis used.</td>
</tr>
<tr>
<td>PremiumRate</td>
<td>The manual/charged rate or factor used to calculate the premium</td>
</tr>
<tr>
<td>Workers Compensation Rating Classification Code</td>
<td>The 4-digit classification code corresponding to the exposure and/or premium reported on this record.</td>
</tr>
<tr>
<td>CurrentTermAmount</td>
<td>The total gross amount for the current term, including premiums, taxes, fees, discounts and surcharges corresponding to the classification code</td>
</tr>
<tr>
<td>ExposurePeriodCode</td>
<td>The period covered by the reported Estimated Exposure Amount. For a list of code values, please reference the WCIO WCNOA Data Specification.</td>
</tr>
<tr>
<td>ExposureActCode</td>
<td>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.</td>
</tr>
<tr>
<td>RateEffectiveDate</td>
<td>The exposure period effective date</td>
</tr>
</tbody>
</table>
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>
```

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

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>
```
<table>
<thead>
<tr>
<th>XML Name</th>
<th>Description</th>
</tr>
</thead>
</table>
| 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.

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACORD</td>
<td>Association for Cooperative Operations Research and Development; website: <a href="http://www.acord.org">www.acord.org</a></td>
</tr>
<tr>
<td>Aggregate</td>
<td>Aggregates are used to contain one or more XML elements.</td>
</tr>
<tr>
<td>DCO</td>
<td>Data Collection Organization</td>
</tr>
<tr>
<td>DTD</td>
<td>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.</td>
</tr>
<tr>
<td>element</td>
<td>The basic structure for XML markup, which has two basic properties: attributes and content.</td>
</tr>
<tr>
<td>extensible language</td>
<td>A programming language that allows you to define your own elements.</td>
</tr>
<tr>
<td>markup language</td>
<td>A markup language provides a way to combine text and extra information about that text, such as structure, layout, and so on.</td>
</tr>
<tr>
<td>message</td>
<td>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).</td>
</tr>
<tr>
<td>namespace</td>
<td>A namespace is an abstract container or environment created to hold a logical grouping of unique identifiers (that is, names).</td>
</tr>
<tr>
<td>schema</td>
<td>See: XML schema.</td>
</tr>
<tr>
<td>schema validation</td>
<td>The process of checking to see if an XML document conforms to a schema.</td>
</tr>
<tr>
<td>Tag</td>
<td>A markup construct that begins with &quot;&lt;&quot; and ends with &quot;&gt;&quot;. Tags come in three flavors: <em>start-tags</em>, for example <code>&lt;section&gt;</code>, <em>end-tags</em>, for example <code>&lt;/section&gt;</code>, and <em>empty-element tags</em>, for example <code>&lt;line-break/&gt;</code>.</td>
</tr>
<tr>
<td>valid XML document</td>
<td>A valid document, beyond being well-formed, additionally conforms to some semantic rules.</td>
</tr>
<tr>
<td>W3C</td>
<td>World Wide Web Consortium; website: <a href="http://www.w3.org">www.w3.org</a></td>
</tr>
<tr>
<td>WCIO</td>
<td>Workers Compensation Insurance Organization</td>
</tr>
<tr>
<td>well-formed XML document</td>
<td>A well-formed document conforms to all of XML’s syntax rules.</td>
</tr>
<tr>
<td>XML</td>
<td>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.</td>
</tr>
<tr>
<td>XML document</td>
<td>An electronic file that contains XML code and text. There are two levels of correctness in an XML document: well-formed, and valid.</td>
</tr>
<tr>
<td>XML schema</td>
<td>An XML schema is the description of a type of XML document that is used for document validation.</td>
</tr>
<tr>
<td>XML syntax</td>
<td>The rules that govern the structure of XML. XML syntax determines the structure and content of an XML document.</td>
</tr>
</tbody>
</table>
### SUPPLEMENTAL DOCUMENTS

<table>
<thead>
<tr>
<th>Document</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>WCIO Data Specifications Manual</td>
<td><a href="http://www.wcio.org">www.wcio.org</a></td>
</tr>
<tr>
<td>WCIO Code Sheets</td>
<td><a href="http://www.wcio.org">www.wcio.org</a></td>
</tr>
<tr>
<td>ACORD Schema</td>
<td>ACORD Workers’ Compensation XML v1.2*</td>
</tr>
<tr>
<td>ACORD “sliced” Schema</td>
<td>WorkersCompensationNoticeOfAssignmentNotify.xsd**</td>
</tr>
<tr>
<td>Final Adapter Schema</td>
<td>WorkersCompensationNoticeOfAssignmentNotify-CodesRedefine.xsd**</td>
</tr>
</tbody>
</table>

*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.
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.

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
<th>Code</th>
<th>Code Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AnswerCode</strong></td>
<td>A list of available answer to the Workers Compensation Questions</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NotAnswered</td>
<td>Not Answered</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NotApplicable</td>
<td>Not Applicable</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unknown</td>
<td>Unknown</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>LimitAppliesCode</strong></td>
<td>A code identifying to what the limit applies</td>
<td>BodilyInjuryByAccident</td>
<td>Bodily Injury By Accident</td>
</tr>
<tr>
<td></td>
<td></td>
<td>BodilyInjuryByDisease</td>
<td>Bodily Injury By Disease</td>
</tr>
<tr>
<td><strong>LimitTypeCode</strong></td>
<td>A code identifying the type of limit</td>
<td>PerAccident</td>
<td>Per Accident</td>
</tr>
<tr>
<td></td>
<td></td>
<td>EachEmployee</td>
<td>Each Employee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PolicyLimit</td>
<td>Policy Limit</td>
</tr>
<tr>
<td><strong>WorkersCompensation</strong></td>
<td>A list of available credit surcharge codes</td>
<td>ExpenseConstant</td>
<td>Expense Constant</td>
</tr>
<tr>
<td>CreditSurchargeCode</td>
<td></td>
<td>ExperienceRating</td>
<td>Experience Rating Factor</td>
</tr>
<tr>
<td></td>
<td></td>
<td>AssignedRiskAdjustmentProgramDebit</td>
<td>ARAP Factor</td>
</tr>
<tr>
<td><strong>WorkersCompensation</strong></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment001</td>
<td>Is the applicant currently in bankruptcy or aware of pending bankruptcy proceedings?</td>
</tr>
<tr>
<td>AssignedRiskQuestionCode</td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment002</td>
<td>Do you lease workers from a labor contractor?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment003</td>
<td>Do you regularly have employees supplied to you from other businesses?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment004</td>
<td>Do you supply employees to other businesses?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment005</td>
<td>Do you lease workers to a client company?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment006</td>
<td>Are you seeking to cover these leased workers?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment007</td>
<td>Do you use independent contractors?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment008</td>
<td>Is it anticipated that subcontracted labor will be utilized during the policy term?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment009</td>
<td>Do trucking classifications apply?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment012</td>
<td>Is the premium being financed?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOfAssignment013</td>
<td>Does the employer have any outstanding audits or inspections on a prior workers compensation policy?</td>
</tr>
<tr>
<td>Name</td>
<td>Description</td>
<td>Code</td>
<td>Code Description</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
<td>------</td>
<td>------------------</td>
</tr>
<tr>
<td>WorkersCompensation AssignedRiskQuestion Code (continued)</td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment014</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment015</td>
<td>Is there any unpaid workers compensation due from you or any other commonly owned enterprise?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment016</td>
<td>Is the unpaid premium in dispute? If the premium is being disputed, attach an explanation for DCO consideration.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment017</td>
<td>Does the applicant own, operate or lease an aircraft or watercraft?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment018</td>
<td>Is work performed on a barge, vessel, dock or bridge over water?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment019</td>
<td>Does the applicant sponsor athletic teams?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment020</td>
<td>Has prior coverage been declined, cancelled or non-renewed in the last number of years (based on state mandate)?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment021</td>
<td>Does the applicant provide employee health plans?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment022</td>
<td>Do one or more employees predominantly work at home?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment023</td>
<td>Is the applicant related through common management or ownership to any entity not listed here whether coverage is required or not?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment025</td>
<td>Any work sublet without certificates of insurance?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment027</td>
<td>Is the Waiver of Our Right to Recover Endorsement needed?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment029</td>
<td>Is USLH Coverage needed?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment031</td>
<td>Was there previous assigned risk coverage in this state?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment032</td>
<td>Have the owners or officers ever had ownership interest in any other entity either currently or previously existing?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment033</td>
<td>Has there been previous workers compensation insurance coverage in the reported state?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment034</td>
<td>Has the business been purchased?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment035</td>
<td>Has there been a sale, transfer or conveyance of ownership interest within the last number of years (as determined by specific jurisdiction)?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>WorkersCompensationNoticeOf Assignment041</td>
<td>Are the payroll amounts listed above lower than those appearing on your most recent policy or audit?</td>
</tr>
<tr>
<td>Name</td>
<td>Description</td>
<td>Code</td>
<td>Code Description</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
<td>------</td>
<td>-----------------</td>
</tr>
<tr>
<td>WorkersCompensation AssignedRiskQuestion Code (continued)</td>
<td>WorkersCompensationNoticeOf Assignment046</td>
<td>Are there any operations in states other than the reported state?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WorkersCompensationNoticeOf Assignment047</td>
<td>Has there been previous workers compensation insurance coverage in any other state?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WorkersCompensationNoticeOf Assignment048</td>
<td>Are you requesting coverage for any state other than the reported state?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WorkersCompensationNoticeOf Assignment049</td>
<td>Has there been previous Workers Compensation insurance coverage in any state other than the reported state?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WorkersCompensationNoticeOf Assignment050</td>
<td>Is the signing agent the producer of record?</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WorkersCompensationNoticeOf Assignment051</td>
<td>Is a certificate of insurance needed?</td>
<td></td>
</tr>
<tr>
<td>TitleRelationshipCode</td>
<td>The title for the applicant Corporate Officer, Sole Proprietor, Partner or Member of a Limited Liability Company</td>
<td>Member</td>
<td>Member</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Owner</td>
<td>Owner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Partner</td>
<td>Partner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>President</td>
<td>President</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Secretary</td>
<td>Secretary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Treasurer</td>
<td>Treasurer</td>
</tr>
<tr>
<td></td>
<td></td>
<td>VP</td>
<td>Vice-President</td>
</tr>
<tr>
<td>AttachmentTypeCode</td>
<td>Indicates the type of attachment</td>
<td>ACORD135Form</td>
<td>ACORD 135 Form</td>
</tr>
<tr>
<td></td>
<td></td>
<td>AssignmentLetter</td>
<td>Assignment Letter</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ClientSupplementalEmployeeLeasingApplication</td>
<td>Client Supplemental Employee Leasing Application</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ERM14Ownership</td>
<td>ERM - 14 Ownership</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ExperienceRatingWorksheet</td>
<td>Experience Rating Worksheet</td>
</tr>
<tr>
<td></td>
<td></td>
<td>LabourContractorSupplementalEmployeeLeasingApplication</td>
<td>Labour Contractor Supplemental Employee Leasing Application</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other</td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PremiumFinanceAgreement</td>
<td>Premium Finance Agreement</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TruckersSupplementalApplication</td>
<td>Truckers Supplemental Application</td>
</tr>
<tr>
<td>WorkersCompensation PolicyCoverageCode</td>
<td>Indicates the type of coverage</td>
<td>IncreasedLimits</td>
<td>Increased Limits of Liability</td>
</tr>
<tr>
<td></td>
<td></td>
<td>AdmiraltyCoverageIOrCoverageII</td>
<td>Admiralty Coverage I or II</td>
</tr>
<tr>
<td></td>
<td></td>
<td>AdmiraltyCoverageIOrCoverageIIIncreasedLimits</td>
<td>Admiralty Coverage for Increased Limits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>DIA</td>
<td>DIA</td>
</tr>
</tbody>
</table>