

**WCIO WORKERS COMPENSATION
XML IMPLEMENTATION GUIDE**

**WORKERS COMPENSATION POLICY REPORTING SPECIFICATIONS
(WCPOLS)**

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 WCPOLS 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; 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 5 - 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 WCPOLS 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:Street2>5th Floor</xs:Street2>  
  <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 WCPOLS 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_8">  
  <xs:Street1>123 MAIN STREET</xs:Street1>  
  <xs:Street2>5th Floor</xs:Street2>  
  <xs:City>ANYTOWN</xs:City>  
  <xs:State>SC</xs:State>  
  <xs:ZipCode>99999</xs:ZipCode>  
</xs:Address>
```

The following is an example of how information on an individual risk name and address record is stored in the XML structure. The FirmCodeMultipleEntityCode field has a restricted list of valid values, which are declared in the schema. Note how the Insured uses the addressReference to refer back to the Address key above.

```
<xs:RiskNameAndAddress>  
  <xs:FirmCodeMultipleEntityCode>token</xs:FirmCodeMultipleEntityCode >  
  <xs:NameCodeNumber>0</xs:NameCodeNumber >  
  <xs:Insured nameReference="ID_6" addressReference="ID_8"/>  
  <xs:CoverageIdNumber>token</xs:CoverageIdNumber >  
</xs:RiskNameAndAddress >
```

The next example is a partial example of the main Wcpol message. The “...” indicates there is more to the message.

```
<xs:Wcpol>
  <xs:Names>
    <xs:Name nameReference="ID_6">
      <xs:OrganizationName>Duncan's YoYo Factory</xs:OrganizationName>
    </xs:Name>
  </xs:Names>
  <xs:Addresses>
    <xs:Address addressReference="ID_8">
      <xs:Street1>123 MAIN STREET</xs:Street1>
      <xs:Street2>5th Floor</xs:Street2>
      <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:Street2>6th Floor</xs:Street2>
      <xs:City>BOSTON</xs:City>
      <xs:State>MA</xs:State>
      <xs:ZipCode>02110</xs:ZipCode>
    </xs:Address>
  </xs:Addresses>
  ...
</xs:Wcpol>
```

SECTION 3 - TECHNICAL STRUCTURE OF WCPOLS MESSAGE

A. General Message Structure

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

1. Submission Header

The XML file will always include a "submission wrapper" which will include one Wcpols aggregate node <Wcpols> containing one or more WCPOL messages <Wcpol>, one Transmittal Information aggregate node <Transmittal> and one File Control Record aggregate node <FileControl>.

```
<xs:element name="Submission">
  <xs:complexType>
    <xs:sequence>
      <xs:element ref="Transmittal" minOccurs="1" maxOccurs="1"/>
      <xs:element name="Wcpols" minOccurs="1" maxOccurs="1">
        <xs:complexType>
          <xs:sequence>
            <xs:element name="Wcpol" minOccurs="1" maxOccurs="unbounded">
              <xs:complexType>
                <xs:sequence>
                  ... ..
                </xs:sequence>
              </xs:complexType>
            </xs:element>
          </xs:sequence>
        </xs:complexType>
      </xs:element>
      <xs:element name="FileControl">
        <xs:complexType>
          <xs:sequence>
            ... ..
          </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. Wcpols

The <Wcpols> aggregate node contains one or more individual <Wcpol> messages. Each <Wcpol> node contains the Policy information.

```
<xs:element name="Wcpols" minOccurs="1" maxOccurs="1">
  <xs:complexType>
    <xs:sequence>
      <xs:element name="Wcpol" minOccurs="1" maxOccurs="unbounded">
        <xs:complexType>
          <xs:sequence>
            <xs:element name="Names" minOccurs="0">
              <xs:complexType>
                <xs:sequence>
```



```
        <xs:element ref="Name" minOccurs="0" maxOccurs="unbounded"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="Addresses" minOccurs="0">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="Address" minOccurs="0" maxOccurs="unbounded"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element ref="GeneralPolicyInformation" minOccurs="1" maxOccurs="1"/>
  <xs:element name="StatesPremiumsAndExposures" minOccurs="0">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="StatePremiumsAndExposures" minOccurs="0" maxOccurs="unbounded"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="OtherStatesCoverages" minOccurs="0">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="OtherStatesCoverage" minOccurs="0" maxOccurs="unbounded"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element name="EndorsementsIdentification" minOccurs="0">
    <xs:complexType>
      <xs:sequence>
        <xs:element ref="EndorsementIdentification" minOccurs="0" maxOccurs="unbounded"/>
      </xs:sequence>
    </xs:complexType>
  </xs:element>
  <xs:element ref="CancellationReinstatement" minOccurs="0" maxOccurs="1"/>
  ... ..
  ... < Other Endorsements and State Specific Endorsements > ... ..
  ... ..
  </xs:sequence>
</xs:complexType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
```

4. FileControl

The <FileControl> aggregate node contains the information about the Number of Transactions in this Submission.

B. List of Aggregates and Elements for WCPOLS

The following section contains a detailed listing of the WCPOLS 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:

Transmittal
DataProviderContactEmailAddress
DataActionCode

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

2. Wcpols

The <Wcpols> contains one or more individual <Wcpol> messages.

Wcpols
Wcpol
Names
Name
NameLinkIdentifier
NameLinkCounterIdentifier
NameTypes
NameType
NameTypeCode
NameOfInsured
ContinuationSequenceNumber
ProfessionalEmployerOrganizationOrClientCompanyCode
FederalEmployerIdentificationNumber
LegalNatureOfEntityCode
StatesUnemploymentNumbers
StateUnemploymentNumbers
StateCode
StateUnemploymentNumber
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
Addresses
Address
AddressTypeCode
ForeignAddressIndicator
Address
Street1
City
State
ZipCode
Names
Name
StateCodeLink
PhoneNumberOfInsured
NumberOfEmployees
IndustryCode
GeographicArea
EmailAddress
CountryCode
PolicyChangeEffectiveDate
PolicyChangeExpirationDate

GeneralPolicyInformation
CarrierCode
PolicyNumberIdentifier
PolicyEffectiveDate
TransactionIssueDate
TransactionCode
TypeOfCoverageIdCode
ExperienceRatingCode
InterstateRiskIdNumber
PolicyExpirationDate
ThirdPartyEntityFederalEmployerIdentificationNumber
EmployeeLeasingPolicyTypeCode
PolicyTermCode
PriorPolicyNumberIdentifier
LegalNatureOfInsuredCode
TextForOtherLegalNatureOfInsured
TypeOfPlanIdCode
WrapUpOwnerControlledInsuranceProgramCode
BusinessSegmentIdentifier
PolicyMinimumPremiumAmount
PolicyMinimumPremiumStateCode
PolicyEstimatedStandardPremiumTotal
PolicyDepositPremiumAmount
AuditFrequencyCode
BillingFrequencyCode
RetrospectiveRatingCode
EmployerLiabilityLimitAmountBodilyInjuryByAccidentEachAccidentAmount
EmployerLiabilityLimitAmountBodilyInjuryByDiseasePolicyLimitAmount
EmployerLiabilityLimitAmountBodilyInjuryByDiseaseEachEmployeeAmount
NameOfProducer
AssignedRiskBinderNumber
GroupCoverageStatusCode
OriginalCarrierCode
OriginalPolicyNumberIdentifier
OriginalPolicyEffectiveDate
AssignmentDate
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
StatesPremiumsAndExposures
StatePremiumsAndExposures
StateCode
StatePremiums
StatePremium
StateAddDeleteCode
IndependentDcoRiskIdNumberFileNumberAccountNumber
CarrierCode
ExperienceModificationFactorMeritRatingFactor
ExperienceModificationStatusCode
ExperienceModificationPlanTypeCode
OtherIndividualRiskRatingFactor
InsurerPremiumDeviationFactor
TypeOfPremiumDeviationCode
EstimatedStateStandardPremiumTotal
ExpenseConstantAmount
LossConstantAmount
PremiumDiscountAmount
ProratedExpenseConstantAmountReasonCode
ProratedMinimumPremiumAmountReasonCode
ReasonStateWasAddedToThePolicyCode
ExperienceModificationEffectiveDate
AnniversaryRatingDate

AssignedRiskAdjustmentProgramFactor
PremiumAdjustmentPeriodCode
TypeOfNonStandardIdCode
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
Exposures
Exposure
ClassificationCode
ClassificationUseCode
ClassificationWordingSuffix
ExposureActExposureCoverageCode
ManualChargedRate
ExposurePeriodEffectiveDate
EstimatedExposureAmount
EstimatedPremiumAmount
ExposurePeriodCode
ClassificationWording
Names
Name
Addresses
Address
NumberOfPiecesOfApparatus
NumberOfVolunteers
PolicySurchargeFactor
PlanPremiumAdjustmentFactor
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
OtherStatesCoverages
OtherStatesCoverage
InclusionExclusionCode
StateCodes
StateCode
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
EndorsementsIdentification
EndorsementIdentification
StateCode
EndorsementFormNumbers
EndorsementInformation
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PolicyChangeEffectiveDate
PolicyChangeExpirationDate
CancellationReinstatement
StateCode
CancellationReinstatementIdCode
CancellationTypeCode
ReasonForCancellationCode
ReinstatementTypeCode
NameOfInsured
AddressOfInsured
NatureOfInsured
CancellationMailedToInsuredDate
CancellationReinstatementTransactionSequenceNumber
ReasonForReinstatementCode
CorrespondingCancellationEffectiveDate
CancellationReinstatementEffectiveDate
AnniversaryRatingDateEndorsements
AnniversaryRatingDateEndorsement
StateCode

EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
AnniversaryRatingDate
EndorsementEffectiveDate
PolicyPeriodEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PolicyTerms
PolicyTerm
EffectiveDate
ExpirationDate
PolicyTerm
EffectiveDate
ExpirationDate
PolicyTerm
EffectiveDate
ExpirationDate
EndorsementEffectiveDate
RetrospectivePremiumEndorsementsRatingOptionV
RetrospectivePremiumEndorsementRatingOptionV
StateCode
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
RetrospectivePremiumOptionCode
LossLimitationAmount
LossConversionFactor
HazardGroupCode
TaxMultiplierFactorState
TaxMultiplierFactorFederal
TaxMultiplierFactorWeightedAverageTaxMultiplierFactor
RetrospectiveDevelopmentFactorFirstFactor
RetrospectiveDevelopmentFactorSecondFactor
RetrospectiveDevelopmentFactorThirdFactor
MinimumRetrospectivePremiumFactor
MaximumRetrospectivePremiumFactor
BasicPremiumFactor50
BasicPremiumFactor100
BasicPremiumFactor150
EstimatedStandardPremiumAmount50
EstimatedStandardPremiumAmount100
EstimatedStandardPremiumAmount150
ExcessLossFactorStateOtherThanFCclasses
ExcessLossFactorFederalFCclassesOnly
RetrospectiveRatingPlanEffectiveDate
OtherPolicyNumberIdentifier
AddendumFormNumber
EndorsementEffectiveDate
OtherPoliciesSubjectToRetrospectiveRatingOrPremiumDiscount
EndorsementTypeCode
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
OtherRetroPolicyNumbers
PolicyNumberIdentifier
EndorsementEffectiveDate
DefenseBaseActCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier

CarrierVersionIdentifier
WorkDescription
EndorsementEffectiveDate
FederalEmployersLiabilityActEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EmployerLiabilityLimitAmountFederalBodilyInjuryByAccidentAmount
EmployerLiabilityLimitAmountFederalBodilyInjuryByDiseaseAmount
ScheduleStateCodes
StateCode
EndorsementEffectiveDate
UnitedStatesLongshoreAndHarborWorkersCompensationActCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
USLAndHCoveragesInfo
USLAndHCoverageInfo
StateCode
UnitedStatesLongshoreAndHarborWorkersCoveragePercentageFactor
EndorsementEffectiveDate
OuterContinentalShelfLandsActCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
WorkDescription
EndorsementEffectiveDate
MaritimeCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EmployerLiabilityLimitAmountMaritimeBodilyInjuryByAccidentAmount
EmployerLiabilityLimitAmountMaritimeBodilyInjuryByDiseaseAmount
TransportationWagesMaintenanceAndCurePremiumAmount
WorkDescription
EndorsementEffectiveDate
VoluntaryCompensationMaritimeCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfVessels
WorkersCompensationLaw
DescriptionOfWork
EndorsementEffectiveDate
AlternateEmployerEndorsements
AlternateEmployerEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfAlternateEmployer
AddressOfAlternateEmployer
StateOfSpecialTemporaryEmployment
NameOfContractOrProject
EndorsementEffectiveDate
DesignatedWorkplacesExclusionEndorsements
DesignatedWorkplacesExclusionEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
AddressNotCovered
EndorsementEffectiveDate

FederalMineHealthAndSafetyActCoverageEndorsement
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 FederalMinesStateCode
 StateCode
 EndorsementEffectiveDate
NonappropriatedFundInstrumentalitiesActCoverageEndorsements
 NonappropriatedFundInstrumentalitiesActCoverageEndorsement
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 DescriptionAndLocationOfWork
 EndorsementEffectiveDate
VoluntaryCompensationAndEmployersLiabilityCoverageEndorsements
 VoluntaryCompensationAndEmployersLiabilityCoverageEndorsement
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 IdentifyEmployees
 StateOfEmployment
 DesignatedWorkersCompensationLawOrDescription
 EndorsementEffectiveDate
PremiumDiscountEndorsements
 PremiumDiscountEndorsement
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 PremiumDiscountsInformation
 PremiumDiscountInformation
 StateCode
 FirstPremiumDiscountLayer
 FirstPremiumDiscountPercentage
 SecondNextPremiumDiscountLayer
 SecondNextPremiumDiscountPercentage
 ThirdNextPremiumDiscountLayer
 ThirdNextPremiumDiscountPercentage
 BalancePremiumDiscountLayer
 BalancePremiumDiscountPercentage
 AveragePercentageDiscount
 EndorsementEffectiveDate
RetrospectivePremiumEndorsementAviationExclusion
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 ApplicableClassificationCodes
 ApplicableClassificationCode
 EndorsementEffectiveDate
RetrospectivePremiumEndorsementsChanges
 RetrospectivePremiumEndorsementChanges
 StateCode
 EndorsementNumber
 BureauVersionIdentifier
 CarrierVersionIdentifier
 ExcessLossPremiumFactorChangeState
 ExcessLossPremiumFactorChangeFederal
 ExcessLossPremiumFactorChangeEffectiveDate
 NonRetrospectiveDevelopmentPremiumAmountStates
 RetrospectiveDevelopmentFactorChangeFirstFactor
 RetrospectiveDevelopmentFactorChangeSecondFactor
 RetrospectiveDevelopmentFactorChangeThirdFactor

RetrospectiveDevelopmentFactorChangeEffectiveDate
TaxMultiplierFactorChangeState
TaxMultiplierFactorChangeFederal
TaxMultiplierFactorChangeEffectiveDate
EndorsementEffectiveDate
RetrospectivePremiumEndorsementNonratableCatastropheElementOrSurcharge
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ListClassificationCodesThatAffectThisEndorsement
ClassificationCode
EndorsementEffectiveDate
RetrospectivePremiumEndorsementShortTerm
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PolicyNumberIdentifierThatCarriesTheRetrospectivePremiumEndorsement
EndorsementEffectiveDate
WaiverOfOurRightToRecoverFromOthersEndorsements
WaiverOfOurRightToRecoverFromOthersEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfPerson
NameOfOrganization
EndorsementEffectiveDate
SoleProprietorsPartnersOfficersAndOthersCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PrincipalsCoveragesInformation
PrincipalsCoverageInformation
DescriptorCode
NameOfPersonToBeIncluded
StateCode
EndorsementEffectiveDate
PartnersOfficersAndOthersExclusionEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PrincipalsExclusionsInformation
PrincipalsExclusionInformation
DescriptorCode
NameOfPersonToBeExcluded
EndorsementEffectiveDate
AircraftPremiumEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
AircraftsInformation
AircraftInformation
StateCode
TypeOfAircraft
PassengerSeatChargeAmount
MaximumChargeAmount
EstimatedPremiumAmount
EndorsementEffectiveDate
EmployersLiabilityCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier

- StateCodes
 - StateCode
- EndorsementEffectiveDate
- DomesticAndAgriculturalWorkersExclusionEndorsement
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - NameOfFarmOrAgriculturalWorkers
 - NameOfDomesticOrHouseholdWorkers
 - EndorsementEffectiveDate
- ContingentExperienceRatingModificationFactorEndorsements
 - ContingentExperienceRatingModificationFactorEndorsement
 - StateCode
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - ContingentModificationEffectiveDate
 - ContingentExperienceModificationFactor
 - EndorsementEffectiveDate
- DeductibleEndorsements
 - DeductibleEndorsement
 - StateCode
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - LossesSubjectToDeductibleCode
 - BasisOfDeductibleCalculationCode
 - DeductiblePercentage
 - DeductibleAmountPerClaimAccident
 - DeductibleAmountAggregate
 - PremiumReductionPercentage
 - EndorsementEffectiveDate
- AuditNoncomplianceChargeEndorsement
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - AuditNoncomplianceCharges
 - AuditNoncomplianceCharge
 - StateAbbreviation
 - BasisOfAuditNoncomplianceCharge
 - MaximumAuditNoncomplianceChargeMultiplier
 - EndorsementEffectiveDate
- NewJerseyVoluntaryCompensationFederalEmployersLiabilityActCoverageEndorsements
 - NewJerseyVoluntaryCompensationFederalEmployersLiabilityActCoverageEndorsement
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - CoverageEndorsementRecordEmployees
 - EmployeeName
 - WorkersCompensationLaw
 - DescriptionOfWork
 - EndorsementEffectiveDate
- NewJerseyEmployeeLeasingEndorsements
 - NewJerseyEmployeeLeasingEndorsement
 - EndorsementNumber
 - BureauVersionIdentifier
 - CarrierVersionIdentifier
 - NameOfClientOrNameOfLaborContractor
 - AddressOfClientOrAddressOfLaborContractor
 - EndorsementEffectiveDate
- NewJerseyLargeRiskLargeDeductibleEndorsement

EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
DeductibleAmountScheduleBodilyInjuryByAccidentEachAccidentAmount
DeductibleAmountScheduleBodilyInjuryByDiseaseEachEmployeeAmount
DeductibleAmountScheduleAllCoveredBodilyInjuryAggregateAmount
DeductibleAmountSchedulePerPersonBasisBodilyInjuryByAccidentEachPersonOrEachOccurrenceAmount
DeductibleAmountSchedulePerPersonBasisBodilyInjuryByDiseaseEachPersonOrEachOccurrenceAmount
DeductibleAmountSchedulePerPersonBasisAllCoveredBodilyInjuryOccurrenceAggregateAmount
DeductibleAmountSchedulePerPersonBasisAllCoveredBodilyInjuryPolicyAggregateAmount
EndorsementEffectiveDate
NewJerseyCertifiedManagedCareProgramEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfCertifiedManagedCareProgram
ProgramEffectiveDate
PremiumReductionPercentage
EndorsementEffectiveDate
AmendatoryEndorsementFarmingOperationsDelaware
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfWife
NamesOfMinorChildren
NameOfMinorChild
EndorsementEffectiveDate
DeductibleEndorsementDelaware
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
DeductibleAmount
PremiumReductionPercentageFactor
EndorsementEffectiveDate
ExclusionOfEmployeesEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfStatutoryEmployer
DescriptionOfOperations
EndorsementEffectiveDate
PrincipalAsAdditionalInsuredsPennsylvania
PrincipalAsAdditionalInsuredPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfPrincipal
DescriptionOfOperations
EndorsementEffectiveDate
RealEstateManagementEndorsementsPennsylvania
RealEstateManagementEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfManagingAgent
DescriptionOfPremises
EndorsementEffectiveDate
StatutoryEmployerEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier

ListOfSubcontractorsNames
SubcontractorsName
EndorsementEffectiveDate
ExclusionOfExecutiveOfficersEndorsementsPennsylvania
ExclusionOfExecutiveOfficersEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
TypeOfCorporationCode
ExcludedOfficersInformation
ExcludedOfficerInformation
NameOfOfficer
OfficeHeld
PercentageOfOwnershipInterest
EndorsementEffectiveDate
EmployerAssessmentEndorsementsPennsylvania
EmployerAssessmentEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EmployerAssessmentFactor
EmployerAssessmentAmount
EndorsementEffectiveDate
EmployerAssessmentEndorsementPennsylvania
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EmployerAssessmentFactor
EmployerAssessmentAmount
EndorsementEffectiveDate
ExecutiveOfficersEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ExcludedOfficersInformation
ExcludedOfficerInformation
NameOfOfficer
Title
EndorsementEffectiveDate
DesignatedWorkplaceCancellationEndorsementsAndNoticeOfPartialCancellationNewYork
DesignatedWorkplaceCancellationEndorsementAndNoticeOfPartialCancellationNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ExcludedAddress
CancellationEffectiveDate
NameOfEmployer
NatureOfBusiness
AddressOfPostOffice
PolicyEffectiveDate
PolicyExpirationDate
NoticeSentToChairpersonDate
ReasonForPartialCancellation
NameOfCarrierIfInsuredElsewhere
EndorsementEffectiveDate
MedicalBenefitsReimbursementEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
AddressOfInsured
Address

EndorsementEffectiveDate
ExcessMedicalCoverageEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ExcessAmount
ExcessMedicalCoveragesInformation
 ExcessMedicalCoverageInformation
 ClassificationCode
 EstimatedTotalAnnualRemunerationAmount
 ExcessMedicalRatePer100DollarOfRemuneration
 EstimatedExcessMedicalPremiumAmount
EndorsementEffectiveDate
BenefitsDeductibleEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
DeductibleAmount
EndorsementEffectiveDate
VolunteerFirefightersAmbulancePremiumDiscountEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
FirstPremiumDiscountLayer
FirstPremiumDiscountPercentage
SecondNextPremiumDiscountLayer
SecondNextPremiumDiscountPercentage
ThirdNextPremiumDiscountLayer
ThirdNextPremiumDiscountPercentage
BalancePremiumDiscountLayer
BalancePremiumDiscountPercentage
AveragePercentageDiscount
ListOfPolicyNumbers
 OtherPolicyNumberIdentifier
EndorsementEffectiveDate
ExclusionForDesignatedOfficersAndEmployeesOfFireAmbulanceDistrictsEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ExcludedOfficerInformation
 OfficerEmployeeOrClassThereof
EndorsementEffectiveDate
FireAmbulanceDistrictLiabilityExclusionEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
FireAmbulanceLiabilityExceptions
 Exceptions
EndorsementEffectiveDate
VolunteerFirefightersAmbulanceWorkersBenefitLawGroupInsuranceEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
TownsIncludedUnderGroupPolicy
 TownIncludedUnderGroupPolicy
EndorsementEffectiveDate
ConstructionClassificationPremiumAdjustmentFactorEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ConstructionClassificationPremiumCreditPercentage

EndorsementEffectiveDate
LaborContractorEndorsementsNewYork
LaborContractorEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfClientOrNameOfLaborContractor
AddressOfClientOrAddressOfLaborContractor
EndorsementEffectiveDate
SoleProprietorsAndPartnersEndorsementsNewYork
SoleProprietorsAndPartnersEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfSoleProprietorOrOfAPartner
NamesOfAdditionalPartner
NameOfAdditionalPartner
EndorsementEffectiveDate
PreferredProviderOrganizationEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PPOsInformation
PPOInformation
AddressOfInsured
NameOfPreferredProviderOrganization
ParticipationInProgramEffectiveDate
UnionEmployeesIndicator
UnionEmployeesInTheProgramIndicator
TotalEstimatedAmountOfEmployeesCoveredByPreferredProviderOrganization
PremiumReductionPercentage
PremiumAmountTotal
EndorsementEffectiveDate
ForeignVoluntaryCompensationAndEmployersLiabilityCoverageEndorsementNewYork
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ForeignVoluntaryCoveragePremiumAmount
ForeignVoluntaryEmployeesInformation
ForeignVoluntaryEmployeeInformation
NameOfEmployee
StateOrCountryOfOperations
DesignatedWorkersCompensationLaw
ForeignVoluntaryExcludedCountry
ExcludedCountry
EndorsementEffectiveDate
ForeignVoluntaryCompensationAndEmployersLiabilityCoverageEndorsementNewYorkRecordContinuation
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EmployerLiabilityLimitAmountBodilyInjuryByAccidentEachAccidentAmount
EmployerLiabilityLimitAmountBodilyInjuryByDiseasePolicyLimitAmount
EmployerLiabilityLimitAmountBodilyInjuryByDiseaseEachEmployeeAmount
EndorsementEffectiveDate
UnitedStatesLongshoreAndHarborWorkersCompensationActCoverageEndorsementCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
ClassificationCode
ClassificationCodeWordingSuffix
ClassificationCodeWording

EstimatedAnnualRemunerationAmount
EndorsementEffectiveDate
PartnershipCoverageExclusionEndorsementCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NamesAndTitleOfGeneralPartnerExcluded
NameAndTitleOfGeneralPartnerExcluded
EndorsementEffectiveDate
OfficersAndDirectorsCoverageExclusionEndorsementCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameAndTitleOfOfficersOrDirectorsExcluded
NameAndTitleOfOfficerOrDirectorExcluded
EndorsementEffectiveDate
VoluntaryCompensationAndEmployersLiabilityCoverageEndorsementCaliforniaRecordCaliforniaForm10
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NamesOfEmployeesNamesOfGroupsOrDescriptionsOfOperations
NameOfEmployeeNameOfGroupOrDescriptionOfOperations
EndorsementEffectiveDate
MultipurposeTextsCalifornia
MultipurposeTextCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EndorsementSerialNumber
EndorsementLines
EndorsementLine
EndorsementSequenceNumber
EndorsementEffectiveDate
EmployeeLeasingEndorsementPolicyIssuedInNameOfLaborContractorCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EndorsementSerialNumber
NameOfClient
AddressOfClientStreet
AddressOfClientCity
AddressOfClientState
AddressOfClientZipCode
EndorsementSequenceNumber
EndorsementEffectiveDate
EmployeeLeasingEndorsementCaliforniaRecordPolicyIssuedInNameOfClient
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EndorsementSerialNumber
NameOfLaborContractor
AddressOfLaborContractorStreet
AddressOfLaborContractorCity
AddressOfLaborContractorState
AddressOfLaborContractorZipCode
EndorsementSequenceNumber
EndorsementEffectiveDate
EndorsementAgreementsLimitingAndRestrictingThisInsuranceCaliforniaRecordDesignatedEmployeeOperationLocationCoverageExclusions
EndorsementAgreementLimitingAndRestrictingThisInsuranceCaliforniaRecordDesignatedEmployeeOperationLocationCoverageExclusions
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier

EndorsementSerialNumber
NameOfEmployee
NameOfOperation
OperationTitle
AddressOfLocation
ClassificationCode
ClassificationWordingSuffix
ClassificationWording
EndorsementSequenceNumber
EndorsementEffectiveDate
EndorsementExpirationDate
EndorsementAgreementsLimitingAndRestrictingThisInsuranceCaliforniaRecordCaliforniaCustomizedLimitingAndRestricting
EndorsementAgreementLimitingAndRestrictingThisInsuranceCaliforniaRecordCaliforniaCustomizedLimitingAndRestricting
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EndorsementSerialNumber
ExcludedOperationsDescription
ExcludedOperationDescription
EndorsementSequenceNumber
EndorsementEffectiveDate
EndorsementExpirationDate
EndorsementAgreementsLimitingAndRestrictingThisInsuranceCaliforniaRecordAlternateCoverageInformation
EndorsementAgreementLimitingAndRestrictingThisInsuranceCaliforniaRecordAlternateCoverageInformation
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
EndorsementSerialNumber
NameOfInsuredForTheAlternateCoverage
InsurerCodeForTheAlternateCoverage
NameOfInsurerForTheAlternateCoverage
PolicyNumberForTheAlternateCoverage
PolicyInceptionDateForTheAlternateCoverage
PolicyExpirationDateForTheAlternateCoverage
LawfullyUninsuredIndicator
WrittenAffirmationOfOtherCoverageObtainedIndicator
EndorsementSequenceNumber
EndorsementEffectiveDate
EndorsementExpirationDate
GroupInsuranceCoverageInformationCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfGroup
GroupInsuranceEffectiveDate
GroupInsuranceExpirationDate
EndorsementEffectiveDate
DeductibleEndorsementSmallOrLargeCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
DeductibleAmountPerClaimAccident
DeductibleAmountAggregate
DeductibleNegotiatedCharge
DeductibleAllocatedLossExpensesIncludedExcludedIndicator
DeductibleFixedExpenseChargeIndicator
EndorsementEffectiveDate
LimitedLiabilityCompanyCoverageExclusionEndorsementCalifornia
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameAndTitleOfManagingMembersOfficersAndDirectorsExcluded

NameAndTitleOfManagingMemberOfficerAndDirectorExcluded
EndorsementEffectiveDate
WisconsinChangeOfInsuranceCarrierNameEndorsementWisconsin
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfOriginalCarrier
NameOfNewCarrier
EndorsementEffectiveDate
WisconsinEmployeeLeasingEndorsementsWisconsin
WisconsinEmployeeLeasingEndorsementWisconsin
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfClientOrNameOfLaborContractor
AddressStreet
AddressCity
AddressState
AddressZipCode
FederalEmployerIdentificationNumber
ClientPremiumAmount
EndorsementEffectiveDate
WisconsinEmployeeLeasingCoClientTerminationEndorsementsWisconsin
WisconsinEmployeeLeasingCoClientTerminationEndorsementWisconsin
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfEmployeeLeasingCompany
NameOfClient
TerminationEffectiveDate
EntitiesReceivingThisForm
DateSent
EndorsementEffectiveDate
AssumptionOfLiabilityEndorsementRecordWisconsin
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
PolicyExpirationDate
AcceptingLiabilityCarrierCode
AcceptingLiabilityCarrierSignatoryDate
NameOfAcceptingLiabilityCarrierSignatory
AcceptingLiabilityCarrierSignatoryTitle
OriginalCarrierSignatoryDate
NameOfOriginalCarrierSignatory
OriginalCarrierSignatoryTitle
EndorsementEffectiveDate
MassachusettsEmployeeLeasingEndorsementsMassachusetts
MassachusettsEmployeeLeasingEndorsementMassachusetts
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfClient
ClientFederalEmployerIdentificationNumber
AddressOfClientStreet
AddressOfClientCity
AddressOfClientState
AddressOfClientZipCode
EndorsementEffectiveDate
MassachusettsQualifiedLossManagementProgramEndorsementMassachusetts
EndorsementNumber
BureauVersionIdentifier

CarrierVersionIdentifier
NameOfQualifiedLossManagementProgram
SubscriptionDate
EligibilityDate
CreditFactor
EndorsementEffectiveDate
MinnesotaIndependentContractorsCoverageEndorsements
MinnesotaIndependentContractorsCoverageEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
IndependentContractorsClassificationInformation
IndependentContractorClassificationInformation
NameOfIndependentContractor
ClassificationCode
ClassificationWording
EstimatedExposureAmount
RateOrChargedRate
MinimumPremiumAmount
EstimatedAnnualPremiumAmount
EndorsementEffectiveDate
MinnesotaThirdDegreeOfKindredFamilyMemberExclusionEndorsements
MinnesotaThirdDegreeOfKindredFamilyMemberExclusionEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
KindredFamilyMembersInformation
KindredFamilyMemberInformation
NameOfPersonToBeExcluded
RelationshipToExecutiveOfficerOrLimitedLiabilityCompanyManager
NameOfExecutiveOfficerOrLimitedLiabilityCompanyManager
EndorsementEffectiveDate
MinnesotaEmployeeLeasingEndorsements
MinnesotaEmployeeLeasingEndorsement
EndorsementNumber
BureauVersionIdentifier
CarrierVersionIdentifier
NameOfClient
ClientAddresses
ClientAddress
LeasingAddressTypeCode
AddressStreet
AddressCity
AddressState
AddressZipCode
ClientFederalEmployerIdentificationNumber
ClientsUnemploymentInsuranceNumber
EndorsementEffectiveDate
NoncomplianceComplianceOfPolicyTermsAndConditionsRecord
StateCode
NonComplianceOrComplianceNotificationTypeCode
PrimaryNonComplianceReasonCode
AdditionalNonComplianceReasonCodes
AdditionalNonComplianceReasonCode
AdditionalNonComplianceReasonCode
AdditionalNonComplianceReasonCode
PrimaryComplianceReasonCode
AdditionalComplianceReasonCodes
AdditionalComplianceReasonCode
AdditionalComplianceReasonCode
AdditionalComplianceReasonCode

CurrentOutstandingPremiumDueAmount
NonComplianceComplianceTransactionSequenceNumber
NonComplianceEffectiveDate
ComplianceEffectiveDate

3. FileControl

The <FileControl> aggregate node contains the information about the Number of Transactions in this Submission.

FileControl
TransactionsTotal
TransactionFromDate
TransactionToDate

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: www.w3.org
WCIO	Workers Compensation Insurance Organization
well-formed XML document	A well-formed document conforms to all of XML's syntax rules.
XML	eXtensible Markup Language. A fee-free open standard recommended by the World Wide Web Consortium that is a simple, flexible, general-purpose markup language. XML's primary purpose is to facilitate the sharing of structured data across different information systems, particularly via the Internet.
XML document	An electronic file that contains XML code and text. There are two levels of correctness in an XML document: well-formed, and valid.
XML schema	An XML schema is the description of a type of XML document that is used for document validation.
XML syntax	The rules that govern the structure of XML. XML syntax determines the structure and content of an XML document.

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.

SECTION 6 - XML DEVIATIONS COMPARED TO FLAT FILE WCPOLS 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. WCPOLS Specific Deviations from the Flat File

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

1. Additions / Modifications

- a.) StatesPremiumsAndExposures record – The State Premiums and Exposures records in the flat file are combined into this umbrella record. This record would be at state level, and all the State Premiums and Exposures for a particular state are grouped together.
- b.) Exposurerecord – The Exposure record in the flat file have NameLinkIdentifier, SteCodeLink, ExposureRecordLinkForLocationCode, and NameLinkCounterIdentifier. These fields have been replaced by Names and Addresses references.
- c.) CancellationReinstatement record – The Name of Insured and Address of Insured are referenced here to Name Reference and Address Reference respectively.
- d.) FederalEmployersLiabilityActEndorsement – The State codes with its Endorsement effective date would be repeated under a group element ‘ScheduleStateCodes’.
- e.) FileControl record – The field TransactionsTotal has been added as a count for total transactions, instead of using field name as RecordTotals.

2. Deletions

- a.) STATE UNEMPLOYMENT NUMBER RECORD SEQUENCE NUMBER (Name record) – This field is not included in the schema because the sequence number is not required.
- b.) ADDRESS STRUCTURE CODE (Address record) – This field is not included in the schema because the field 'Address' and other corresponding fields could specify if it is a free flowing address.
- c.) EXPOSURE RECORD LINK FOR LOCATION CODE (Address record) – This field is not included in the schema because the link for location code is not required.
- d.) Records in 80's have been eliminated. We are omitting the 80's records because all policy changes will be handled by Replacement Policy Transactions.
- e.) ZZ record has been eliminated. We are omitting the ZZ record because it is the record reserved for ISO use.
- f.) Record 10 and 11 are only used with Transaction Code 03 changes. There does not need to be special records for these change types (just like Records 84-89 are not mapped), as the regular tags would be used for the corrected information.