

CSIONet eDocs Implementation Guide

Version: 1.5
March 2020

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Change History

| Document Version | Date of change | Change Description | | | | | | | | | | | | | |
|------------------|--|--|---|-----------|------------------------|-----------|--------------|-----------|------------------------------|------------|--|------------|-----------------------|---------|-------------------|
| 1.0 | February 15, 2013 | Initial version | | | | | | | | | | | | | |
| 1.1 | April 26, 2013 | Section Added/Updated | Description of change | | | | | | | | | | | | |
| | | Updated SMTP HEADER TABLE | Extended Content-Type to accept both Multipart/Mixed and Multipart/Related | | | | | | | | | | | | |
| | | New section added | Added new use case: Transmitting eDocs unrelated to a specific policy or individual | | | | | | | | | | | | |
| 1.2 | August 20, 2013 | Minor correction to section Transmitting policy-related attachments | Added SPName as a mandatory element. | | | | | | | | | | | | |
| 1.3 | March 22, 2016 | Provided further direction on what values to use for the line of business code list (LOBCd). | <p>Common values are:</p> <p>For personal lines:</p> <table><tr><td>csio:AUTO</td><td>Private Passenger Auto</td></tr><tr><td>csio:HABL</td><td>Habitational</td></tr><tr><td>csio:FARM</td><td>Farm Owners, Fire, Liability</td></tr></table> <p>For commercial lines:</p> <table><tr><td>csio:CAUTO</td><td>Individually Rated Commercial Automobile</td></tr><tr><td>csio:CPROP</td><td>Property - Commercial</td></tr><tr><td>csio:20</td><td>Farm - Commercial</td></tr></table> | csio:AUTO | Private Passenger Auto | csio:HABL | Habitational | csio:FARM | Farm Owners, Fire, Liability | csio:CAUTO | Individually Rated Commercial Automobile | csio:CPROP | Property - Commercial | csio:20 | Farm - Commercial |
| csio:AUTO | Private Passenger Auto | | | | | | | | | | | | | | |
| csio:HABL | Habitational | | | | | | | | | | | | | | |
| csio:FARM | Farm Owners, Fire, Liability | | | | | | | | | | | | | | |
| csio:CAUTO | Individually Rated Commercial Automobile | | | | | | | | | | | | | | |
| csio:CPROP | Property - Commercial | | | | | | | | | | | | | | |
| csio:20 | Farm - Commercial | | | | | | | | | | | | | | |

EDOCS IMPLEMENTATION GUIDE

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|-----------|--|--------------------|---|----------|-----------------------------|----------|------------------------------|----------|--|-----------|--------------------------------|-----------|----------------------------------|----------|-------|
| | | | <table><tr><td>csio:21</td><td>Commercial Fleet Automobile</td></tr><tr><td>csio:22</td><td>Commercial Garage Automobile</td></tr><tr><td>CYBER</td><td>Commercial Cyber and Privacy Liability</td></tr></table> <p>Please contact CSIO before using:</p> <table><tr><td>csio:PERS</td><td>Personal Lines - Miscellaneous</td></tr><tr><td>csio:COMM</td><td>Commercial Lines - Miscellaneous</td></tr></table> | csio:21 | Commercial Fleet Automobile | csio:22 | Commercial Garage Automobile | CYBER | Commercial Cyber and Privacy Liability | csio:PERS | Personal Lines - Miscellaneous | csio:COMM | Commercial Lines - Miscellaneous | | |
| csio:21 | Commercial Fleet Automobile | | | | | | | | | | | | | | |
| csio:22 | Commercial Garage Automobile | | | | | | | | | | | | | | |
| CYBER | Commercial Cyber and Privacy Liability | | | | | | | | | | | | | | |
| csio:PERS | Personal Lines - Miscellaneous | | | | | | | | | | | | | | |
| csio:COMM | Commercial Lines - Miscellaneous | | | | | | | | | | | | | | |
| | Provided further direction on what values to use for the attachment type code list (AttachmentTypeCd). | Common values are: | <table><tr><td>csio:BLN</td><td>Billing Notice</td></tr><tr><td>csio:DEC</td><td>Policy Declaration</td></tr><tr><td>csio:BKA</td><td>Banking Authorization</td></tr><tr><td>csio:EXP</td><td>Expiring Policy</td></tr></table> <p>Please contact CSIO before using:</p> <table><tr><td>csio:EDM</td><td>Electronic Data Memorandum</td></tr><tr><td>csio:OTH</td><td>Other</td></tr></table> | csio:BLN | Billing Notice | csio:DEC | Policy Declaration | csio:BKA | Banking Authorization | csio:EXP | Expiring Policy | csio:EDM | Electronic Data Memorandum | csio:OTH | Other |
| csio:BLN | Billing Notice | | | | | | | | | | | | | | |
| csio:DEC | Policy Declaration | | | | | | | | | | | | | | |
| csio:BKA | Banking Authorization | | | | | | | | | | | | | | |
| csio:EXP | Expiring Policy | | | | | | | | | | | | | | |
| csio:EDM | Electronic Data Memorandum | | | | | | | | | | | | | | |
| csio:OTH | Other | | | | | | | | | | | | | | |

| | | | | |
|-----|-------------------|---|----------|------|
| | | | csio:998 | None |
| 1.4 | July 10, 2017 | Guidance on how to populate AttachmentDesc | | |
| 1.5 | February 25, 2021 | Removed deprecated LOB Codes, Added optional element DocumentCopyTypeCd to specify whether a document is the broker or insured copy, Included information on sending/ retrieving eDocs via Web Services | | |

Objective

The purpose of this document is to provide the necessary information in order to support an initial implementation of eDocs using CSIONet. This document targets the developers and analysts responsible for an eDocs deployment. Topics covered by this document include:

- An overview section
 - What is an eDoc?
 - Benefits of eDocs
 - Challenges
- Message structures
 - CSIONet
 - API
 - SMTP/POP3
 - XML

Overview

A great deal of communication between brokers and carriers involves the manual mailing and faxing of documents. Once the physical document is received, manual sorting, routing and processing is required in order to accomplish a specific business task. The goal of eDocs is to help automate this process as much as possible.

Through the use of the CSIO eDocs XML standard - via the message ActivityNoteRs - systems can now allow for electronic documents to be transmitted and workflow tasks to be automated.

What is an eDoc?

Each eDoc message contains an XML file and one or more attachments. The XML file describes the purpose of the transaction and brief information of the attachments to help the recipient system directing the attached files.

Benefits of eDocs

By using a solution that supports eDocs, one can realize the following benefits:

- A huge potential for cost savings and increased workplace efficiencies;
- Electronic data can be accessible from remote sites to many people at the same time;
- Retrieval of the information is almost immediate;
- Over time - as use of the eDocs standard evolves and supports the sending of more granular data - solutions can then provide enhanced benefits such as workflow automations, alerts and reminders.

The Interoperability Challenge

One challenge in implementing eDocs is that there are many trading partners involved and each has a different starting point from which they can adopt the standard. In that respect, the standard needs to be very flexible in order to accommodate these variances in readiness.

In scope: this document will outline the necessary data elements that an ActivityNoteRs message must support to enable the association of an electronic document to a Person or a Policy.

Out of scope: the identification of additional data elements needed for further workflow automation.

Recommendation: this guide only describes support for baseline elements; you must work with your trading partner to fully support the integration of eDocs into a broker's workflow.

Message Structures

This section describes how an eDoc can be sent using CSIONet. **Note:** other transmission models are also possible.

CSIONet Overview

The general rules to use CSIONet are as follows:

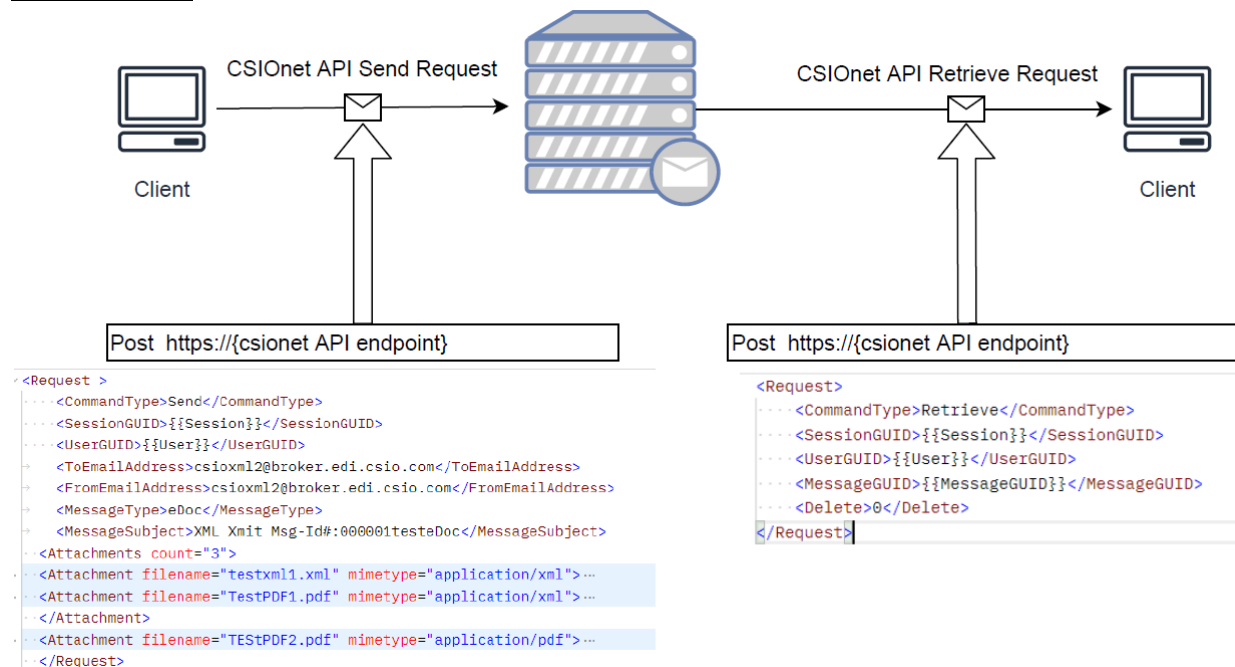
- Sender can use CSIONet API or SMTP to upload (push their eDocs to the central CSIONet mail server).
- Recipient can use CSIONet API or POP3 to download (pull their eDocs from CSIONet into their solutions).

In order to be able to use CSIONet to transmit your eDocs, your solution **must**:

- Have a CSIONet account;
- Support CSIONet API or SMTP/POP3 email protocols;
- Be able to process XML.

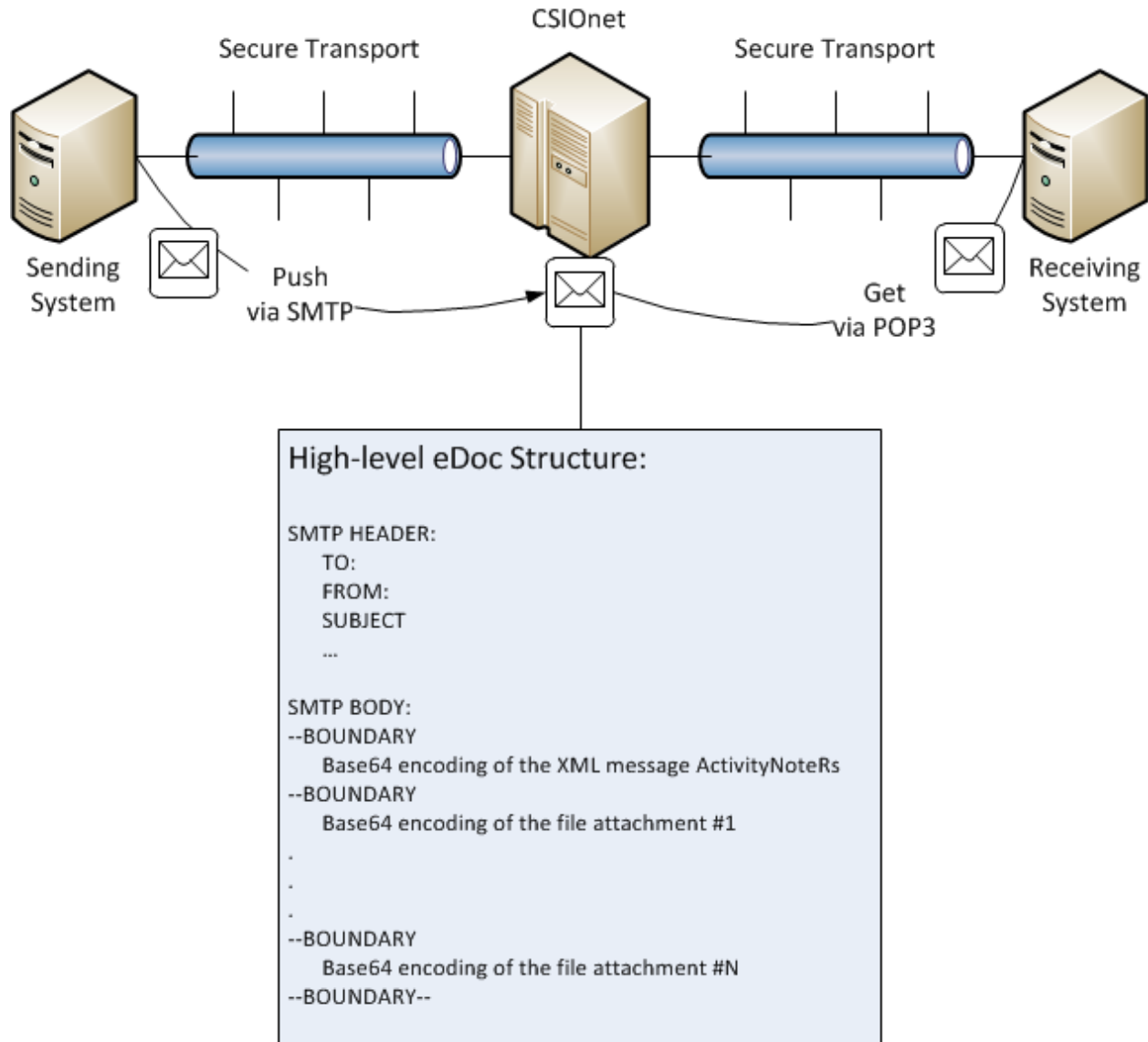
For more information on CSIONet and how to acquire an account, please visit: <http://www.csio.com>

CSIONet API



See details in the CSIONet API Documentation.

SMTP/POP3



SMTP



SMTP (Simple Mail Transfer Protocol) is an Internet standard for electronic mail transmission. This section will explain how to construct an SMTP message for eDocs use.


This document reuses the generic SMTP approach outlined in the existing CSIO document "Revised-C110-Transmission_Session_Options_Standard.doc" and repurposes it for eDocs use.

An SMTP message consists of two parts, a **header** and a **body**. We will address each separately and then finish this section by offering a complete example.

SMTP Header

The following table explains the five (5) required header elements for a CSIONet-compliant eDocs SMTP message:

| Field | Description | Example |
|---------------|---|--|
| To: | The destination userid, enclosed in "<" and ">". (i.e., to whom you are sending the message) Note: your trading partner should provide you with this information, often referred to as their CSIONet EDI Domain. | To: <BD1229A@BROKER.EDI.CSIO.COM> |
| From: | The sender's userid, enclosed in "<" and ">". (i.e., your userid) Note: when you register for a CSIONet account, you will be given this information. Often referred to as: CSIONet EDI Domain | From: <ve0001a@mastercom.edi.csio.com> |
| Subject: | Must support the following format: Subject: XML Xmit Msg-Id#: + "{date stamp}." The date stamp generated as follows. YYYYMMDDHHMMSSMMM (Year Month Day Hour Minutes Seconds Milliseconds). Solutions are expected to generate a date stamp to the highest level of precision that their solution can support. + {senders userid} | Subject: XML Xmit Msg-Id#:20120622101113.ve0001a@mastercom.edi.csio.com  Those accustomed to sending AL3 (EDI) messages over CSIONet: for eDocs using the XML message ActivityNoteRs, the Subject field has changed. Correct: Subject: XML Xmit Msg-... Incorrect: Subject: EDI Xmit Msg-... |
| MIME-Version: | 1.0 | MIME-Version: 1.0 |
| Content-Type: | MULTIPART/MIXED or MULTIPART/RELATED; + Must specify "BOUNDARY="{unique piece of text}". This text delineates |  Note: the industry has agreed to accept two (2) different values for Content-Type as valid. A. Content-Type: MULTIPART/MIXED; B. Content-Type: MULTIPART/RELATED; |

| | | |
|--|-----------------------------------|--|
| | the start and end of the message. |  Note 2: when using MULTIPART/MIXED, the XML boundary must be followed by the attachment boundaries (see diagram on page 3). This implies: <ul style="list-style-type: none"> • Carriers: must support either Option A or Option B or both • BMS Vendors: must support both Option A and Option B Example A: Content-Type: MULTIPART/MIXED; BOUNDARY="=====_NextPart_000_0003_01C405E4.18F5A290" Example B: Content-Type: MULTIPART/RELATED; BOUNDARY="=====_NextPart_000_0003_01C405E4.18F5A290" |
|--|-----------------------------------|--|



SMTP Body

The general SMTP body structure for eDocs is:

- 1 XML message (MIME encoded), followed by;
- 1 to N file attachments (MIME encoded)

The following table describes how to build the standard body structure for a CSIONet-compliant eDocs SMTP message:

| Step # | Field | Description | Example |
|--------|---|--|--|
| 1 | -- + BOUNDARY as defined in your header | Note: always prefix your BOUNDARY separator with "--"; notice the yellow highlight in the example section. | -- =====_NextPart_000_0003_01C405E4.18F5A290 |
| 2 | Content-Type: | Default value: application/octet-stream Other accepted values include using widely recognized Content-Types, such as, <ul style="list-style-type: none"> • text/xml | Examples: <ul style="list-style-type: none"> • Content-Type: application/octet-stream • Content-Type: application/pdf • Content-Type: image/jpeg • Content-Type: text/xml • ... |

| | | | |
|--|---|--|--|
| | | <ul style="list-style-type: none"> • application/pdf • image/jpeg • ... |  Note: receiving systems can either process the more specific Content-Types or they can choose to ignore the more specific Content-Type and process it as if it were set to "application/octet-stream". |
| 3 | Content-Transfer-Encoding: | BASE64 | Content-Transfer-Encoding: BASE64 |
| 4 | Content-Disposition: | attachment; + filename="filename.xxx" | Content-Disposition: attachment; filename="XMLBUSMSG.XML" |
| 5 | [BLOB content] | Use Base64 encoding of the XML message ActivityNoteRs | PD94bWwgdMvYc2lvcj0iMS4wliBlbmNvZGluZz0iVVRGLTgiPz4NCjxhY29yZDpBY3Rp ... |
| Note: All file attachments are treated in a similar manner. | | | |
| 6 | -- + BOUNDARY as defined in your header | Note: always prefix your BOUNDARY separator with "--"; notice the yellow highlight in the example section. | -- ====_NextPart_000_0003_01C405E4.18F5A290 |
| 7 | Content-Type: | Default construct: <ul style="list-style-type: none"> • application/octet-stream; + name="filename.xxx" Other accepted construct: <ul style="list-style-type: none"> • [widely recognized Content-Types]; + name="filename.xxx" Sample list of widely recognized Content-Types: <ul style="list-style-type: none"> • text/xml • application/pdf • image/jpeg • ... | Examples: <ul style="list-style-type: none"> • Content-Type: application/octet-stream; name="DEC-Pages.pdf" • Content-Type: application/pdf; name="DEC-Pages.pdf" • ...  Note: receiving systems can either process the more specific Content-Types or they can choose to ignore the more specific Content-Type and process it as if it were set to "application/octet-stream". |
| 8 | Content-Transfer-Encoding: | BASE64 | Content-Transfer-Encoding: BASE64 |
| 9 | Content-Disposition: | attachment; + | Content-Disposition: attachment; filename=" DEC-Pages.pdf " |

| | | | |
|---|--|--|--|
| | | filename="filename.xxx" | |
| 10 | Content-Description: | <p>This field is optional. It is used to describe the included attachment.</p> <p>Default construct:</p> <ul style="list-style-type: none"> • "{echo content from XML element <AttachmentDesc>}" | Content-Description= "Policy Declaration" |
| 11 | [BLOB content] | Use Base64 encoding of the XML message ActivityNoteRs | JVBERi0xLjMNCjEz9MNCjc3IDAgb2JqDTw8L0xpbmVhcml6ZWQgMS9MIDYzNzM1L08g... |
| Note: Repeat steps 6 to 11, for each additional file attachment. | | | |
| 12 | Finally, complete your SMTP message with a closing BOUNDARY delimiter. | | |
| | -- + BOUNDARY as defined in your header + -- | Note: the closing BOUNDARY delimiter is the same as the opening BOUNDARY delimiter in step #1, with an additional suffix of "--"; notice the yellow highlights in the example section. | -- ====_NextPart_000_0003_01C405E4.18F5A290-- |

To view a complete eDocs example with three (3) attachments, click the embedded text file below:

Note: the embedded examples files only function in the MS Word version of implementation guide.



mimed xml with attachments.txt

XML:

You are indirectly referencing the CSIO XML message **ActivityNoteRs** whenever you talk about eDocs.

In scope: This section will outline the necessary data elements that an ActivityNoteRs message must support to accomplish the following two (2) scenarios:

1. Transmitting policy-related attachments.
2. Transmitting attachments that are not related to a policy.

Out of scope: the identification of additional data elements needed for further workflow automation.



Note: the industry has agreed to accept two (2) different root nodes as valid.

- A. <ACORD><CommonSvcRs><ActivityNoteRs >
- B. <CommonSvcRs><ActivityNoteRs >

In the section that follows, the notation [root node] refers to either Option A or Option B from the above list. This implies:

- **Carriers:** must support either Option A **or** Option B
- **BMS Vendors:** must support both Option A **and** Option B

1. Transmitting policy-related attachments.

The following table describes the minimum suggested ActivityNoteRs data elements needed to enable the association of an electronic document to a Person or Policy. This table was validated against version 1.40 of the XML standards (older schemas should also be able to support these mappings).

Note: a fully specified example file is shown at the end of this section.

| Element/xPath | Conformance | Reason |
|---|-------------|---|
| [root node] /RqUID | Mandatory | Common to all XML messages. Used to uniquely identify a message. Generally used for auditing purposes. Also used to identify duplicate messages. |
| [root node] / SPName | Mandatory | Service Provider name. To insure uniqueness, <SPName> must be an Internet domain name. |
| [root node] /TransactionResponseDt | Mandatory | The date-time stamp the message was created. |
| [root node] /MsgStatus /MsgStatusCd | Mandatory | Always equal to ResultPendingOutOfBand, this indicates that the result will be processed asynchronously through a method other than XML – in the case of eDocs, via attachments. |
| [root node] /InsuredOrPrincipal /GeneralPartyInfo /NameInfo /CommName /CommercialName | Recommended | The full name of the Person/Organization associated with this eDoc. |
| [root node] /PartialPolicy /PolicyNumber | Mandatory | The policy number associated with this eDoc. |
| [root node] /PartialPolicy /LOBCd | Mandatory | A code list value identifying the line of business. Common values are: For personal lines: <div style="display: flex; align-items: center;"> <div style="border: 1px solid black; padding: 2px 5px; margin-right: 10px;">csio:AUTO</div> <div style="border: 1px solid black; padding: 2px 5px;">Private Passenger Auto</div> </div> |

| | | | |
|--|-------------|---|--|
| | | csio:HABL | Habitational |
| | | csio:FARM | Farm Owners, Fire, Liability |
| | | csio:MARIN | Inland Marine |
| | | csio:BUILD | Builders Risk |
| | | csio:EQB | Equipment Breakdown |
| | | For commercial lines: | |
| | | csio:CAUTO | Individually Rated Commercial Automobile |
| | | csio:CPROP | Property - Commercial |
| | | csio:FLEET | Commercial Fleet Automobile |
| | | csio:GARG | Commercial Garage Automobile |
| | | CYBER | Commercial Cyber and Privacy Liability |
| | | Please contact CSIO before using: | |
| | | csio:PERS | Personal Lines - Miscellaneous |
| | | csio:COMM | Commercial Lines - Miscellaneous |
| [root node] /PartialPolicy /ContractTerm /EffectiveDt | Recommended | The date on which an agreement, such as a contract or insurance policy, takes effect. | |
| [root node] /PartialPolicy /ContractTerm /ExpirationDt | Recommended | The date on which an agreement, such as a contract or insurance policy, terminates. | |
| [root node] /PartialPolicy /CompanyCd | Recommended | A code list value identifying the insurance company. Example: WAWA = Wawanesa | |
| [root node] /BusinessPurposeTypeCd | Recommended | A code indicating the business event being submitted in this message. | |

| | | | | | | | | | | | | | | | | |
|---------------------------------|----------------------------|---|----------|----------------|----------|--------------------|----------|-----------------------|----------|-----------------|----------|----------------------------|----------|-------|----------|------|
| [root node] /FileAttachmentInfo | Mandatory | <p>A repeating cluster of seven (7) elements used to describe each attachment included in an eDoc. Includes:</p> <ul style="list-style-type: none">• AttachmentDesc = free text to describe the attachment. Although this element is optional, CSIO strongly recommends its usage. Based on broker feedback from a survey conducted in the summer of 2017, brokers expressed a strong message that better use of this element would benefit the broker channel. At a minimum, embed the following 3 fields as part of the eDoc description: document type, customer name, and policy #. <p>Examples:</p> <ul style="list-style-type: none">• Bob_Smith_POL12345_NBS• Mary_Parker_ABC12345_RWL • AttachmentTypeCd = a code list value to indicate the type of attachment: <p>Common values are:</p> <table><tr><td>csio:BLN</td><td>Billing Notice</td></tr><tr><td>csio:DEC</td><td>Policy Declaration</td></tr><tr><td>csio:BKA</td><td>Banking Authorization</td></tr><tr><td>csio:EXP</td><td>Expiring Policy</td></tr></table> <p>Please contact CSIO before using:</p> <table><tr><td>csio:EDM</td><td>Electronic Data Memorandum</td></tr><tr><td>csio:OTH</td><td>Other</td></tr><tr><td>csio:998</td><td>None</td></tr></table> <ul style="list-style-type: none">• MIMEContentTypeCd = application/octet-stream <p>Default value: application/octet-stream</p> <p>Other accepted values include using widely recognized Content-Types, such as,</p> <ul style="list-style-type: none">• text/xml• application/pdf• image/ipeg | csio:BLN | Billing Notice | csio:DEC | Policy Declaration | csio:BKA | Banking Authorization | csio:EXP | Expiring Policy | csio:EDM | Electronic Data Memorandum | csio:OTH | Other | csio:998 | None |
| csio:BLN | Billing Notice | | | | | | | | | | | | | | | |
| csio:DEC | Policy Declaration | | | | | | | | | | | | | | | |
| csio:BKA | Banking Authorization | | | | | | | | | | | | | | | |
| csio:EXP | Expiring Policy | | | | | | | | | | | | | | | |
| csio:EDM | Electronic Data Memorandum | | | | | | | | | | | | | | | |
| csio:OTH | Other | | | | | | | | | | | | | | | |
| csio:998 | None | | | | | | | | | | | | | | | |

| | | | | | | |
|--------------------------------------|--------------|---|---|-------------|---|--------------|
| | | <ul style="list-style-type: none">• ...• MIMEEncodingTypeCd = BASE64• AttachmentFilename = name of the file attachment• AttachmentStatusCd = csio:5• DocumentCopyTypeCd (optional) = A code indicate copy type of the document in this Activity. <p>Value:</p> <table><tr><td>A</td><td>Agency copy</td></tr><tr><td>I</td><td>Insured Copy</td></tr></table> | A | Agency copy | I | Insured Copy |
| A | Agency copy | | | | | |
| I | Insured Copy | | | | | |
| [root node] /RemarksInfo /RemarkText | Recommended | A section for free text to provide further contextual information. | | | | |

Note: the aggregate <ItemIdInfo> described in the table below would also be required for the scenario where an 'Intermediary System' processes all eDocs transmissions on behalf of an insurance company.

| ItemIdInfo | Explanation |
|--|--|
| <pre> <ItemIdInfo> <OtherIdentifier> <OtherIdTypeCd>csio:ALI</OtherIdTypeCd> <OtherId>IBM902MAC001</OtherId> </OtherIdentifier> <OtherIdentifier> <OtherIdTypeCd>csio:CustId</OtherIdTypeCd> <OtherId>be2416a@broker.edi.csio.com</OtherId></ OtherIdentifier> </ItemIdInfo> </pre> | <p>Two instances of OtherIdentifier are recommended to uniquely identify the intended recipient:</p> <ul style="list-style-type: none"> • CSIO Machine Address of the target recipient • CSIONet EDI Domain of the target recipient <p>You can query your business partner's identifiers on CSIO's website: https://csio.com/csionet/csionet-tools/csionet-global-lookup</p> <p>(A CSIO.com account is required to access it.)</p> |

Note: this aggregate was introduced in version 1.23 of the XML standards (older schemas will not be able to support these mappings).

Example scenario:

- 'System A' deals with many trading partners that all have individual CSIONet accounts;

- However, 'System A' does not want to deal directly with each CSIONet account (*i.e.*, does not want to manage a one-to-many relationship);
- 'System A' prefers to work (one-to-one) with an 'Intermediary System' that will then interact with CSIONet on behalf of 'System A'.

In this situation, 'System A' uses the above aggregate to tell the 'Intermediary System' which CSIONet account to interact with for a given message.

To view a complete XML ActivityNoteRs message with three (3) attachments, click the embedded WordPad file below:

Note: the embedded examples files only function in the MS Word version of implementation guide.



WordPad Document

2. Transmitting eDocs unrelated to a specific policy or individual.

Scope: to enable the transmission of eDocs that are unrelated to a specific policy or individual. Some of the documents that carriers might send using this method include (but are not restricted to):

- monthly summaries of policies, claims or commissions;
- promotions for new markets or lines of business;
- notifications of underwriting changes;
- reconciliation statements;
- accounts recommended for round-out or prospect accounts;
- messages intended for a specific group of policies, accounts or employees

How to identify eDocs that are of type “unrelated to a specific policy or individual”

Depending on the version number of the CSIO XML standards being used, supporters of this use case have two (2) methods to use to identify an eDoc of this type:

| CSIO XML Version 1.24 or earlier | CSIO XML Version 1.25 and onwards |
|---|---|
| BusinessPurposeTypeCd = csio:MEM | BusinessPurposeTypeCd = csio:NPD Note: csio:NPD (non-policy document) was added to the standard in release 1.25. |
| Also mandatory: <input type="checkbox"/> <CommercialName> = “?” <input type="checkbox"/> <PolicyNumber> = “?” | <CommercialName> and <PolicyNumber> become no longer mandatory. Implementers can choose whether or not to continue using <CommercialName> and <PolicyNumber> |

Note: Once release 1.25 of the CSIO XML standards is published (target date: July 2013), the industry is expected to move toward adopting csio:NPD method. Over time, a grandfather clause will be applied to the csio:MEM method.

The following table describes the minimum suggested ActivityNoteRs data elements needed for the transmission of eDocs that are *unrelated* to a specific policy or individual.

| Element/xPath | CSIO XML Version 1.24 or earlier | CSIO XML Version 1.25 and onwards | Description |
|--------------------|----------------------------------|-----------------------------------|--|
| | Conformance | Conformance | |
| [root node] /RqUID | Mandatory | Mandatory | Common to all XML messages. Used to uniquely identify a message. |

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-----------|--|-----------|------------------------|-----------|--------------|-----------|------------------------------|------------|---------------|------------|---------------|----------|---------------------|------------|--|------------|-----------------------|------------|-----------------------------|-----------|------------------------------|-------|--|
| | | | Generally used for auditing and to identify duplicate messages. | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /SPName | Mandatory | Mandatory | Service Provider name. To insure uniqueness, <SPName> must be an Internet domain name. | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /TransactionResponseDt | Mandatory | Mandatory | The date-time stamp the message was created. | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /MsgStatus /MsgStatusCd | Mandatory | Mandatory | Always equal to ResultPendingOutOfBand, this indicates that the result will be processed asynchronously through a method other than XML – in the case of eDocs, via attachments. | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /InsuredOrPrincipal /GeneralPartyInfo /NameInfo /CommIName /CommercialName | Mandatory | Optional | If present, set to “?” | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /PartialPolicy /PolicyNumber | Mandatory | Optional | If present, set to “?” | | | | | | | | | | | | | | | | | | | | | | |
| [root node] /PartialPolicy /LOBCd | Mandatory | Mandatory | <div><div>A code list value identifying the line of business.</div><table><tr><td>csio:AUTO</td><td>Private Passenger Auto</td></tr><tr><td>csio:HABL</td><td>Habitational</td></tr><tr><td>csio:FARM</td><td>Farm Owners, Fire, Liability</td></tr><tr><td>csio:MARIN</td><td>Inland Marine</td></tr><tr><td>csio:BUILD</td><td>Builders Risk</td></tr><tr><td>csio:EQB</td><td>Equipment Breakdown</td></tr></table><div>For commercial lines:</div><table><tr><td>csio:CAUTO</td><td>Individually Rated Commercial Automobile</td></tr><tr><td>csio:CPROP</td><td>Property - Commercial</td></tr><tr><td>csio:FLEET</td><td>Commercial Fleet Automobile</td></tr><tr><td>csio:GARG</td><td>Commercial Garage Automobile</td></tr><tr><td>CYBER</td><td>Commercial Cyber and Privacy Liability</td></tr></table><div>Please contact CSIO before using:</div></div> | csio:AUTO | Private Passenger Auto | csio:HABL | Habitational | csio:FARM | Farm Owners, Fire, Liability | csio:MARIN | Inland Marine | csio:BUILD | Builders Risk | csio:EQB | Equipment Breakdown | csio:CAUTO | Individually Rated Commercial Automobile | csio:CPROP | Property - Commercial | csio:FLEET | Commercial Fleet Automobile | csio:GARG | Commercial Garage Automobile | CYBER | Commercial Cyber and Privacy Liability |
| csio:AUTO | Private Passenger Auto | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:HABL | Habitational | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:FARM | Farm Owners, Fire, Liability | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:MARIN | Inland Marine | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:BUILD | Builders Risk | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:EQB | Equipment Breakdown | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:CAUTO | Individually Rated Commercial Automobile | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:CPROP | Property - Commercial | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:FLEET | Commercial Fleet Automobile | | | | | | | | | | | | | | | | | | | | | | | | |
| csio:GARG | Commercial Garage Automobile | | | | | | | | | | | | | | | | | | | | | | | | |
| CYBER | Commercial Cyber and Privacy Liability | | | | | | | | | | | | | | | | | | | | | | | | |

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| | | | <table><tr><td>csio:PERS</td><td>Personal Lines - Miscellaneous</td></tr><tr><td>csio:COMM</td><td>Commercial Lines - Miscellaneous</td></tr></table> | csio:PERS | Personal Lines - Miscellaneous | csio:COMM | Commercial Lines - Miscellaneous |
| csio:PERS | Personal Lines - Miscellaneous | | | | | | |
| csio:COMM | Commercial Lines - Miscellaneous | | | | | | |
| [root node] /PartialPolicy /CompanyCd | Mandatory | Mandatory | A code list value identifying the insurance company. Example: WAWA = Wawanesa | | | | |
| [root node] /BusinessPurposeTypeCd | Mandatory Use csio:MEM | Mandatory Use csio:NPD | A code indicating the business event submitted in the message. If CSIO XML version is 1.24 or earlier , then BusinessPurposeTypeCd = csio:MEM Else BusinessPurposeTypeCd = csio:NPD End If | | | | |
| [root node] /FileAttachmentInfo | Mandatory | Mandatory | A repeating cluster of six (6) elements used to describe each attachment included in an eDoc. Includes: <ul style="list-style-type: none">AttachmentDesc = free text to describe the attachment. Although this element is optional, CSIO strongly recommends its usage. Based on broker feedback from a survey conducted in the summer of 2017, brokers expressed a strong message that better use of this element would benefit the broker channel. At a minimum, embed the following 3 fields as part of the eDoc description: document type, customer name, and policy #. Examples: <ul style="list-style-type: none">Bob_Smith_POL12345_NBSMary_Parker_ABC12345_RWL <ul style="list-style-type: none">AttachmentTypeCd = a code list value to indicate the type of attachment: Common values are: | | | | |

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|--|----------------------------|-------------|--|----------|----------------|----------|--------------------|----------|-----------------------|----------|-----------------|----------|----------------------------|----------|-------|----------|------|
| | | | <table><tr><td>csio:BLN</td><td>Billing Notice</td></tr><tr><td>csio:DEC</td><td>Policy Declaration</td></tr><tr><td>csio:BKA</td><td>Banking Authorization</td></tr><tr><td>csio:EXP</td><td>Expiring Policy</td></tr></table> <p>Please contact CSIO before using:</p> <table><tr><td>csio:EDM</td><td>Electronic Data Memorandum</td></tr><tr><td>csio:OTH</td><td>Other</td></tr><tr><td>csio:998</td><td>None</td></tr></table> <ul style="list-style-type: none">MIMEContentTypeCd = application/octet-stream Default value: application/octet-stream Other accepted values include widely recognized Content-Types, such as:<ul style="list-style-type: none">text/xmlapplication/pdfimage/jpeg...MIMEEncodingTypeCd = BASE64AttachmentFilename = name of the file attachmentAttachmentStatusCd = csio:05 | csio:BLN | Billing Notice | csio:DEC | Policy Declaration | csio:BKA | Banking Authorization | csio:EXP | Expiring Policy | csio:EDM | Electronic Data Memorandum | csio:OTH | Other | csio:998 | None |
| csio:BLN | Billing Notice | | | | | | | | | | | | | | | | |
| csio:DEC | Policy Declaration | | | | | | | | | | | | | | | | |
| csio:BKA | Banking Authorization | | | | | | | | | | | | | | | | |
| csio:EXP | Expiring Policy | | | | | | | | | | | | | | | | |
| csio:EDM | Electronic Data Memorandum | | | | | | | | | | | | | | | | |
| csio:OTH | Other | | | | | | | | | | | | | | | | |
| csio:998 | None | | | | | | | | | | | | | | | | |
| [root node] /RemarksInfo /RemarkText | Recommended | Recommended | A section for free text to provide further contextual information. | | | | | | | | | | | | | | |