A HOSR record will be generated by each subroutine of File Maintenance when it detects an error or when it must pass information back to the requestor.

The WHO Code associated with the following errors will come from the transaction being processed unless otherwise indicated.

A.) FILE MAINTENANCE CONTROL

	WHO	WHY	
1.)		FME	(ABC-YRT) Control Number associated with this transaction not on master file.
	AB1	FM1	Duplicate Master record control numbers.
	AB1	FM2	Values have been entered into a settlement schedule trailer without also entering a schedule number for them.
	AB1	FM3	The information in the send to fields does not seem to be correct. It should be checked.
2.)		FM4	(ABC-YRT) Transaction with same control number as invalid insert. Check CF2 HOSR error for problem.
3.)		FM5	(ABC-YRT) This error is created on an insert control number which has had no field changes processed against it. Field changes must be made to correct this record.
		FM6	(ABC-YRT) Freq. & No. of mos. do not agree.
4.)	AB1	FMF	(ABC-YRT) Policy is inforce but no billing information section exists. This record should be corrected.
		FMD	New Issue - attempting to input more Notify Data than the three possible occurrences.
	B2P	FM7	Insert case where no Unpaid record has been generated.
5.)	AB1	FM8	(YRT) Paid to date month is not consistent with the premium anniversary. No change has been made in the record.
6.)	AB1	FM9	(YRT) YIC-LAST-AMT (Amount In-Force) is equal to zero.

7.)   FMZ   (ABC-YRT) Master record contains suspend all
                        code. Transaction has been processed because
                        the input transaction contains the same WHO Code
                        as the change pending trailer.

8.)   FMA   YRT Insert case (No Availance YRT individual
                        contracts slots).

9.)   FMB   (YRT The anniversary year is prior to the issue
                        year and the contract is not pro-rata.
                        Processing continues.

B.) NON-FORFEITURE LOGIC

	WHO	WHY	

1.)   change   NF1   (ABC-YRT) Non-forfeiture would have been
      pending   processed on this control number but change
      trailer   pending trailer says to suspend non-forfeiture.

2.)   change   NF2   (ABC) Non-forfeiture would have been processed
      pending   on this control number for the interest due
      trailer   but change pending trailer says to suspend
                       non-forfeiture.

3.)   SPL   NF3   (YRT) Non-forfeiture will be processed on this
                       control number. Status of control number
                       before non-forfeiture made for application file.

4.)   SPL   NF4   (ABC-YRT) Premium suspense, applied suspense or
                       deposits exist - non-forfeiture not performed.

6.)   SPL   NF6   (ABC) Loan Interest has been capitalized on this
                       control number (possible HOSR errors from the
                       capitalization of Loan Interest Routine) Status
                       of record after processing.

7.)   AB1   NF7   (ABC) Date of last premium paid is equal to
                       zero. Issue date is 120 days old. Record
                       should be checked.

      SPL   NF8   (ABC-YRT) Contract is 150 days old but no
                       premiums have been paid. It has values or may
                       be streamline contract (YRT) so has not been
                       purged.

      SPL   NF9   (YRT) Paid to date is prior to the issue date or
                       it is more than 70 days past due but status is
                       Issue.

WHO	WHY	
SPL	NFA	(YRT) The Paid to date is more than 70 days past due and the insured's age is past the expiry age. HOSR is for Information only.
SPL	NFB	(ABC/PBC) The premium is more than 90 days past due and a Disabled Trailer.

C.) NOTIFY LOGIC

	WHO	WHY	
1.)	change pending	CP1	(ABC-YRT) Change pending (prepared monthly on the effective day or change) trailer
2.)	SPL	NL1	(ABC) Four months before retirement on this control number, if status is 2.

ADD OR DELETE NOTIFY

	WHO	WHY	
1.)		CA1	Transaction requests an additional entry into the Notify Trailer but the trailer is full. No processing.
2.)		CA2	Transaction requests the deletions of a Notify trailer item but no match has been found. No processing.

D.) FIELD CHANGE LOGIC

	WHO	WHY	
1.)		CF1	(ABC-YRT) Activity date on this transaction is not equal to the latest of either the accounting or transaction date. Batch has been processed (unless followed by CF3 error).
2.)		CF2	(ABC) This error is created on an insert control number which has processed some field changes but either A-POL-YR or ABI-MOS are equal to zero. On this case the ABI-FREQ is changed to annual and the A-POL-YR is made equal to the File Maintenance year. Zeros are moved to the ABI-BILL-PREM. (YRT) On YRT if either the YIC-PDTO or YIC-ANN-YR are equal to zeros a change pending trailer will be built with a suspend code of 'Y'

NOTE: On both ABC and YRT a master record is generated but the record is not correct and field changes must be made to correct the record. If other transactions are processed against this control number a <u>FM4</u> HOSR error will be generated.

          FMY   (YRT) A YRT Record has been inserted without any contract number. Field changes must be made to give the record a contract number.

3.)   CF3   (YRT) Status code is 1 but mode is unequal to 91, 92, 93 or 95 <u>or</u> status other than 1 and mode code is equal to one of the above modes. Complete batch is rejected. (PBC) Start date is more than five years prior to the issue date. Processing continues.

4.)   CF4   (ABC-YRT) Control number where the ABI-FREQ and ABI-MOS (ABC) or Y-FREQ and Y-NO-MOS (YRT) conflict. Both have been changed to annual. <u>NOTE:</u> If Y-CHG-DATE contains a date, the Y-NEW-FREQ must be equal to A, S, Q or M. Frequency has been changed to annual.

5.)   AB1   CF5   (YRT) Y-BIRTH year, YIC-ISS, year and YIC-AGE are not consistent.

6.)   CF6   Check digit doesn't check on regular field change. All field change transactions in tne above situation are considered invalid and must be corrected and resubmitted.

7.)   CF7   Retirement date in error, has been changed to 9991201. Transaction using this date may have erroneous results.

8.)   AB1   CF8   (ABC-YRT) Sex Code Invalid - has been changed to 'M' or Unisex Code Invalid.

9.)   AB1   CF9   Either the contract anniversary or the 12-31 anniversary is not this year or last year or the Billing anniversary month is not a valid month or the Commission anniversary is not valid. Processing continues.

10.)   CFA   (YRT) A WP rating or a Disable code is present on a non-1980 series contract; or a 1980 series contract has a Disabled code but now Waiver of Premium Rider.

WHO   <u>WHY</u>

ANNIVERSARY LOGIC

    <u>WHO</u>   <u>WHY</u>

    CW1   At the time the Anniversary work being done,
the contract anniversary is beyond the Benefit
Cease Duration. The trailer is removed from
the record.

ABC/PBC (PO, PP TRANSACTION)
IRA POLICIES

	WHO	WHY	REASON
1.	SPJ	EXCES	Total of IRA contributions in any of the following fields > 2.000.00 AIRA-CNTRB-PR-TXYR AIRA-CNTB TXYR JIRA-CNTRB-PR-TXYR JIRA-CNTRB-TXYR
2.		NGIRA	Total of IRA contributions in any of above fields > 0.00 Hosr routed to who code in premium payment transaction.
3.		*IRA*	Contribution to IRA for tax year - 1, But '*' col. 9 of transaction card. Correction need to receipt type Hosr routed to who code is premium payment transaction.

REGULAR PREMIUM PAYMENT TRANSACTION - ABC (PØ, P4, PS)

	WHO	WHY	
1.)		PØ1	The number of months paid is more than 24 in a premium reversal. It may need to be adjusted.
2.)		PØ2	Change pending trailer indicates suspend all transactions or prohibit code allows only type R entries. No processing has occurred.
3.)		PØ3	Premium reversal would cause the reserves or interest to go negative. No processing has occurred.
4.)		PØ4	Error on transaction but no room to put item in policy suspense. It has been put into special suspense.
5.)		PØ5	Negative amount left in Applied suspense has been moved to policy suspense.
6.)		PØ6	Due or effective date is beyond the premium cease date. No processing has occurred.
7.)		PØ7	Due or effective date cannot be prior to the last contract anniversary nor after the contract anniversary plus 2 years on positives or the contract anniversary plus 1 year on negatives. No processing has occurred.

	WHO	WHY	

8.)   P08   The due date cannot be prior to the commission anniversary. No processing has occurred.

9.)   P09   When applied dividends are used the due date must match the date in the applied trailer. No processing has occurred.

10.)   P0A   Amount in negative transaction intended for Applied Suspense has been put into Special Suspense.

11.)   P0B   The due date is prior to the issue date. No processing has occurred.

12.)   P0C   The status of the master record is not 2 or 3. No processing has occurred.

13.)   P0D   Interest payment is not equal to the interest amount in the record, or transaction is negative. No processing has occurred.

14.)   P0E   Policy loan status is not equal to 'B' or due date is not the loan interest due date. No processing has occurred.

15.)   P0F   The due date does not match the last paid date on a premium reversal.

16.)   P0G   The adjusted Last Paid date does not track to the old date, or it is less than the issue date or beyond the retirement date. It may need adjustment.

17.)   P0H   Negative amount left in Applied Suspense has been moved to Special Suspense.

18.)   P0I   Premium change frequency is not A, S, Q or M. Record has not been changed.

19.)   P0M   Premium change code on transaction is only affected for records with no monthly annuity at retirement.

20.)   CA5   P00   Initial premium payment on non-hindsight contracts must be for the billing amount and the due date must be the issue date. No processing has ocrurred.

	WHO	WHY	
21.)		PØP	The file maintenance date cannot be more than one month prior to the contract anniversary when that anniversary is crossed. No processing has occurred.
22.)		PØQ	The due or effective date is not in the range of the 12/31 year and the 12/31 year plus 1. No processing has occurred.
23.)		PØR	The due or effective date must fall in this calendar year or this year minus 1. No processing has occurred.
	GSZ	PØN	Old/New Lives Code Indicates a Life code of P on a first premium payment.

REGULAR PREMIUM PAYMENT TRANSACTIONS - PBC (PØ, P4, PS)

	WHO	WHY	
1.)		PØ1	Due or effective date (if present) does not fall between the contract anniversary and that anniversary plus 1 year on negatives or plus 2 years on positives. No processing has occurred.
2.)		PØ2	Master record indicates suspend premium payments on all transactions. No processing has occurred.
3.)		PØ3	Transaction would cause the contract values to go below -.Ø5. No processing has occurred.
4.)		PØ4	No room in Policy Suspense. Money has been put into special suspense.
5.)		PØ5	File maintenance date is prior to the contract anniversary. No processing has occurred.
6.)		PØ6	Due or effective date is beyond the premium cease date. No processing has occurred.
7.)		PØ7	Due or effective date is not in the range of the 12/31 anniversary to that anniversary plus 1. No processing has occurred.
8.)		PØ8	Due date is prior to the commissions anniversary. No processing has occurred.
9.)		PØ9	Transaction involves applied dividends, the due date must match the date in the applied dividend trailer. No processing has occurred.

See PØ6 notes in folder

	WHO	WHY	
10.)		PØA	Suspense amounts in the master record has been changed. Processing continues.
11.)		PØB	Due date is prior to the issue date. No processing has occurred.
12.)		PØC	Status of master record is not 2 or 3. Transactior is not processed.
13.)		PØD	Status of record is 3, processing continues.
14.)		PØE	Total Annuity premiums paid this contract year exceed the flexibility limit. No disability trailer exists and nothing is in the current benefit premium accumulation. The limit is not changed and processing does not continue.
15.)		PØF	Same as PØE except a disability trailer exists or an amount is in the current benefit premium accumulator. The limit is not changed. Processing does not continue.
16.)		PØG	Due date on transaction + the frequency causes the last paid date be prior to the issue date. Processing continues.
17.)		PØH	Policy suspense is full, money has been put in special suspense. Processing continues.
18.)		PØI	Total premiums fields for COP and regular premiums has gone negative. Processing continues.
19.)	GSZ	PØJ	Old/new lines code indicates a questionable life code of P on a first premium payment.
20.)		PØK	On positive transaction, the applied suspense amount has been used and the trailer is eliminated. On a negative transaction an Applied Suspense Trailer has been created.
21.)		PØL	Frequency in Premium Change trailer is not A, S, Q or M. Premium change fields have not been moved to Master. Processing continues.
22.)		PØM	Transaction indicates change billing premium in Master, however the Monthly annuity is not zero. The billing premium is not changed.

23.)   PØN   The flexibility limit is $\leq$ the current regular premium total before processing of this negative transaction. Processing continues.

24.)   PØ   Due or effective date is not the current or prior calendar year. No processing has occurred.

25.) CA5   PØQ   Initial premium paid on a non-hindsight contract. Is either not on the issue date or is not the billing premium. No processing has occurred.

26.)   PØX   Premium given in transaction is not enough to cover the fee as specified in the master record. No processing has occurred.

PREMIUM ADJUSTMENTS - ABC (PP)

WHO   WHY

1.)   PP1   The status of the master record is not 2 or 3. No processing has occurred.

2.)   PP2   Change pending trailer indicates suspend all transactions or prohibit code allows only type R entries. No processing has occurred.

3.)   PP3   A negative transaction has been processed against a record with more than 24 months paid. The number of months may need adjustment.

4.)   PP4   Error on this transaction but no room to put payment amount in policy suspense, it has been posted to special suspense.

5.)   PP5   Premium reversal would cause negative reserves or interest. No processing has occurred.

6.)   PP6   Status of record is 3, processing continues.

7.)   PP7   Due or effective date not in the range of 12/31 year to 12/31 year +1. On type B and P payments the range is from 12/31 year -1 to 12/31 year +1. No processing has occurred.

8.)   PP8   Due date is prior to the issue date or after the retirement date. No processing has occurred. Type B payment date is after disability cease date or no disability trailer exists. No processing has occurred.

PP* A suspend code was equal to P & premium type code not equal to R. (P in prem cease field & will error all pymts except for reserve transfer)

11/30/88   6.3.11   Retention No. IS100

	WHO	WHY	
9.)		PPA	On a negative transaction the due date does not trail with that in the record. Transaction due date is used.
10.)		PPB	Due or effective date is prior to the last commission or contract anniversary Master may need adjustment.
11.)		PPD	The adjusted Last Paid Date is before the issue date or after the retirement date. On benefit payments it may be outside disability period.
12.)		PPE	A negative transaction has been processed with the number of months being greater than the record number of months. Record may need adjustment.
13.)		PP#	The due date does not fall in this or the prior calendar year. No processing has occurred.
14.)		PPG	The premium change frequency is not A, S, Q or M. Master record is not changed.
15.)		PPO	Initial premium payments on non hindsight contracts must be for the billing amount and the due date must be the issue date. No processing has occurred.
14.)	CA5	PPP	Transaction indicates payment of a COP premium but the COP percent in the record zero. No processing has occurred.
15.)		PP	Due date is after contract anniversary + 1 year on a negative transaction or contract anniversary + 2 years on a positive transaction. No processing has occurred.
16.)	GSZ	PPL	Old/new lives code indicates a questionable life code of P on a first premium payment.
17.)		PPV	Transaction has caused the total annuity or COP or single premium fields to be negative. The fields are cleared.

PREMIUM ADJUSTMENTS - PBC   (PP)

	WHO	WHY	
1.)		PP1	The status of the master record is not 2 or 3. No processing has occurred.

WHO	WHY	
2.)	PP2	Premium change trailer indicates suspend all transactions or prohibit code allows only type R entries. No processing has occurred.
3.)	PP4	Error on this transaction but no room to put payment amount in policy suspense, it has been posted to special suspense.
4.)	PP5	Premium reversal would cause negative reserves or interest to go below -.05. No processing has occurred.
	PP6	Due or effective date is after the current contract anniversary plus 2 years on a positive transaction or contract anniversary plus 1 year on negatives.
5.)	PP7	Due or effective date not in the range of 12/31 year to 12/31 year + 1. No processing has occurred.
6.)	PP8	Due date is prior to the issue date or after the retirement date. No processing has occurred. On type B payment, date is after disability cease date or no trailer exists. No processing has occurred.
7.)	PPA	Due or effective date does not trail with the Disability Last Paid date. Transaction due date is used.
8.)	PPB	Due or effective date is prior to the last commission anniversary. Master may need adjustment. Due or effective date is prior to the last contract anniversary. Master may need adjustment.
9.)	PPD	The adjusted Last Paid Date is before the issue date or after the retirement date. On benefit payments it may be outside the disability period.
10.)	PPE	Due or effective date is on or after the current contract anniversary plus 2 years on positives or plus 1 year on negatives. No processing has occurred.
11.)	PPG	The premium change frequency is not A, S Q or M. Master record is not changed.
12.) SPV	PPP	The status of the record is 3.

	WHO	WHY	
13.)		PPO	Initial premium payment on a non hindsight contract must be for the billing amount and the due date must be the issue date. No processing has occurred.
14.)		PPQ	Transaction calls for COP premiums but the COP percent is zero. No processing has occurred.
15.)	GSZ	PPN	Old/new lives code indicates a questionable life code of P on a first premium payment.
16.)		PPS	This transaction has caused the current year RP total premiums to exceed the flexibility limit on a contract with a disabled trailer or some benefit premium accumulation. The limit is not changed. No processing has occurred.
17.)		PPR	This transaction has caused the current year RP total premiums to exceed the flexibility limit on a contract with no disability trailer and no benefit premium accumulation. The limit is not changed. No processing has occurred.
18.)		PPX	On a type P payment the limit (before processing) is $\leq$ the payment amount. Transaction is processed.
19.)		PPU	Transaction has caused the total annuity or COP premiums from benefits to be negative. The fields will be cleared.
20.)		PPV	Transaction has caused the total annuity or COP premium fields to be negative. The fields are cleared.
21.)		PPW	Due or effective date is more than one year before the contract anniversary. Record may need adjustments.
22.)		PP-	Due or effective date does not fall in this or the prior calendar year. No processing has occurred.

MONEY TO OR FROM SUSPENSE PX-P8 TRANSACTION

	WHO	WHY	
		PXØ	Suspense amounts in the record have been changed.
		P81	No room to place amount in suspense. Accounting made to
		PX1	"Policy Suspense Master Full"

PREMIUM PAYMENT FROM REMITTANCE

WHO   WHY

PZJ   Loan interest from the transaction does not
equal that calculated by the System. The
transaction amount is used.

PZK   Gross premium in the transaction does not equal
that calculated by the System. The transaction
amount is used.

PP TRANSACTION - YRT

WHO   WHY

1.)   PP1   Due date is not issue date on contract in issue
status. No processing has occurred.

2.)   PP2   Change pending trailer indicates suspend all
transactions. No processing has occurred.

3.)   PP3 .   Reversal of premium on contract in issue
status. No processing has occurred.

4.)   PP4   Error exists on this contract but there is no
room to place payment amount in suspense. It
has been posted to special suspense.

5.)   PP5   Premium payment attempted on a contract not in
issue or inforce status (or terminated if
Pro-Rata indicator = R). No processing has
occurred.

6.)   PP6   Attained age > termination age. No processing
has occurred.

7.)   PP7   Due date equals the contract anniversary, manual
changes may be necessary, i.e. Amount Inforce,
anniversary year.

8.)   PP8   Due date prior to issue date. No processing has
occurred.

9.)   PP9   Positive amount but due date unequal to paid to
date or negative amount but due date unequal to
adjusted paid to date. Paid to date adjusted as
requested but it may be in error.

10.)   PPA   Due date equals issue date on a contract not in
issue status. No processing has occurred.

	WHO	WHY	

11.)   PPB   Negative transaction <u>or</u> contract not in issue status on an initial pro-rata premium payment for Due-Date not equal to Issue Date. No processing has occurred.

12.)   PPC   Number of months on an initial pro-rata premium payment does not bring paid to date to a regular premium due date. No processing has occurred.

13.)   PPD   Renewal premium cannot be present.

14.)   GSZ   PPE   Old/New lives code indicates a questionable life code of P on a first premium payment.

15.)   PPF   A reinstatement pro-rata transaction has a negative sign or the status of the contract is < 5

16.)   PPG   A premium payment has been attempted more than 5 days after the acceptance date. No processing has occurred.

17.)   PPH   A type B premium payment has been attempted but the record does not indicate disability. No processing has occurred.

REGULAR PREMIUM PAYMENT TRANSACTION - YRT (PØ, P4, PS)

	WHO	WHY	

1.)   PØ1,etc   Due date given on this transaction is unequal to the paid to date. Frequency is monthly. Current due date is assumed.

2.)   PØ2,etc   Change pending trailer indicates suspend all transactions. No processing has occurred.

3.)   PØ3,etc   Due date is less than or equal to the commission anniversary, transaction is negative. No processing has occurred.

4.)   PØ4,etc   Due date equals issue date but status is not issue. No processing has occurred.

5.)   PØ5,etc   Premium payment attempted on a contract not in issue or inforce status. No processing has occurred.

6.)   PØ6,etc   Attained age is greater than termination age. No processing has occurred.

	WHO	WHY	
7.)		PØ7,etc	Calculated premium does not equal premium given. No processing has occurred.
8.)		PØ8,etc	Error exists on this contract but there is no room to place payment amount in suspense. It has been posted to special suspense.
9.)		PØ9,etc	Due date is greater than date for change of premium in the record. Transaction is processed.
1Ø.)		PØA,etc	Due date is greater then File Maintenance date and next anniv. No processing has occurred.
11.)		PØB,etc	Initial pro-rata premium payment. This can only be done with a PP transaction. No processing has occurred.
12.)		PØC,etc	Due date is the issue date on a pro-rata contract yet the status is inforce. No processing has occurred.
13.)		PØD,etc	Due date not equal to current paid to date on a positive non-monthly, or reinstatement (Pro-Rata = R) transaction, or paid to date less one frequency for negative transaction. No processing has occurred.
14.)	GSZ	PØE	Old/New lives code indicate a questionable life code of P on a first premium payment.
15.)		PSM	Suspense amounts in the record have been changed
16.)		POF	First premium has not been paid (i.e. paid-to-date = issue date) and Todays date is beyond the acceptance date or the acceptance year is prior to 198Ø. Money to suspense. Transaction not processed.
		PØG	An adjustment to suspense has been attempted but there is no room in suspense. Amount has been posted to special suspense.
		PØH	The applied suspense Due Date does not match the transaction due date.

YRT-PRT MODE PREMIUM ROUTINE

	WHO	WHY	
1.)	CA5	MPZ	The due date is prior to the anniversary year or after the anniversary year plus one. No premium has been calculated.
2.)	CA5	MP1	The type or series code is in error. No premium has been calculated.

QYRT80 - RATE ROUTINE

	WHO	WHY	
1.)		Q8E	YRT Rate error - QYRT80
2.)		Q8F	YRT Rate error - invalid duration
3.)		Q8G	YRT Rate error - YRT80SUB
4.)		Q8H	YRT Rate error - invalid rating duration

NOTE: No premiums have been calculated, please notify Information Systems when these errors occur.

CHANGE OF PREMIUM/MONTHLY ANNUITY (ABC)

WHO	WHY	
	CC1	Record suspend code = 'Y' and WHO codes are unequal.
	CC2	Effective date > record premium cease date.
	CC3	Effective date < record paid-to-date (A-LAST-DATE + ABI-MOS).
	CC4	Change in monthly annuity requested but record is money purchase.
	CC5	Effective date is not a regular premium due date.
	CC6	Invalid schedule rate, or requested new monthly annuity < record paid or retirement age < 40 (45 if female) or > 80.
	CC8	Frequency = 'Z' and record annuity at retirement = blank.
	CC9	Information only (automatic RN after processing).

	WHO	WHY	
11.)	AB1	CFA	Master record has a Continuance of Premium trailer but has no premium cease duration.
12.)	AB1	CFB	(ABC and PBC) A Continuance of Premium Trailer is in the record with no cease duration. This will be treated as zero duration.
13.)		CFC	(YRT) Invalid Dividend Option. PRT must be 1,2, or 4 (defaults to 4), YRT must be a 1.
14.)		CFD	(YRT) Invalid Non-forfeiture option. Must be spaces or 'A' (defaults to spaces).
		CFE	WP trailer w/coverage beyond age 65 changed to 65.
		CFF	Disable code = D or space changed to space
		CFG	The Unisex code has been changed from a '4' to a space. No paid-up annuity was recalculated.
		CFH	A male policy with COP has been changed to Unisex. No updating of COP has occurred.

E.) BILLING ACTIVITY LOGIC

	WHO	WHY	
1.)	SPL	BABA1	Interest on next due date is < current billing date on this policy. No interest will be billed.
2.)	B21	BABA2	Interest next should have been billed today but interest last has not been paid or capitalized.
3.)	B21	BABA3	If loan interest to be billed is zero or less than zero, and there is a loan balance, the loan status is changed to 'P' and interest last is set to zero.
4.)	AB1	BABA4	Catchup bills should go out at this time, however record suspend code is 'B' or 'Y' or bill date > cease date.
5.)	AB1	BABA5	Invalid frequency, no bill is generated, must be manually corrected.
7.)	AB1	BABA7	Attained age is greater than Expiry Extension Age, no bill is generated.

WHO	WHY	
	BABA8	ABC/PBC net amount due is zero.
	ASAS1	ASC Table full, no room for this request.

F.) <u>DEATH NOTIFICATIONS</u>

	WHO	WHY	
1.)		TD1 TF1	Status of the contract is not inforce or initial dead. Transaction is rejected.
2.)		TF2	Settlement date does not fall in the contract year. Transaction is rejected.
3.)		TD3	Signature is D, or suspend code is Y TF3 and WHO does not match change pending WHO. Transaction is rejected. (YRT) Status for files. Processing continues.
4.)		TF4	Change pending suspend code is 'Y' and WHO Code matches change Pending WHO and signature code is not D. Transaction is processed.
5.)		TF5	Settlement amount is not within $3.00 of contract values. Transaction is not processed. (YRT) A Dividend Deposit balance remains. Processing continues.
6.)		TF6	Special status to SFF shows values before processing.
7.)		TF7	Same as TF6 except record contains a special billing code.

<u>PURGE LOGIC</u>

	WHO	WHY	
1.)	SPL	TP1	(ABC-YRT) Record contains policy suspense (YRT). Record contains either Deposit Accumulation, Loan Balance, Policy Suspense or Applied Suspense (ABC). Record is not purged.
		TP2	Attempting to purge a non-terminated contract. Record is not purged.

WHO	WHY	
	CCA	Transaction effective date is not equal to the next anniversary date (PBC)
	CCB	Record 12-31-YR + 2 is less than this year (no rates are available).
	CCC	Record status is not 2.

SETTLEMENT SCHEDULE UPDATE ROUTINE (ABC)

WHO	WHY	
	PU1	Retirement age or settlement option invalid. Record values (Reserves Dividends and Paid Up Annuity) not updated.
	PU2	Total paid up annuity incorrect by more than 1.00 (last premium credited prior to Phase 2 (12/1/76)).
	PU3	Total paid up annuity incorrect by more than 5c (last premium credited after Phase 2 (12/1/76)).

ANNIVERSARY YEAR END UPDATING (ABC)

WHO	WHY	
SPL	AW1	Applied dividend has been placed in policy suspense with WHO Code YAD.
SOL	AW2	Same as AW1 but placed in special suspense (policy suspense trailer full) with WHO Code YAD.
SPL	AW3	Record has an applied dividend, however, record is non-premium paying or applied due date > record premium cease date. Also generates AW1 or AW2. Processing continues.
ABI	AW4	Applied dividend payable but effective date cannot be determined (bad frequency). Applied trailer must be checked and manually corrected.
SPL	AW5	Record status = 2 or retirement year < new year. Transaction not processed.
SPL	AW6	F.M. date = record anniversary year + 2.
SPL	AW7	Suspend code = Y and WHO code =, transaction not processed.

SURRENDER TRANSACTION (ABC)

	WHO	WHY	
		SR1	Signature code = danger or suspend code = 'Y'
		SR2	Record status = 2. No processing has occurred.
		SR3	Surrender effective year = to record policy year + 1 or effective date is < A-LAST-DATE or > today's date plus one month. No processing has occurred.
		SR4	Record net surrender values not zero.
		SR5	Record values have been reduced, Monthly Annuity must be fixed. Only produced on Defined Benefit Fully Insured plans. (1st character of BILL-FLAG = 'D').
		SR7	Remaining value not > loans and interest, transaction not processed.
		SR8	Remaining values are below the minimum allowable, the contract should be terminated.
B8P for partial surrender		S21	Information purposes only for general files.
B8Z for complete surrender		S24	Information purposes only for general files.

COMMISSION CALCULATION (ABC & YRT)

	WHO	WHY	
		BC1	First-year individual agent total (G.A. Compensation) > total possible.
		BC2	First-year individual agent total (S.A. Compensation) > total possible.
		BC3	Renewal individual agent total (G.A. Compensation) > total possible.
		BC4	Renewal individual agent total (S.A. Compensation) > total possible.
		BC5	Single individual agent total (G.A. Compensation) > total possible.
		BC6	Single individual agent total (S.A. Compensation) > total possible.

REQUEST BILLING TRANSACTION (ABC & PBC)

	WHO	WHY
	RB1	Record status = 2 or suspend code = B or Y.
	RB2 G82	Due date not > A-LAST-DATE.
	RB3 G83	Due date > record premium cease date or due date is in cal. yr. in which annuitant of an IRA reaches age 70 1/2.
	RB5 G85	Due date = a regular premium due date.

YRT

	WHO	WHY
	RB1	Given contract # not present under given control #, or suspend Code = B or Y,
	RB2	Given contract # status = 1 or 2.
	RB3 G83	Due date < paid to date.
	RB4 G84	Due date = issue date and record is pro-rata.
	RB5 G85	Record bill type = 'Indiv' and record next amount = zeroes.
	RB6 G86	Record inforce amount not > zero.
	RB7 G87	Due date = a regular premium due date.
	RB8 G88	Attained age not > 16 or < 76 or exceeds expiry age.
	RB9	No contract under the given control # are status 1 or 2.
	RBA G8A	Due date < issue date.

DIVIDEND & ANNIVERSARY UPDATING (YRT)

WHO	WHY	
AY1	YA1	Frequency = 'A, S, Q or M' has been changed to 'A'.
AY1	YD1	Attained age error, no dividend paid.
AY1	YD2	Attained age error, no dividend to appear on anniversary bill.
AY1	YD3	(PRT) Dividend option = 1, 2 or 4. It has been changed to 4. (YRT) Dividend option = 1. It has been changed to 1.
SPL	YD4	Applied dividend has been placed in policy suspense with who code YAD.
SPL	YD5	Same as YD4 but placed in special suspense with who code YAD.

REQUEST INFORCE ASC (ABC)

WHO	WHY	
	RA1	Status = 2.

REQUEST VALUES HOSR's (ABC)

WHY	
RC1 G91	Record requested is fully terminated.
RC2 G92	Effective date (year) not equal to record anniversary year plus 1.

LOAN TRANSACTION (ABC)

WHO	WHY	
	LC1	Effective date given < (interest next due date - 2 yrs.) Transaction not processed.
	LC2	Effective date given > interest next due date. Transaction not processed.
	LC3	Effective date given > 12/31/ of FM Year. LX transaction processed, all others not processed.
	LX5	Loan requested > maximum loan value (LX). This transaction has been processed and an over loan exists on this policy.

WHO	WHY	
	LX6	Error on this transaction (LX) but no room to place amount in suspense on this policy. Money is debited to special suspense.
	LC7	Change pending trailer indicates suspend all transactions or signature Code D or M exists on this policy. This transaction has not be processed.
	LC8	Loan requested = Ø. Transaction not processed.
	LCA	Signature Code is A. This transaction has been processed.
	LCB	Maximum Loan Value < 5.ØØ. Transaction has not been processed.
	LCC	Loan request attempted on contract with status > 3. Transaction not processed.

CAPITALIZE LOAN INTEREST (ABC)

	LI1	The status of interest last is not "B" - billed. Transaction not processed.
	LI2	Not enough value to capitalize interest, but the transaction has been processed anyway.
	LI3	Change pending trailer indicates suspend all transaction processing except Home Office Status requests and field changes. Only transactions with the same WHO Code as the change pending trailer will be processed.
	LI4	Loan requested > maximum loan value (LI). Transaction has not been processed.

MISCELLANEOUS

AB1	NCNC1	Male and age < 4Ø, or female and age < 45.
SPU	BUBU1	Retirement age < 4Ø or settlement option not 1, 2 or 3.
SPU	BUBU2	Record monthly annuity not equal to zeroes and next premium to bill not equal to zeroes.

WHO	WHY	
ABC	CUCU1	An attempt was made to project the record beyond the year 2060, the results may not be correct.
AB1	CUCU2	Record cannot be caught up because rates are not available. The 12-31 year is two years or more old.

LOAN REPAYMENT (ABC) (LR LY)

WHO	WHY	
	LR1	Effective date given is less than interest next due date minus 2 years. Transaction not processed.
	LR2	Effective date given is greater than interest next due date. Transaction not processed.
	LR3	Interest next is negative. Transaction has been processed.
	LR4	The loan repayment amount is greater than the (loan balance plus last year's billed interest plus next year's loan interest) minus the (pro-rata interest from the effective date to the interest next due date) plus $1.00. Transaction not processed.
	LY5	Error on this transaction but no room to place amount in suspense on this policy. Money is posted to special suspense.
	LR6	No loan trailer exists. Transaction not processed.
	LR7	Loan has been fully repaid but interest last has been billed and should be corrected to zero.
	LR8	Loan has been fully paid but interest last has been billed and not completely paid; but the amount has been changed.
	LR9	Special status to inform the Pension Department to send confirmation letter.

GROUP TRANSACTIONS

	WHO	WHY	

WHO   WHY

G51   Full Agent's Table with New Agent number to be
      inserted. Transaction not processed.

G52   Second and fourth characters of Agent's
      Commissions in agent's table equal to spaces.
      Some processing possible. Record should be
      checked immediately.

G61   Full Agent's Table with New Agents data to be
      inserted. Transaction not processed.

G62   With an override code of 2 and second character
      of commissions = spaces, the total participation
      > 1.0000. Some processing possible. Record
      should be checked immediately.

G63   With an override code of 2 and fourth character
      of commissions = spaces the total participation
      > 1.0000. Some processing possible. Record
      should be checked immediately.

GS1   Not = to A-POL-YR + 1.

CHANGE STATUS
CS - TRANSACTION - ABC

	WHO	WHY	
1)		CS1	Change pending trailer indicates suspend all transactions. No processing has occurred.
2)		CS2	Mode not consistent with old and new status. Transaction not processed. (See Page 2.2.28 transaction write-up).
3)		CS3	Deposit, or loan trailer is present. No processing has occurred.
4)		CS4	Old and New Status in error. i.e. Old Status = 2, New Status = 2. No processing has occurred.
5)		CS6	Col. 27 of transaction is not consistent with the status in the master record.
6)	SFO	S??	Change of status to terminated (?? is the mode associated with the transaction).
7)	ZC1	CS7	Status changed from inforce to terminated
8)	ZCO	CS8	Status changed from terminated to inforce

CHANGE STATUS
CS - TRANSACTION - YRT

	WHO	WHY	
1)		CS1	Change pending trailer indicates suspend all transactions. No processing has occurred.
2)		CS2	Mode not consistent with old and new status. Transaction not processed. (See Page 2.2.29 and 2.2.31 transaction write-up.)
3)		CS4	No matching individual contract was found. No processing has occurred.
4)		CS5	Old and New Status in error. i.e. Old Status = 1, New Status = 1, or Old status = 2; New Status = 2. No processing has occurred.
5)		CS6	Col. 27 of transaction is not consistent with the status in the master record.
6)	B8T	S??	Change of status to or from terminated (?? is the mode associated with the transaction).
7)	ZC1	CS7	Status changed from inforce to terminated.
8)	ZC0	CS8	Status changed from terminated to inforce

SURRENDER DIVIDEND DEPOSITS

DC - DX Transaction

	WHO	WHY	
1)		DC1	Effective date less than last anniversary DX1 or greater than next anniversary or effective date greater than the paid to date (YRT). No processing has occurred.
2)		DC2	Effective Date greater than 12/31 DX2 of File Maintenance Year. No processing has occurred.
3)		DC3 DX3	Deposit withdrawn (including interest) is greater than total deposit plus deposit interest or deposit withdrawn = 0. No processing has occurred.
4)		DC4 DX4	Change pending trailer indicates suspend all transactions. No processing has occurred.
5)		DX5	Error exists on this contract but there is no room to place amount in suspense. It has been posted to special suspense.

SURRENDER APPLIED DIVIDENDS

EX Transaction

WHO		WHY	
1)		EX1	Change Pending trailer indicates suspend all transactions, or A-SIG = Danger. No processing has occurred.
2)		EX2	Withdrawal date is not within the policy year, or it is beyond the paid to date on PRT, or more than one month ahead of todays date on ABC and PBC no processing has occurred.
3)		EX3	Input amount is greater than the applied suspense plus $1.00. No processing has occurred.
4)		EX4	Input amount is greater than or equal to the applied suspense amount minus $1.00. Suspense trailer eliminated.
5)		EX5	Error exists on this contract but there is no room to place amount in suspense. It has been posted to special suspense.
6)		EX6	Applied suspense amount less than 0. No processing has occurred.
7)		EX7	Applied suspense trailer does not exist for this contract. No processing has occurred.

REQUEST PROJECTIONS

RP Transaction (ABC only)

WHO		WHY	
1)		RP1	New premium effective year < current year minus 1 or new premium effective date < A-LAST-DATE.
2)		RP2	Given retirement age = record birth date by more than + 1 or - 1 year.
3)		RP3	Values date YYY or given retirement date YYY < record anniversary year + 1.
4)		RP4	Retirement age given or record retirement age < 40.
5)		RP5	Contract is not in force (Status = 2).