

Processing Disability Reversal

Overview

This procedure explains how to process returned payments on disability policies. The return cannot be processed through LSP as other returned payments can. Instead, use the Mainframe system to manually reverse the returned payments for disability policies.

Procedure

Procedure at a Glance

To see this procedure in detail, click the steps above.

Step	Action
1	Identify the number of disability riders associated.
2	Review the total amount due.
3	Determine the Reversal Amount.
4	Set up one PGAM transaction for the base policy and each of its riders.
5	Submit the reversal transaction.

Step 1: Identify the number of disability riders associated.

When processing returns in LSP, if you see a return with no policy information filled in,

1. Look it up using the RNVD screen in Mainframe.

Returned Payments								
Account II	Returned Date II	Status I%	Policy Number II	Admin System II	No.Of Days Outstanding II	Frequency / Option II	Payment Effective Date II	Amount II
			218067700					
0500266348	03/07/2023		218067700	TRAD	66			\$1,042.14

Policy Details:

Policy Number :	Acceptance Date :	Agent :
Product Type :	Paid To Date :	Agency :
Owner Name :	Issue Date :	Group Name :
Insureds Name :	Policy Status :	Group Number :
Depositor Name :	Modal Premium : \$0.00	
	Total Payments Made :	
	Frequency/Option :	
	Draft Date :	

Notes

Save

Payment History:

Date II	Amount II	Payment Type II	File Code II
04/01/2023	\$1,042.14	Premium Payment	
02/01/2023	-\$215.01	Premium Payment	
11/01/2022	\$827.13	Premium Payment	
08/01/2022	\$827.13	Premium Payment	

Email Option

2. Identify the number of disability riders associated with the policy.

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RNVD 21 00
INS: (OWNER)
OWN: 378 ALVARADO NILES
SS#: 378 ALVARADO NILES
ZIP: 378 ALVARADO NILES
CASH TO-2 DIVDUR (32) = 0.000%
NOTICE: OWN SIG: 0 AGY 4KZ
AMOUNT CS PREMS SUSPENSE WHO AMOUNT
BENEF 061DAY TLA NS 2500/MO 2741.50 24 A 3181.25
PROPORTIONAT 414.75 24 S 1622.44
ANNUAL FEE 25.00 Q* 827.13
TOTAL 3181.25 6 279.95
AGENT 2239427 A
3418500 A
STATUS I/F
PAID TO 23-05
ANNIV YR 22
NEXT AIO (XX)
SVC AGT FRANCIS A FRUCTUOSO
LAST ACTIVITY
CHG: 22-08-01 A: 0906
ACT: 23-04-26 B: 0000
O: 9108
DD:
DATES ARE YYYYMMDD, YYMMDD & YYYY MED: N
+NOT ON EFT -AIO NOT ON POLICY
0853HA2690 BPK05122315182900

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Step 2: Review the Total Amount Due

Proceed to the ADID screen and review the total amount due in the top right corner.

The total amount due of should be equivalent to the returned amount displayed in LSP. In this example, it shows \$203.16.

ADID 21 00
INS: (OWNER) STATUS T-5 FEMALE BORN: 59/05/10 PAID TO: 22/07
OWN: 218 ADUANA AVE 22 DIV: C-2 RESIDUAL NON SMOKER
SS#: ZIP: SIG: OWNER NOTICE TO: OWN
SVC AGT: 3115N SCOTT R STORICK AGENCY: 087

-TOTAL PREMS-	
A:	2173.46
S:	1131.49
Q:	600.28
SP: *	203.16

-BENEFITS -

IS	COM	BEN	MON	ANNUAL	R S	1	A A	P	--SUSPENSE--
YR	SR	FR	OCC	DAY	PER	INC	PREMIUM	I B	T AMOUNT
B 91	87	04	AAAA	091	997	5000	1653.50		63
1 92	87	04	AAAA	091	997	300	103.11		63
2 93	87	04	AAAA	091	997	318	115.50		63
3 94	87	04	AAAA	091	997	337	129.37		63
4 95	87	04	AAAA	091	997	357	144.94		63
5 96	87	04	AAAA	091	997	378	162.35		63

DATES ARE YY-MM-DD & YY-MM DD: 0 0930HA2690 BPK05122310113601

Step 3: Determine the Reversal Amount

Proceed to the RECD screen for the base policy and each of the riders to determine what amount needs to be reversed off each of them.

- For the base policy, we need to reverse off \$145.51. (RECD 218589000)
- For the 1st rider, we need to reverse off \$9.07. (RECD 218589001, we replaced the last 0 with 1)
- For the 2nd rider, we need to reverse off \$10.16. (RECD 218589002, we replaced the last 0 with 2)
- For the 3rd rider, we need to reverse off \$11.38. (RECD 218589003, we replaced the last 0 with 3)

- For the 4th rider, we need to reverse off \$12.75. (RECD 218589004, we replaced the last 0 with 4)
- For the 5th rider, we need to reverse off \$14.29. (RECD 218589005, we replaced the last 0 with 5)

RECD 21 000

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087

PAID TO: 22-07

MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	145.51	PP			
22-07-15	07	145.51	PP			
22-06-15	06	145.51	PP			
22-05-16	05	145.51	PP			
22-04-15	04	145.51	PP			
22-03-15	03	145.51	PP			
22-02-15	02	145.51	PP			
22-01-18	01	145.51	PP			
21-12-15	12	145.51	PP			
21-10-18	11	145.51	PP			
21-10-18	10	145.51	PP			
21-09-15	09	156.55	PP			
21-08-16	08	156.55	PP			

0853HA2690 BPK05122315315700

RECD 21 01

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087

PAID TO: 22-07

MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	9.07	PP			
22-07-15	07	9.07	PP			
22-06-15	06	9.07	PP			
22-05-16	05	9.07	PP			
22-04-15	04	9.07	PP			
22-03-15	03	9.07	PP			
22-02-15	02	9.07	PP			
22-01-18	01	9.07	PP			
21-12-15	12	9.07	PP			
21-10-18	11	9.07	PP			
21-10-18	10	9.07	PP			
21-09-15	09	9.77	PP			
21-08-16	08	9.77	PP			

0853HA2690 BPK05122315325200

RECD 21 02

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087 PAID TO: 22-07 MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	10.16	PP			
22-07-15	07	10.16	PP			
22-06-15	06	10.16	PP			
22-05-16	05	10.16	PP			
22-04-15	04	10.16	PP			
22-03-15	03	10.16	PP			
22-02-15	02	10.16	PP			
22-01-18	01	10.16	PP			
21-12-15	12	10.16	PP			
21-10-18	11	10.16	PP			
21-10-18	10	10.16	PP			
21-09-15	09	10.95	PP			
21-08-16	08	10.95	PP			

0853HA2690 BPK05122315333800

RECD 21 03

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087 PAID TO: 22-07 MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	11.38	PP			
22-07-15	07	11.38	PP			
22-06-15	06	11.38	PP			
22-05-16	05	11.38	PP			
22-04-15	04	11.38	PP			
22-03-15	03	11.38	PP			
22-02-15	02	11.38	PP			
22-01-18	01	11.38	PP			
21-12-15	12	11.38	PP			
21-10-18	11	11.38	PP			
21-10-18	10	11.38	PP			
21-09-15	09	12.27	PP			
21-08-16	08	12.27	PP			

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RECD 21 04

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087 PAID TO: 22-07 MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	12.75	PP			
22-07-15	07	12.75	PP			
22-06-15	06	12.75	PP			
22-05-16	05	12.75	PP			
22-04-15	04	12.75	PP			
22-03-15	03	12.75	PP			
22-02-15	02	12.75	PP			
22-01-18	01	12.75	PP			
21-12-15	12	12.75	PP			
21-10-18	11	12.75	PP			
21-10-18	10	12.75	PP			
21-09-15	09	13.73	PP			
21-08-16	08	13.73	PP			

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RECD 21 05

INS: (OWNER)

OWN:

CURRENT STATUS: T-5

AGENCY: 087 PAID TO: 22-07 MODE: QTRLY

ACCTNG	EFF	RECEIPT	TYPE	EFF	DISBURSEMENT	TYPE
22-08-15	08	14.29	PP			
22-07-15	07	14.29	PP			
22-06-15	06	14.29	PP			
22-05-16	05	14.29	PP			
22-04-15	04	14.29	PP			
22-03-15	03	14.29	PP			
22-02-15	02	14.29	PP			
22-01-18	01	14.29	PP			
21-12-15	12	14.29	PP			
21-10-18	11	14.29	PP			
21-10-18	10	14.29	PP			
21-09-15	09	15.39	PP			
21-08-16	08	15.39	PP			

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Step 4: Set up one PGAM transaction for the base policy and each of its Riders

Now that we have all of the necessary information,

1. Open a new Mainframe session and type PGAM
dXXXXXXXX00,dXXXXXXXX01,dXXXXXXXX02,dXXXXXXXX03,dXXXXXXXX04,dXXXXXXXX05. Press the ENTER key on your keyboard.
2. In the **PP Entries** section on the top of the screen:

Field	Information
Sys	D
Pol#	policy number for the base policy and each of the riders
Due	new paid to date (the date you are reversing back to) for all rows
Premium	the amounts for the base policy and each of the riders, as determined in Step 3
Sn	-
Codes	YC01Y

3.

```

PGCM D21 000,D21 001,D21 002,D21 003,D21 004,D21 005
-PP ENTRIES-
  SYS  POL #    DUE  APP DIV/  F  -ABC/PBC ONLY-
      ABC COPP  PREMIUM SN T  INT EFF  LOADING
d 21  00 2208      145.51 -  YC01Y
d 21  01 2208      9.07  -  YC01Y
d 21  02 2208     10.16  -  YC01Y
d 21  03 2208     11.38  -  YC01Y
d 21  04 2208     12.75  -  YC01Y
d 21  05 2208     14.29  -  YC01Y

-P9 ENTRIES-
  SYS  POLICY NO  EFF DATE  ACCT NO  AMOUNT  DESCRIPTION  LOAN MODE
                                     _____
                                     _____
                                     _____
                                     _____
                                     _____
                                     _____
                                     _____
                                     _____
0930HA2690  BPK05122310023400

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4. In the **P9 Entries** section on the bottom of the screen:

Field	Information
Sys	D
Pol#	policy number for the base policy only
Eff Date	effective date for the returned payment
Account No	the appropriate returned check account (0002601 for EFT, 0002877 for Non-EFT)
Amount	amount of the returned payment in LSP with a -

5.

PGCM D21		00,D21		01,D21		02,D21		03,D21		04,D21		05
-PP ENTRIES-												
SYS	POL #	DUE	APP DIV/ ABC COPP	PREMIUM	SN	T	F CODES	DESC	-ABC/PBC ONLY- INT EFF	LOADING		
d	21	00	2208	145.51	-		YC01Y					
d	21	01	2208	9.07	-		YC01Y					
d	21	02	2208	10.16	-		YC01Y					
d	21	03	2208	11.38	-		YC01Y					
d	21	04	2208	12.75	-		YC01Y					
d	21	05	2208	14.29	-		YC01Y					
<hr/>												
<hr/>												
<hr/>												
-P9 ENTRIES-												
SYS	POLICY NO	EFF DATE	ACCT NO	AMOUNT	DESCRIPTION	LOAN MODE						
d	21	00	220922	0	1	203.16-						
<hr/>												
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						0930HA2690 BPK05122310023400						

Step 5: Submit the Reversal Transaction

1. Double-check the amounts entered to ensure the total of the **Premium** field in the PP Entries section matches the **Amount** field in the P9 Entries section.

- When you are satisfied with your transaction, press the ENTER key.

PGCM D21 00,D21 01,D21 02,D21 03,D21 04,D21 05

-PP ENTRIES-

SYS	POL #	DUE	APP DIV/ ABC COPP	PREMIUM SN T	F	CODES	DESC	-ABC/PBC ONLY- INT EFF LOADING
d	21	00	2208	145.51	-	YC01Y		
d	21	01	2208	9.07	-	YC01Y		
d	21	02	2208	10.16	-	YC01Y		
d	21	03	2208	11.38	-	YC01Y		
d	21	04	2208	12.75	-	YC01Y		
d	21	05	2208	14.29	-	YC01Y		

-P9 ENTRIES-

SYS	POLICY NO	EFF DATE	ACCT NO	AMOUNT	DESCRIPTION	LOAN MODE
d	21 00	220922	0 1	203.16-		

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- Check if the policy is on EFT. If it is, remove the draft from the EFT Maintenance system. Use the PRMFDXXXXXXXXX00,CF to change the base policy and each of the riders to quarterly frequency.

Related Resources

- TBD

Article Details

Last Reviewed	5/12/2023	Intended Audience	Inbound Life Billing
Reviewed by	Emily Boisvert	Business Block	Payment Center

PUBLISHED

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