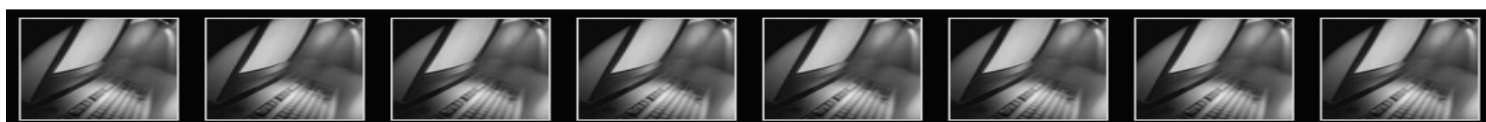# Chart of Accounts User's Guide

Oracle® Insurance Policy Administration - Life
Release 8.1
E14444-01
May 2009

Oracle® Insurance Policy Administration -Life Release 8.1

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Table of Contents

Overview

The Chart of Accounts (CoA) is a numeric listing of all identified accounts used by a company to record transactions in the company's general ledger. As part of the **accounting cycle**, the CoA is used in the **journaling** process (i.e., performing journal entries) and also serves as the title for each **ledger**. In general, all the accounts are filed under one of five categories: Assets, Liabilities, Owner's Equity, Revenue and Expenses.

Each company will have their own Chart of Account numbering system. A block of numbers can be assigned to one of the five categories mentioned above to be applied to the sub-categories. You can leave gaps in the assigned numbers between sub-category listings to allow for the addition of new accounts.

Example Chart of Accounts

ACME Accounting Number Category	ACME Accounting Number Sub Category	ACME Account Numbers
1000-1099 Assets	1000-1009 Cash	1001 Cash – Regular Checking
		1002 Cash – Payroll Checking
		1003 Cash, Change or Petty Cash Fund
	1010-1019 Receivables	1011 - Accounts Receivables
		1012 - Policy Fee
		1013 - Late Charge
		1014 - Cancellation Charge
		1015 - Premium Payment
2000-2099 Loan	2000-2009 Current Loans	
3000-3099 Liabilities	3000-3009 Current Liabilities	
4000-4099 Equity	4000-4009 Stocks	4001 - Preferred Stock
		4002 - Common Stock
		4003 - Retained Earnings
5000-5099 Expenses	5000-5009 Insurance	5001 - Disability Insurance
		5002 - Property & Causality Insurance
	5010-5019 Interest Expense	5010 - Finance Charge
		5011 - Loan Interest
	5020-5029 Mortgage	

This document only covers the various aspects of the CoA screen features and functionalities in Oracle Insurance Policy Administration (OIPA) system. This includes the setting up of Suspense and Transaction accounts. It does not cover the configuration of Suspense screen rules or transactions that may be required for OIPA to process the accounting correctly.

NOTE: OIPA is not an accounting system but can be interfaced using AsFile. You may communicate OIPA accounting records that were created due to transaction processing. Common practice is to hold CoA information and then run a cycle to interface with a general ledger system. Set up a cycle that retrieves a list of all the accounting details to send to a middleware and then roll up a summary file to give to a general ledger system.

Chart of Accounts in OIPA

The CoA is setup at the company level in the Oracle Insurance Policy Administration (OIPA) system. Any time a financial transaction or suspense transaction is processed and a CoA record(s) is present an accounting record is written that associates an account with each piece of money that is involved with the transaction. The accounting records are generated when an activity is processed/reversed or when the Suspense record is added/deleted.

Accounting records are stored in the AsAccountingDetail and AsAccountingDetailField tables. The AsAccountingDetail table stores the required information regarding debit and credit amounts that were the result of an activity or suspense transaction. It also stores additional required information regarding initiating activity/suspense, account number, processing, reversing, gain/loss and dates. If configured, additional information may be captured according to client requirements in the AsAccountingDetailField table.

Visual Diagram of the CoA flow

Start at the star and follow the red doted lines to see the order the system follows. The black sold lines show important relationships between tables that create CoA records.
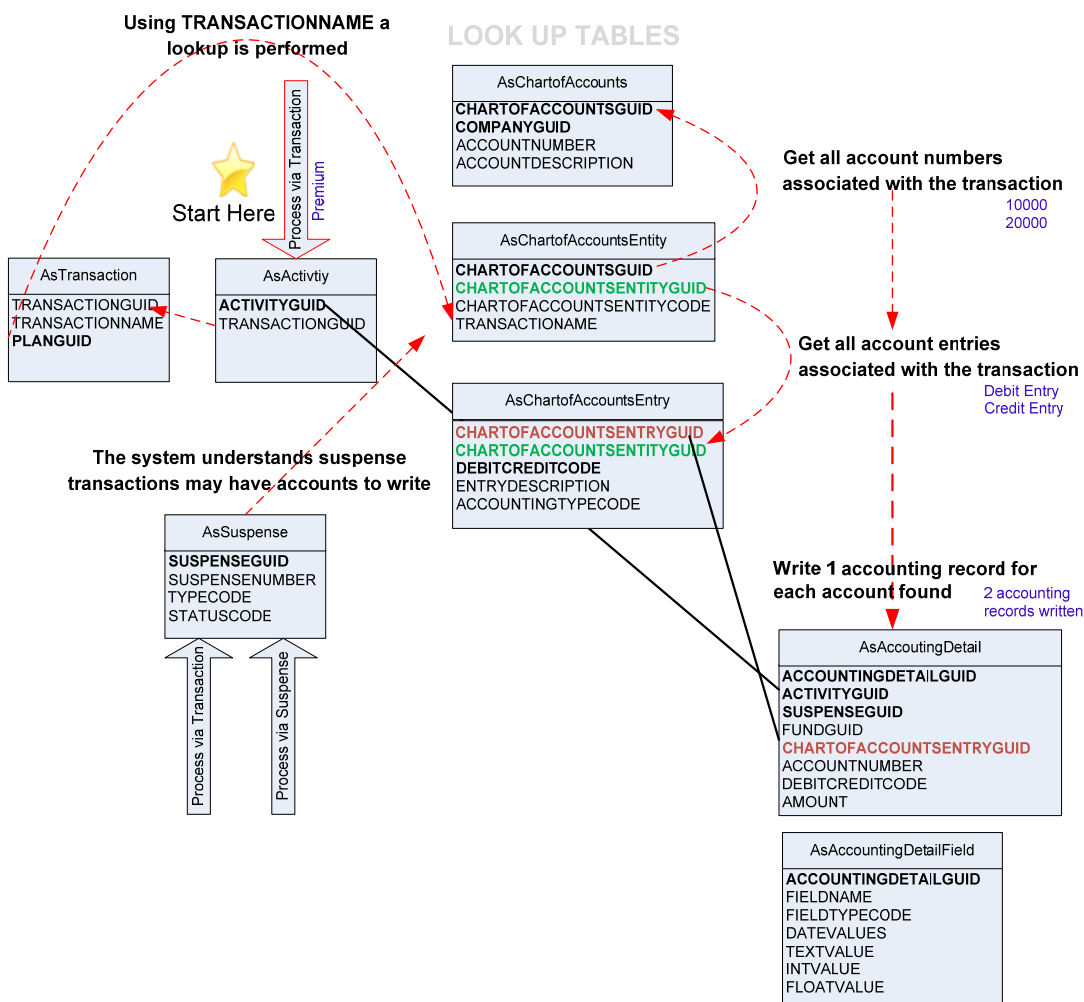
Account and Transaction/Suspense Relationships

Account to Transactions

An account can be associated with one or more financial transactions and/or suspense actions. This is a one to many relationship from an account to transactions.

> For example,
>
> Account 1001 is used when receiving a premium that is a New Money type from two different transactions:
>> 1. InitialPremium transaction
>> 2. AdditionalPayment transaction

Transaction to Accounts

In the Chart of Accounts, an account is higher than a transaction in the hierarchy because you associate transactions to accounts. It may be helpful from a set-up context to understand that a transaction can have one or more accounts associated with it depending on the types of money that are accounted for in the transaction. This is a one to many relationship from a transaction to accounts.

> For example,
>
> A Disbursement transaction can have two different accounts associated with it:
>> 1. Account 9001 for a Variable Annuity plan
>> 2. Account 9002 for a Variable Payout plan

Note: When associating transactions with accounts, you are doing this at the Entity level, which is below the account level in the hierarchy. The Transaction view at the top of the Chart of Accounts screen does not dictate the hierarchy levels.

Account and Account Entry Details

An account can have one or more sets of account entry details written to the database for accounting. Criteria can be configured to filter the correct account entry detail to use for accounting purposes and write to the database.

> For example,
>
> Account 9001 -> AccountEntryDetail record 1: Original Disbursement Status- Pending
>
> Account 9001 -> AccountEntryDetail record 2: Original Disbursement Status- Recovered
>
> Account 9001 -> AccountEntryDetail record 3: Original Disbursement Status- Recoverable

View Accounting in OIPA

The Chart of Accounts in OIPA performs accounting when either a suspense record is created or a transaction that has financial implications is processed. You can view accounting in OIPA if the CoA is configured correctly.

Viewing Accounting for Activities

When the transaction is processed, Transaction Accounting is performed to the associated accounts. The end user can then view the accounting details via the Accounting tab in the Activity Details screen. The Accounting tab displays the various accounts affected by that transaction, their Account Numbers, Description, Amount and Debit/Credit details. SQL statements can also be run to view accounting for specific policies, account numbers, etc. Please see the Querying Account Records for additional detail on SQL statements.

Activity Accounting

Viewing Accounting for Suspense

Suspense Accounting is performed, when a Suspense record is created via the Suspense menu in the Suspense Record, Suspense Batch or Suspense Refund screen. The end user can view the accounting details by clicking the Accounting 🔳 button from any of these screens. Suspense records can also be automatically generated by processing transactions (like InitialPremium, AdditionalPayment) that uses <Suspense> element or by processing a transaction that is attached to GenerateSuspense business rule.

You may write SQL statements to view multiple account suspense records. Refer to the useful SQL statements for additional detail. You may configure an Inquiry screen to display CoA information if you would like to view it through the application.

Suspense Accounting

Setting up the Chart of Accounts

The Chart of Accounts is configured in conjunction with the initial implementation of transactions or suspense for an OIPA plan. Chart of Account configuration information should be listed in the System Design Document (SDS). It is recommended that the individual responsible for the transaction or suspense configuration is also involved in creating the necessary CoA records. The CoA record(s) should be created after the transaction or suspense configuration is complete.

The CoA may be modified as new plans, transactions, suspense and accounts are added to OIPA. **There are two different ways to set-up the CoA: through the application or using the CoA Generator spreadsheet.** This section of the guide explains how to setup the CoA through the application. Read the CoA Generator section for steps on using the spreadsheet to set-up the CoA.

To set-up the CoA in OIPA you will need a list of account types. You will also need the accounts that are associated with transactions and suspense. As mentioned earlier, in addition to the account number, further information can also be captured. This is discussed in detail later in this document.

> **Step 1: Gather Requirements**
> The Chart of Accounts set-up screens are found via the **Administration** menu. To properly set-up the CoA you will need the following information:
>
> 1. A list of accounts and associated numbers.
> 2. Whether the account is a debit or credit.
> 3. Whether the account is associated with a transaction or suspense.
> 4. Which account(s) is associated with which transaction.
> 5. All required accounting entry details (listed below).
> 6. If a transaction has multiple associated accounts what criteria distinguishes the correct account to be used.
> 7. Any other extra information that should be captured in the accounting record for this type of account.

Step 2: Set-up Account

Initially accounts are added via the Chart of Accounts screen. This screen displays additional sections and fields to fill in, depending on what selections you initially make. The Chart of Accounts screen in the OIPA system allows not only for adding new accounts, but also modifying and deleting the existing accounts. At the top of the Chart of Accounts screen is the ChartOfAccounts section, which allows you to select how you would like to enter and view accounts. You will always select the applicable **Company** and **View by Transaction** when adding an account. Only use **View by Account** when viewing information. There are different steps for setting up an account that is associated with a transaction compared to an account set-up associated with a suspense record. Both sets of steps are outlined below:

Transaction Steps: Steps to create an account associated with a transaction

1. Select the **Company** for the applicable account.
2. Select **View by Transaction**.

    IMPORTANT: Do not create an account using **View by Account**.

3. Select **View Transaction**.
4. Select **New**.
5. Select the transaction name from **Available Transactions** drop-down box. The transaction must be configured at this point, you cannot proceed otherwise.
6. Select **Save**.
7. Enter the **Account Number**.
8. Enter the **Account Description**.
9. Select **Save**.

Steps 1 through 6   Steps 7 though 9

Suspense Steps: Steps to create an account associated with suspense
1. Select the **Company** for the applicable account.
2. Select **View by Transaction**.

   IMPORTANT: Do not create an account using **View by Account**.

3. Select **View Suspense**.
4. Select **New**.
5. Enter the **Account Number** and the **Account Description**.
6. Select **Save**.
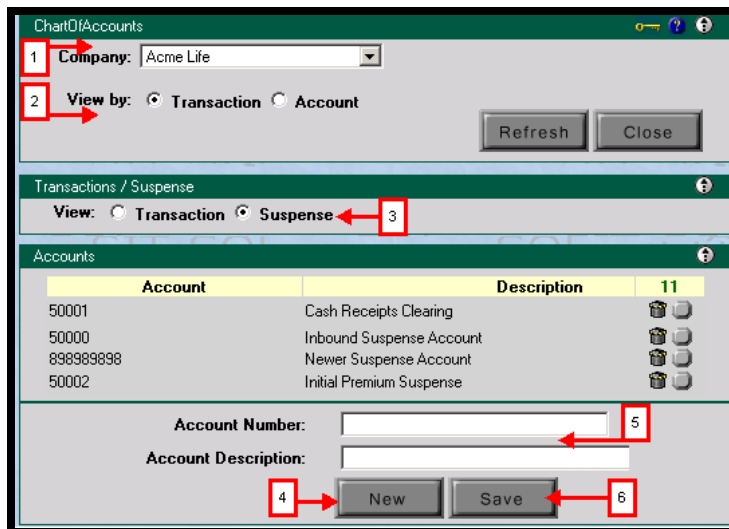
Account Database Tables

AsChartofAccounts

ChartofAccountsGuid – Unique identifier

CompanyGuid – Identifies what company the account applies to

AccountNumber – Reference number associated with account

AccountDescription – Descriptive name of the account

AsChart ofAccountsEntity

ChartofAccountsGuid – Unique identified to link to

AsChartofAccounts table

ChartofAccountsEntityGuid

ChartofAccountsEntityCode - Indicates whether the account

entity is for a transaction or suspense. 01 = Transaction, 02 =

Suspense

TransactionName – If the account is associated with a

transaction the name is stored

Step 3: Enter AccountEntry Details

After setting up the account number and description, the **AccountEntry Detail** section will appear. You can fill out the information for the account. These fields are not configurable; they are required by the system to perform account processing. Also, depending on your selections, various fields will become enabled or disabled. It is on this screen that you identify the effective dates of the account, whether it is a debit or credit, the variable that stores the amount from suspense or transaction that is to be applied to the account and other critical information. Review the Account Entry Detail Fields description table for descriptions on the fields. Once applicable fields are filled out select the **Save** button.

You can create multiple **AccountEntry Details** for a single account that have different account entry fields selected. This creates a one to many relationship for a transaction to accounts. You will need to set-up criteria logic so the system knows which AccountEntry Detail to pick when performing accounting. Each account that is saved is available in the **Entries** section and can be viewed and/or modified.

The values of these fields are saved in AsChartOfAccountsEntry table and provide detail for the account. When a transaction or suspense generates an accounting record in AsAccountingDetail it is associated to this table via the ChartofAccountsEntryGuid and provides further information regarding the account. The AsChartOfAccountsEntry is associated to the account via the ChartofAccountsEntityGUID in the AsChartOfAccountsEntity table. See the Chart of Accounts Relationship Diagram section for further detail.

Account Entry Detail

Account Entry Detail Fields

Fields	Description
Effective From	This date specifies when the account can use the Account Entry detail for accounting. **Note:** If the Effective Date entered is prior to the Plan's Effective date, accounting will not be performed to the AccountEntry Detail record of this account.
Effective To	The last day accounting can be performed using the AccountEntry Detail record of this account.
Description	Meaningful description of the account and its entry record details. Used for comparisons.
Debit/Credit	Select whether the account is a Debit or Credit. Populated by AsCodeDebitCredit. **Note:** A debit or credit does not mean a decrease or increase. Debits and Credits are recorded as positive numbers. The double entry system in the Company's general ledger requires each transaction to affect at least two entries, creating a balance within the system. Thus if one account is debited then another must be credited, allowing for a total of all debits and credits to be equal. Each account as identified in the **chart of accounts** has two columns, one for debits and one for credits. The **type of account** and the column the entry is posted in determines if it is a **decrease or an increase**. The type of account determines whether a debit or a credit is a loss or gain.
Type *See Accounting Types*	If a **Suspense Account:** SuspenseAmount If a **Transaction Account:** a) MathVariable, b) ByFund, c) TotalOfFunds, d) Disbursement
Accounting Amount	Only enabled when type is either MathVariable or Disbursement. Enter the name of a field or MathVariable that is in the associated transaction on which the accounting should be performed. The value amount must be in the field of MathVariable.
Gain/Loss	Only enabled when type is either ByFund or Total Of Funds. When checked accounting is performed on the Gain/Loss amount and not on the Total amount **Note:** Gain/Loss and Flip On Negative check boxes are mutually exclusive. Only one of them could be checked at any point of time.
Flip On Negative	Only enabled when type is ByFund or Total Of Funds. When checked the amount that accounting should be performed on is negative: credit/debit records are flipped. **Note:** Gain/Loss and Flip On Negative check boxes are mutually exclusive. Only one of them could be checked at any point of time.
Excluded Transaction Money Types	Enabled for Accounting Types, ByFund and Total Of Funds. This list box allows the user to select more than one money type. It is populated by AsCodeMoneyType. The Exclude Transaction Money Type section is used to filter different money types that a transaction consists of.
Included Transaction Money Types	Only enabled when type is ByFund or Total Of Funds. This list box allows the user to select more than one money type. The money type specified is used as a filter for the valuation record to pick up. Accounting is performed to that account only when the Money Type in Transaction's Assignment element matches with the Money Type selected for that account.

Original Disbursement Status	Only enabled when type is Disbursement.
	Three possible status selections are Pending, Recovered and Recoverable. The statuses are client specific and can be defined in AsCode-> AsCodeDisbursementStatus.
Do Reversal Accounting	Only enabled when type is Disbursement.
	When checked, the reversal of the Disbursement transaction will perform an accounting to the associated AccountEntryDetail record.
Forward Accounting Status	Only enabled when type is Disbursement.
	Two possible status selections are Pending and Active.
Reversal Accounting Status	Only enabled when type is Disbursement.
	Two possible status selections are Pending and Active.
Fund Type	Fund type for accounting. Populated by AsCodeFundType.
Account Number Format	If specific formats have been configured to be used, you may select the format to be used for this account. The formats are configured in the <AccountNumberFormats> section of the ChartOfAccountsResults rule.

Account Entry Database Tables

AsChartofAccountsEntry	
CHARTOFACCOUNTSENTRYGUID CHARTOFACCOUNTSENTITYGUID DEBITCREDITCODE ENTRYDESCRIPTION ACCOUNTINGTYPECODE ACCOUNTINGAMOUNTFIELD GAINLOSSFLAG FLIPONNEGATIVEFLAG EFFECTIVEFROMDATE EFFECTIVETODATE FORWARDACCOUNTINGSTATUSCODE REVERSALACCOUTINGSTATUSCODE DOREVERSALACCOUNTINGFLAG ORIGINALDISBURSEMENTSTATUSCODE FUNDTYPECODE ACCOUNTNUMBERFORMAT	**AsChartofAccountsEntry** – The Debit/Credit entry for an account that must be tied to transaction or suspense.**ChartOfAccountsEntryGUID** – Unique identifier for this table **ChartOfAccountsEntityGUID** – GUID to the AsChartofAccountsEntity table. **EffectiveFromDate** – Effective Date the entry will be effective from. **EffectiveToDate** – Effective Date the entry will be effective to. **DebitCreditCode** - Indicates 01 for debit or 02 for a credit. **EntryDescription** - Description of the debit or credit. **AccountingTypeCode** – Stores the code for how the amount for the accounting will be obtained. 01 for a Transaction, 02 for Total Of All Funds, 03 for Individual Accounting For Each Fund, 04 for the Value Of MathVariable or Suspense. **AccountingAmountField** - Name of the MathVariable to use as the amount if AccountingTypeCode is set as a type MathVariable. **GainLossFlag** – Indicates if the debit/credit amount will be calculated based on gain/loss values. **FlipOnNegativeFlag** - Flips credits to debits and vice-versa when an amount is negative. ReversalOnlyFlag - Only perform this accounting when a transaction is reversed or a suspense item is deleted.

Accounting Types

In the AccountEntryDetail section the Type field has specific selection requirements that are listed below:

AsChartofAccountsEntry
CHARTOFACCOUNTSENTRYGUID CHARTOFACCOUNTSENTITYGUID **DEBITCREDITCODE** ENTRYDESCRIPTION ACCOUNTINGTYPECODE ACCOUNTINGAMOUNTFIELD GAINLOSSFLAG FLIPONNEGATIVEFLAG EFFECTIVEFROMDATE EFFECTIVETODATE FORWARDACCOUNTINGSTATUSCODE REVERSALACCOUTINGSTATUSCODE DOREVERSALACCOUNTINGFLAG ORIGINALDISBURSEMENTSTATUSCODE FUNDTYPECODE ACCOUNTNUMBERFORMAT

For Suspense

Select **SuspenseAmount**, this is the only option. This indicates the suspense amount found on the suspense screens stored in AsSuspense table.

**For Transactions - Accounts Associated with a Transaction*:*

Transaction :	Initial Premium
Account(s) :	1012 - Policy Fee
	1015 - Premium Payment

AsChartofAccountsMoneyTypes
CHARTOFACCOUNTSENTRYGUID MONEYTYPECODE

1. MathVariable

Select **MathVariable** when the amount value is in a MathVariable or field in the transaction's configuration. You will need to enter the exact name of the MathVariable or field in the **Accounting Amount** field. Accounting is performed on this value amount.

2. ByFund

Select **ByFund** when the amount value(s) is by a fund(s). When selected the Gain/Loss, Flip On Negative checkboxes and Exclude/Include Transaction Money Types are enabled. The number of accounting records created for this type depends on the number of funds that have been allocated for a policy and the **Type of Fund** selected in the **Account Entry Detail** section on the Chart of Accounts screen.

For example, if an Account Entry Detail record has been set-up as follows:
- Accounting Type = ByFund
- Fund Type = Variable

A policy that has allocation to five Funds, two Fixed and three Variable, will then have three records created for accounting purposes. If the Gain/Loss check box is checked, then the accounting should be performed to the Gain/Loss amount and not on the Total amount.

Note: Assignment Tag should be present in the Transaction if ByFund is used.

3.TotalOfFunds

Select **TotalOfFunds** when all funds will be affected. When selected the Gain/Loss, Flip On Negative checkboxes and Exclude/Include Transaction Money Types are enabled. Unlike ByFund, one accounting record is created for each AccountEntry Detail record provided that the required conditions are satisfied. If the Gain/Loss check box is checked, then the accounting should be performed to the Gain/Loss amount and not on the Total amount.

4. Disbursements

Select **Disbursements** when the activity performs a disbursement. When selected, the Original Disbursement Status, Do Reversal Accounting, Forward Accounting Status and Reversal Accounting Status are enabled. The Original Disbursement Status could be Pending, Recovered and Recoverable. Depending on the status of the Disbursement, the accounting is performed to the appropriate AccountEntry Detail records.

Scenario 1:
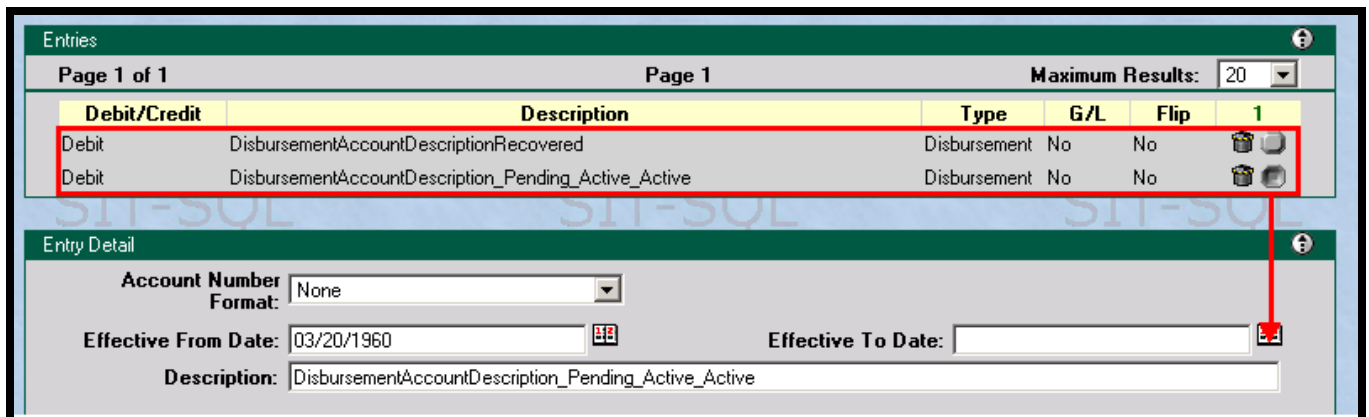
First, the three AccountEntry Detail records must be set up, one for each of the Original Disbursement Statuses. The first time the Disbursement activity is processed, the accounting will be performed to the AccountEntry Detail record that has the Original Disbursement Status set as Pending. If the parent activity is reversed or recycled, the shadow Disbursement activity will now perform accounting to the AccountEntry Detail record that has the Original Disbursement Status set as Recovered.

Scenario 2:

Assuming that the <Disbursement> tag of the Disbursement transaction has the attribute RECOVERABLE set to Yes, processing the Disbursement transaction will perform accounting to the AccountEntry Detail record that has the Original Disbursement Status set as Recoverable.

Entries Section

After the Entry Detail is saved it is stored in the Entries section directly above. Use the select ⬛ button to view or modify the information.

Step 4: Select Criteria

The criteria section is where you can identify the criteria. Selections must match in a transaction or suspense configuration in order for specific entry detail to be used for accounting. This should be used when there are multiple account entry details for an account.

This section is configured using two business rules. First is the **ChartOfAccountsScreen** business rule, which configures the actual (dynamic) fields displayed on the screen. Second, is the **ChartOfAccountsCriteria** business rule, which is configured with the criteria logic that if met identifies the account to be used for accounting. Both rules need to be configured prior to saving account entry details that will need to use criteria logic. These two rules are described in the section.

Criteria Database Tables
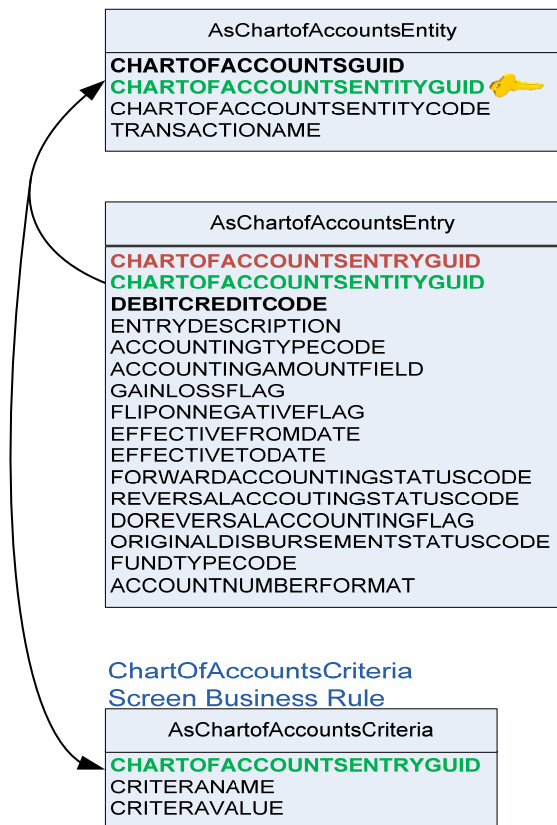
Step 5: Enter Account Results

The **Results** section of the Chart Of Accounts screen is used to capture additional client specific information needed for various accounting purposes. By checking a result when a transaction or suspense is processed the extra result information is written to the **AsAccountingDetailField** table, which is linked to the **AsAccountingDetail** table via the **AccountingDetailGUID**. The value to write comes from the transaction or suspense configuration and must match exactly what is configured for the results section.

The Results section on the Chart of Accounts Screen is configured via the **ChartofAccountsResults** rule. See the steps to set-up Chart Of Accounts Results to learn how to configure the Results section.
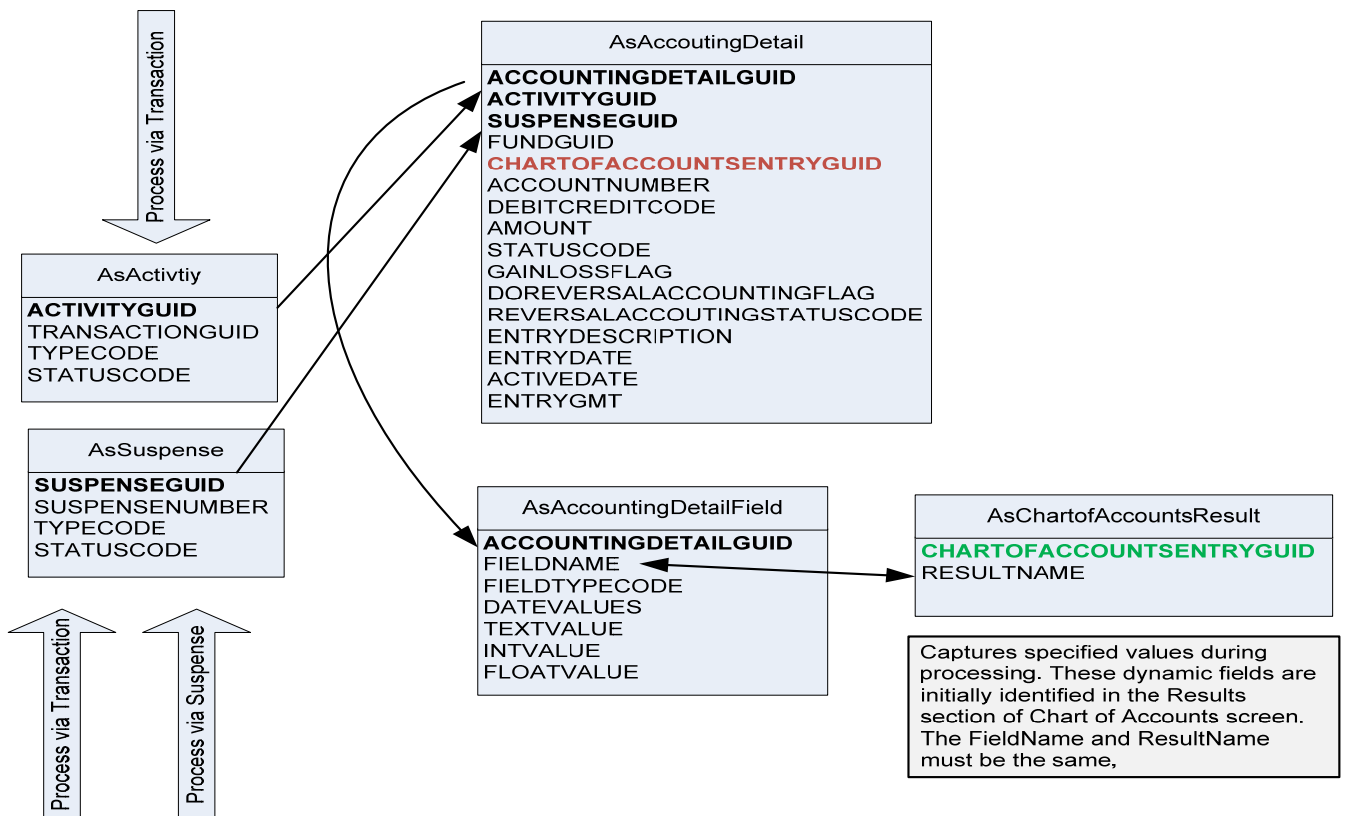
Set-up Chart of Accounts Criteria

In order to configure criteria you need to configure two rules. The two rules are as follows:

1. The **ChartOfAccountsScreen** rule is used to set-up the fields on the Chart of Accounts screen.
2. The **ChartOfAccountsCriteria** rule is used to configure the logic that matches criteria as well as the account to use when writing records to the database.

ChartOfAccountsScreen rule

ChartofAccountsScreen business rule can be used to configure dynamic fields and validation for the **criteria** section of the Chart of Accounts screen. These fields can be configured for both Suspense and Transaction accounts. The criteria are client specific field information used to identify the correct account entry where the accounting should be written when there are multiple applicable accounts.

Note: This rule ONLY configures the fields. You need to configure the ChartofAccountsCriteria rule in order to configure the logic that determines how the information entered into the fields is assigned values that match the criteria. See the ChartOfAccountsCriteria business rule section for further information.

ChartofAccountsScreen XML Definition

\<ChartOfAccountsScreen\> – Opening/Closing tag

  \<TransactionAccounting\> – Indicates fields for transactions

    \<Fields\> - Fields section that will be used as criteria to match a debit/credit on an account

      \<Field\> - Standard field tag

        ○ **\<Name\>** - Name of field

        ○ **\<Display\>** - Display of field

        ○ **\<DataType\>** - Standard field datatype ,almost always is a combo box

        ○ **\<Query\>** - Standard query tag for combo boxes and radio buttons

    \<Validation\> - Standard validation, see the Tech Manual.

  \<SuspenseAccounting\> – Indicates fields for suspense

    \<Fields\> - Fields that will be used as criteria to match a debit/credit on an account

      \<Field\> - Standard field tag

        ○ **\<Name\>** - Name of field

        ○ **\<Display\>** - Display of field

        ○ **\<DataType\>** - Standard field datatype (almost always is a combo box)

        ○ **\<Query\>** - Standard query tag for combo boxes and radio buttons

    \<Validation\> - Standard validation, see the Tech Manual.

ChartofAccountsCriteria rule

This rule is only used in conjunction with the [ChartOfAccountsScreen](#) rule. **ChartOfAccountsCriteria** rule is used to configure the logic that identifies the correct account to use for accounting processing based on criteria information. The fields that capture the criteria information are configured via the ChartOfAccountsScreen rule. If a transaction or suspense account has multiple associated accounts, this rule can be configured to identify the correct one via a criteria match.

ChartofAccountsCriteria XML Definition

      \<ChartOfAccountsCriteria\> -Opening/Closing tag

        \<TransactionAccounting\> - Criteria information for transactions fields

          \<Criteria\> - Information about criteria for on field on the ChartOfAccountsScreen rule. This tag must be configured for each transaction that could use multiple accounts for processing.

            Attribute - NAME – Exact name of CoA field to match criteria up to

            Attribute - WILDCARD - Used to specify a value that if the criteria is set will cause it to be ignored

            Attribute - CATEGORY - Specifies where to get a value to match criteria either POLICY or MATH. POLICY looks as AsPolicy and AsPolicyField, MATH looks for a MathVariable or Field in the Transaction.

            Attribute - CATEGORYFIELD - Name of field or MathVariable to use to match the criteria value. This field or MathVariable must be the exact name found either on the Policy Screen or in the transaction's math section. T

        \<SuspenseAccounting\> - List of criteria information for suspense fields

          \<Criteria\> - Information about criteria for on field on the ChartOfAccountsScreen rule

            Attribute - NAME – Exact name of CoA field to match criteria up to

            Attribute - WILDCARD - Used to specify a value that if the criteria is set will cause it to be ignored

Attribute - CATEGORY - Specifies how to get a value to match criteria either SUSPENSE or SQL for either the Suspense Record or A SQL statement.

Attribute - CATEGORYFIELD - Name of field or mathvariable to use to match the criteria value

Note: Only valid if CriteriaCategory is not set to Sql

Attribute - SQL - Sql to get value to compare to coa criteria

Note: Only valid if Category is set to Sql

AsChartofAccountsCriteria
CHARTOFACCOUNTSENTRYGUID CRITERANAME CRITERAVALUE

Illustration of Criteria Match

On the Chart of Accounts Screen you will select the criteria that must match what is in the transaction or suspense. In the example below the Initial Premium Suspense account has a criteria selection of Yes for NBCIndicator. On the Suspense Record screen you can see there is an NBCIndicator field configured. If the NBCIndicator selection account matches what is selected in the Suspense record then the associated account number will be written to the AsAccountingDetail record.

Chart of Accounts Results

ChartOfAccountsResults rule

Results are used when you need to store additional accounting information, possibly for a downstream system. The fields and logic for the Chart of Accounts Results section are configured in the ChartofAccountsResults rule. This is different from the ChartofAccountsCriteria rule, which requires the configuration of two rules. Check boxes are automatically generated on the Chart of Accounts Screen in the Results section when you configure a result. The result check box indicates whether or not the result value should be captured from the transaction or suspense activity and written to the AsAccountingDetailField table. The transaction or suspense must be configured to have the matching value required.

XML Example

```
<ChartOfAccountsResults>
 <TransactionAccounting>
   <Result NAME="PremiumType" DISPLAY="Premium Type" CATEGORY="MATH"
CATEGORYFIELD="PremiumType">
     </Result>
 </TransactionAccounting>
 <SuspenseAccounting>
   <Result NAME="CollectionType" DISPLAY="Premium Type" CATEGORY="SUSPENSE"
CATEGORYFIELD="CollectionType">
     </Result>
 </SuspenseAccounting>
</ChartOfAccountsResults>
```

ChartofAccountsResults XML Definition

<ChartOfAccountsResults> The opening/closing tag of the ChartOfAccountsResults rule

<TransactionAccounting> Required and repeatable element. Indicates transaction processing will initiate the retrival of the value to write.

<Result> Required and repeatable element. Describes how to get the value to write to the AsAccountingDetailField. Creates the checkbox in Results section of the Chart of Accounts screen.

- **NAME - Required attribute="String"** Name of the result.
- **DISPLAY Optional attribute="String"** Display name for results
- **CATEGORY Required attribute ="POLICY / FUND / MATH / VALUE / MAP"** Used to determine how value will be obtained to write to Accounting record(s). i.e. the source from where the <AccountNumberFormat> ->Parts obtain values.
    - o **POLICY** - To retrieve the value from AsPolicy and AsPolicyField. Any Field from the Policy screen.
    - o **FUND** - To allow values defined in AsFund and AsFundField to be used as the result. Any Field/MathVariable from Fund screen.
    - o **MATH** - To retrieve the value from the Transaction. Any MathVariable or ActivityField.
    - o **VALUE** - To specify the hard coded value as the result.
    - o **MAP** - Lets user pick values from a set based on a set of criteria. Values are taken from AsMapGroup, AsMapCriteria and AsMapValue

      Note: _It is recommended not to use type Sql if possible

- **CATEGORYFIELD Required attribute="String"** Name of field or mathvariable to use as the value of the Accounting Field and the Parts of Account Number Format
  - o For CATEGORY="VALUE", the hardcoded values are mentioned in the CATEGORYFIELD attribute
  - o For CATEGORY="MAP", the name of the Map is mentioned in the CATEGORYFIELD attribute

<MapCriteria> Describes how to match a single criteria value in a map when the CATEGORY is set to MAP; can have as many of these elements as needed to match a value in the map table   **Note:** Only applicable when CATEGORY is set to MAP.

- **NAME Required attribute="String"** Name of the criteria value in the map to match on
- **CATEGORY Required attribute ="POLICY / PLAN / FUND / COA / MATH"** Describes how to get the value to match the criteria
  - o **POLICY** - To retrieve the value from AsPolicy and AsPolicyField. Any Field from the Policy screen.
  - o **PLAN** - To retrieve values from AsPlan and AsPlanField
  - o **FUND** - To allow values defined in AsFund and AsFundField to be used as the result. Any Field/MathVariable from Fund screen
  - o **COA** - To retrieve the value from ChartOfAccountsScreen. Account Number defined for Entry.
  - o **MATH** - Any MathVariable or ActivityField
  - o **CATEGORYFIELD Required attribute="String"** Name of the field from CATEGORY attribute to use
  - o **WILDCARD Optional attribute="String"** Wildcard value that can optionally be used to ignore the criteria value for map value being searched.

<SuspenseAccounting> Optional element Describes results that can be written for Suspense Accounting in AsAccountingDetailField table.

<Result> Required, Repeatable Tag Describes how to get a value to write to the Accounting Record.

- **NAME Required attribute ="String"** Name of the result.
- **DISPLAY Optional attribute ="String"** Display name for results
- **CATEGORY Required attribute="SUSPENSE / VALUE / SQL / MAP"** Used to determine how value will be obtained to write to Accounting record(s) i.e.. the source from where the <AccountNumberFormat> ->Parts obtain values.
  - o **SUSPENSE** -To retrieve the value from AsSuspense and AsSuspenseField. Any Field from the Suspense screen.
  - o **VALUE** - To specify the hard coded value as the result.
  - o **SQL** - To retrieve the value from the SQL statement; SQL attribute must be present for this.
  - o **MAP** - Lets user pick values from a set based on a set of criteria. Values are taken from AsMapGroup, AsMapCriteria and AsMapValue
    Note: It is recommended not to use type Sql if possible
- **CATEGORYFIELD** Name of Field of MathVariable to use as the value of the Accounting Field and the Parts of Account Number Format.
  - o **Note: Required** for all the CATEGORY values other than SQL. The SQL statement is mentioned in the SQL attribute.
  - o For CATEGORY="VALUE", the hardcoded values are mentioned in the CATEGORYFIELD attribute_
  - o For CATEGORY="MAP", the name of the Map is mentioned in the CATEGORYFIELD attribute.
- **SQL Required attribute="SQL Stmt"** SQL Statement from which the values should be retrieved.

<MapCriteria> Optional element Describes how to match a single criteria value in a map when the CATEGORY is set to MAP; can have as many of these elements as needed to match a value in the map table. **Note:** Only applicable when CATEGORY is set to MAP.

- **NAME Required attribute="String"** Name of the criteria value in the map to match on.
- **CATEGORY Required attribute="COA/SUSPENSE" Describes** how to get the value to match the criteria.
- **SUSPENSE** -To retrieve the value from AsSuspense and AsSuspenseField. Any Field from the Suspense screen.
- **COA** - To retrieve the value from ChartOfAccountsScreen. Account Number defined for Entry.

- **CATEGORYFIELD Required attribute="String"** Name of the field from CATEGORY attribute to use.
- **WILDCARD Optional attribute ="String"** Wildcard value that can optionally be used to ignore the criteria value for map value being searched.

Setting Account Number Formats

The account number you initially enter in the Chart of Accounts screen is the default format. There is no validation for this screen. You can configure the **ChartofAccountsResults** rule to override this default format and use a specified format.

ChartofAccountsResults Elements

Element	Element Description	Attribute	Attribute Description
<AccountNumberFormats>	**Optional element;** Lists the account number formats that are available to the coa entries Defines the account number format using the Parts syntax. The actual codes are defined in the AsMap table		
<AccountNumberFormat>	**Required / Repeatable element;** Describes how to assemble an account number	**NAME**	**Required attribute;** ="String" Name to reference the AccountNumberFormat as.
<Parts>	**Required element;** List of parts that together forms the account number		
<Part>	**Required / Repeatable element;** Describes how to get each part of the account number; The text of this tag should be set to the name of the field from where the Part should take the value	**TYPE**	**Required element value;** String Any Category Fields Required attribute; ="COA / RESULT" Determines how the Part will be obtained COA - To retrieve value from the ChartOfAccounts screen's Transaction/Account Selection section. Account Number defined for Entry. RESULT - To retrieve value from the ChartOfAccounts screen's Results section

Chart of Account Code Tables

The following codes are used from the AsCode table for the Chart of Accounts.

Code Type	Description
AsCodeCoAType	Used for COM and .Net. In the J2ee code table, not used
AsCreditDebit	Codes in this table are used on the Account Entry Screen in the Debit/Credit field. This is for j2EE.
AsCodeMoneyType	Codes in this table are used on the Account Entry Screen in the Excluded Transaction Money Types combo field.
AsCodeAccountingDetailStatus	Codes in this table are used on the Account Entry Screen in the Forward Accounting Status and Reversal Accounting Status drop-down.
AsCodeAccountingType	Codes in this table are used on the Account Entry Screen in the Type drop-down.
AsCodeFundType	Codes in this table are used on the Account Entry Screen in the Fund Type drop-down.

Chart of Accounts Relationship Diagram

```
Process via Transaction

AsActivtiy
─────────────
ACTIVITYGUID
TRANSACTIONGUID
TYPECODE
STATUSCODE

AsSuspense
─────────────
SUSPENSEGUID
SUSPENSENUMBER
TYPECODE
STATUSCODE

Process via Transaction
Process via Suspense

AsAccoutingDetail
─────────────
ACCOUNTINGDETAILGUID
ACTIVITYGUID
SUSPENSEGUID
FUNDGUID
CHARTOFACCOUNTSENTRYGUID
ACCOUNTNUMBER
DEBITCREDITCODE
AMOUNT
STATUSCODE
GAINLOSSFLAG
DOREVERSALACCOUNTINGFLAG
REVERSALACCOUTINGSTATUSCODE
ENTRYDESCRIPTION
ENTRYDATE
ACTIVEDATE
ENTRYGMT

AsAccountingDetailField
─────────────
ACCOUNTINGDETAILGUID
FIELDNAME
FIELDTYPECODE
DATEVALUES
TEXTVALUE
INTVALUE
FLOATVALUE

AsChartofAccounts
─────────────
CHARTOFACCOUNTSGUID
COMPANYGUID
ACCOUNTNUMBER
ACCOUNTDESCRIPTION

AsChartofAccountsEntity
─────────────
CHARTOFACCOUNTSGUID
CHARTOFACCOUNTSENTITYGUID
CHARTOFACCOUNTSENTITYCODE
TRANSACTIONAME

AsChartofAccountsEntry
─────────────
CHARTOFACCOUNTSENTRYGUID
CHARTOFACCOUNTSENTITYGUID
DEBITCREDITCODE
ENTRYDESCRIPTION
ACCOUNTINGTYPECODE
ACCOUNTINGAMOUNTFIELD
GAINLOSSFLAG
FLIPONNEGATIVEFLAG
EFFECTIVEFROMDATE
EFFECTIVETODATE
FORWARDACCOUNTINGSTATUSCODE
REVERSALACCOUTINGSTATUSCODE
DOREVERSALACCOUNTINGFLAG
ORIGINALDISBURSEMENTSTATUSCODE
FUNDTYPECODE
ACCOUNTNUMBERFORMAT

ChartOfAccountsCriteria
Screen Business Rule
AsChartofAccountsCriteria
─────────────
CHARTOFACCOUNTSENTRYGUID
CRITERANAME
CRITERAVALUE

ChartOfAccountsResults
Screen Business Rule
AsChartofAccountsResult
─────────────
CHARTOFACCOUNTSENTRYGUID
RESULTNAME

AsCodeMoneyType
AsChartofAccountsMoneyTypes
─────────────
CHARTOFACCOUNTSENTRYGUID
MONEYTYPECODE
```

Captures specified values during processing. These dynamic fields are initially identified in the Results section of Chart of Accounts screen. The FieldName and ResultName must be the same,

Table only used if the account entry is By Fund or Total Funds. This moneytype must match assignment code in transaction configuration

Querying Accounting Records

In the database you can use the activityGUID to locate the record written to AsAccountingDetail. You can locate the activityGUID by right clicking in the ActivityDetail screen and selecting **View Source**. In the source text file, do a search for "activityGUID". Use the **Find Next** button until you find a reference of activityGUID that has a value associated with it that is a GUID.

	AccountingDetailGUID ▲1	ActivityGUID	AccountNumber	Amount	DebitCr
1	183EE84F-DD72-4C10-DB54-F13CB8	4EBB9AFE-15DC-4A00-FBB8-CAFA	1000002	13499	01

select * from AsAccountingDetail where ActivityGUID ='4EBB9AFE-15DC-4A00-FBB8-CAFAAC0AC837'

You can see all of the accounting details for all transactions and suspense on a policy by using the following SQL statement.

> SELECT *
> FROM AsAccountingDetail
> JOIN AsActivity ON AsActivity.ActivityGUID = AsAccountingDetail.ActivityGUID
> JOIN AsPolicy ON AsPolicy.PolicyGUID = AsActivity.PolicyGUID
> JOIN AsSuspense ON AsSuspense.PolicyNumber = AsPolicy.PolicyNumber
> WHERE AsActivity.PolicyGUID ='6D80B5A3-D130-BF87-09DF-98A722D1B571'

The following SQL statement will allow you to view all CoA information.

> SELECT * FROM AsChartOfAccounts
> JOIN AsChartOfAccountsEntity ON AsChartOfAccounts.ChartOfAccountsGUID =
> AsChartOfAccountsEntity.ChartOfAccountsGUID
> JOIN AsChartOfAccountsEntry ON AsChartOfAccountsEntity.ChartOfAccountsEntityGUID =
> AsChartOfAccountsEntry.ChartOfAccountsEntityGUID
> LEFT JOIN AsChartOfAccountsMoneyType ON AsChartOfAccountsEntry.ChartOfAccountsEntryGUID =
> AsChartOfAccountsMoneyType.ChartOfAccountsEntryGUID
> LEFT JOIN AsChartOfAccountsResult ON AsChartOfAccountsEntry.ChartOfAccountsEntryGUID =
> AsChartOfAccountsResult.ChartOfAccountsEntryGUID
> LEFT JOIN AsChartOfAccountsCriteria ON AsChartOfAccountsEntry.ChartOfAccountsEntryGUID =
> AsChartOfAccountsCriteria.ChartOfAccountsEntryGUID

Disbursement

Overview

A disbursement happens when the insurance company pays out money that is considered a debit. There are different events that would require an insurance company to disburse money, such as a life insurance claim, surrender of policy, over payment of premium or paying commission to a broker. A Disbursement Activity is automatically spawned when an activity process performs a disbursement. Not only do insurance companies track disbursements, but they also track the status of the disbursement and in the case of over payment whether or not the disbursement is recovered.

Disbursement records that are generated by an activity will have a status of pending. During the extract for disbursements, the disbursement information is fed to the appropriate downstream system for processing and the associated Disbursement Rule changes the status to active.

If the disbursement activity is reversed when the disbursement status is still pending the disbursement status changes to cancelled and no check or EFT is generated. No additional process or balance is tracked in the database.

However, if the disbursement activity is reversed after the status has become active, the disbursement goes into a process known as Recovery. When in Recovery the system recognizes that the disbursement has already been created, and it assumes receipt of funds. Therefore, when the disbursement activity is reversed, the system determines the company is owed money and increases the recovery balance by the amount of the disbursement.
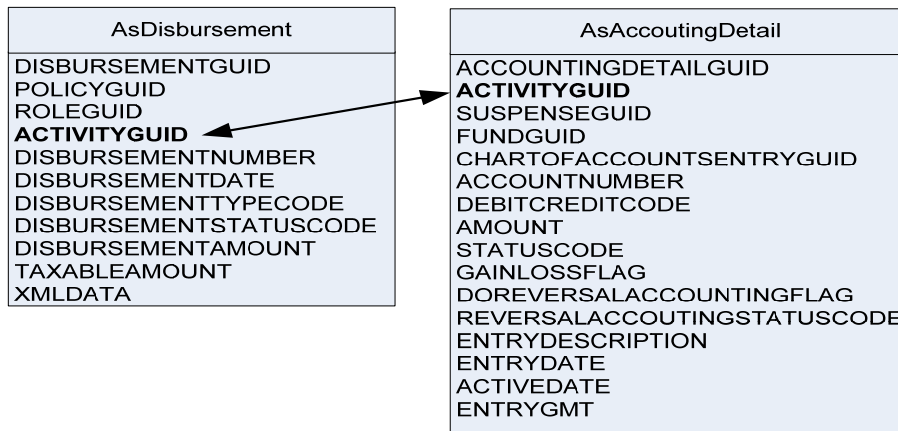
If a subsequent withdrawal is processed on the contract, that withdrawal will deduct the recovery balance from the amount requested, and will create the disbursement for the difference between the two amounts. The Activity Detail Disbursement screen will reflect both the recovery information and the actual check information.

If the subsequent withdrawal is processed for less than the recovery balance, the system will simply reduce the recovery balance by the amount requested, and no disbursement is spawned. The Disbursement transaction will reflect the recovery information only.

In the case of a return check before deposit, a servicer would reverse using the trash can icon the withdrawal transaction, and have the Treasurer/Accounting Dept cancel the check. A recovery repayment transaction can then be executed to adjust the recovery balance. This process needs to be reviewed with the client treasury/accounting unit to ensure all appropriate accounting is preformed.

If funds were disbursed in error, and an exception is granted to waive the recovery, the recovery balance may also be cleared by the recovery repayment transaction.
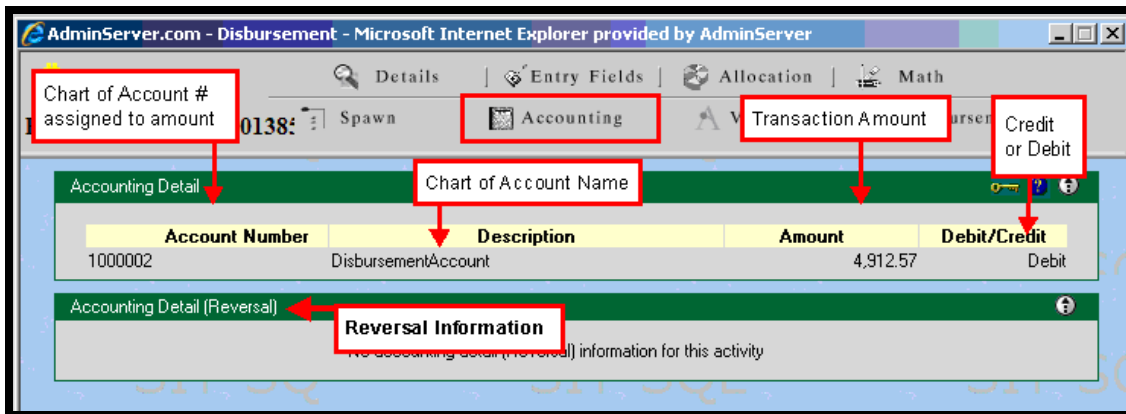
Disbursement Table

AsDisbursement
DISBURSEMENTGUID
POLICYGUID
ROLEGUID
ACTIVITYGUID
DISBURSEMENTNUMBER
DISBURSEMENTDATE
DISBURSEMENTTYPECODE
DISBURSEMENTSTATUSCODE
DISBURSEMENTAMOUNT
TAXABLEAMOUNT
XMLDATA

AsAccoutingDetail
ACCOUNTINGDETAILGUID
ACTIVITYGUID
SUSPENSEGUID
FUNDGUID
CHARTOFACCOUNTSENTRYGUID
ACCOUNTNUMBER
DEBITCREDITCODE
AMOUNT
STATUSCODE
GAINLOSSFLAG
DOREVERSALACCOUNTINGFLAG
REVERSALACCOUTINGSTATUSCODE
ENTRYDESCRIPTION
ENTRYDATE
ACTIVEDATE
ENTRYGMT

Disbursement and the Chart of Accounts

Setting up the Chart of Accounts for transactions that perform a disbursement(s) requires specific selections in order to process the accounting correctly. On the front end of OIPA there is a Disbursement and Accounting Activity Detail tab that displays the disbursement account, amounts and status. You may view this information to verify that the disbursements processed correctly.

Accounting Detail

Disbursement Detail

The disbursement status is pending originally. If the disbursement activity was reversed the status would be recovered. In some versions the status may be Pending Shadow. Please read the overview for details of disbursement statuses.
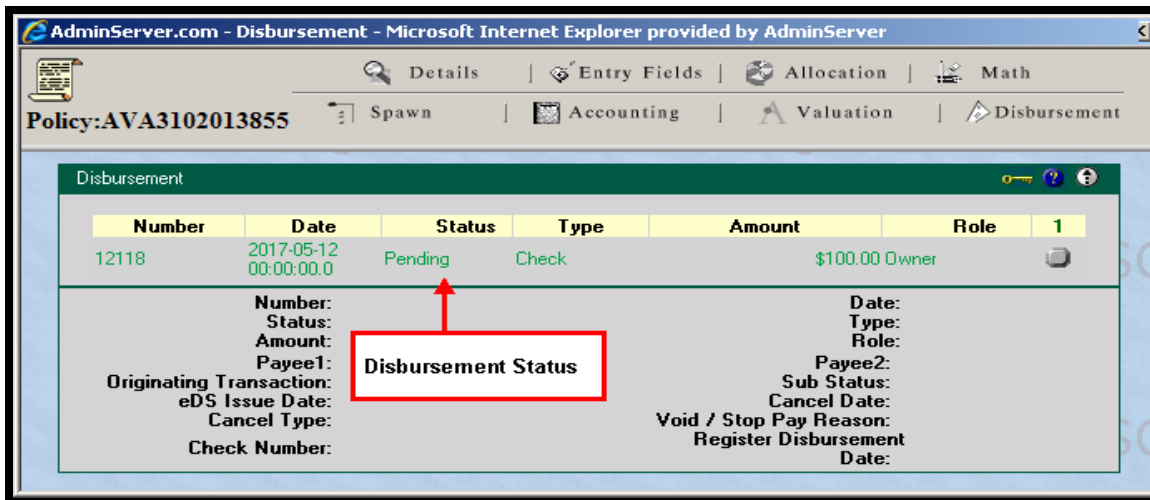
Chart of Accounts for Disbursements

The Entry Detail section has specific fields that are associated with setting up disbursement accounts.

Chart of Accounts Fields for Disbursements

Type - Select Disbursement when the account is a type of disbursement.

Original Disbursement Status: - For activities we generally have an active and pending status, but for a disbursement activity that sends money out to a client, there is a chance the money may not be received by the client. For example a disbursement check may be lost in the mail and funds recovered. Read the overview for details on the statuses that disbursements may be associated with. This field is used to track the status of the money in case an adjustment needs to be made. The status names in this field are pulled from AsCodeDispursementStatus. (in certain versions there is a bug and the status name is pulled from AsCodeStatus) and can be changed accordingly.

- **Pending** – Select for forward accounting. This is the status when an activity is processed for the first time.
- **Recoverable** – Select for reverse accounting. For example if overpayment or recovery of payment such as broker commission of a policy that was surrendered. The money is not always actually recovered.

Note: If this is selected then specific configuration using the disbursement element tag in the transaction is required. The disbursement element tag has an attribute called recoverable and it should be set to **Yes**.

- **Recovered** – Select if the insurance company gets the money back. Most common when a disbursement transaction is reversed or recycled.

Forward Accounting Status – Used to track that all information was fulfilled to perform a disbursement.
- Active – Select when indicating all information was fulfilled.
- Pending.- Select when indicating more information is required before processing the disbursement.

Do – Reverse Accounting – Check if you need to capture the accounting information when reversing the disbursement activity. This is usually always selected, as collecting information for reverse accounting is necessary.

Reversal Accounting Status – Used to track whether a reversal disbursement activity is Active or Pending
- Active – Select when indicating disbursement was fulfilled.
- Pending.- Select when indicating more information is required before processing the reversal.

Additional Fields for Disbursement

Gain Loss/Negative – If you set up a type of account that is either ByFund or Total Fund, you may check this box accordingly. Checking this box indicates that accounting will only happen if there is a gain or loss to funds. For example, a FundTransfer activity may use this selection or an activity reversal/recycle that results in a difference of the amount due to the fluctuation in market fund value.

Flip on Negative - This checkbox is no longer needed because all negative accounting is handled in the OIPA code.

Generate Suspense Accounting – Select this when an activity associated with the GenerateSuspenseAccount business rule should automatically create a suspense record. The accounting is done to a newly generated suspense record via the transaction.

Example Disbursement in Activity Details Screens

Pending
The status is pending originally if the transaction was reversed and the status was recovered.

Pending Shadow

A Disbursement activity that was shadowed will have a Recovered status or Pending Shadow Status depending on the version of OIPA you are using.
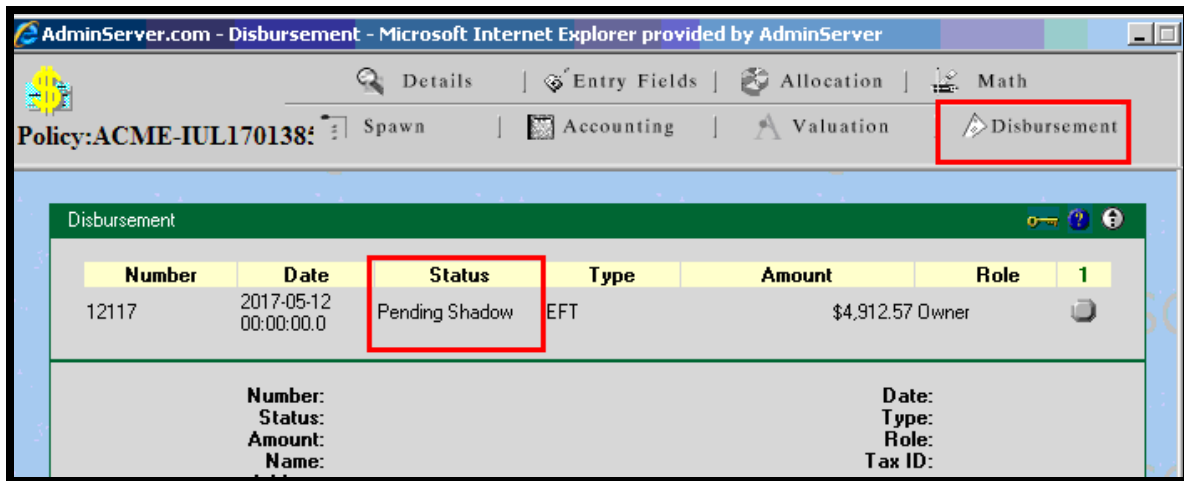
Accounting Detail Reversal

If the **Do Reversal Accounting** check box is selected when a reversal is **processed** it will be viewable via the Accounting Detail(Reversal) section. This is when a disbursement activity was reversed or recycled. If the reversal accounting status is not viewable via the OPIA application; you will need to query the database. If the status is pending, you will not see the Accounting Detail (Reversal) section at all: it only displays when the status is active.