



Once an account is booked with IPFS, a status code will be displayed to indicate its current status.

Active Accounts

BAC – Booked, Active, Current

- Account Is Active, and Payment is Current

BAG – Booked, Active, Grace

- Account Is Active, and Payment is Past the Due Date but Within the Grace Period

BAD – Booked, Active, Delinquent

- Account Is Active, and Payment is Past Due and Past the Grace Period

BAP – Booked, Active, Pending

- Account Is Active, and Payment is Past Due and Pending Default for Today

BA(1) – Booked, Active, Promise Days

- Account Is Active, but on a Hold/Promise for the Number of Days () Stated

BR – Booked, Reinstated, (Status)

- Account Was Cancelled but Has Been Reinstated, and the Current Status Is:
C = Current
G = Grace
D = Delinquent
P = Pending

Defaulted Accounts

BD – Booked, Defaulted

- Account Is Cancelled for Non-Payment

BT – Booked, Total Policy Cancellation

- Account Where All the Policies Were Cancelled at the Request of the Insured, Agent, or Company. It Is Not in Default.

BDA - Booked, Defaulted, Attorney

- Account Is Cancelled for Non-Payment and Has Been Placed with an Attorney

BDC – Booked, Defaulted, Collection

- Account Is Cancelled for Non-Payment and Has Been Placed with a Collection Agency

The information contained herein is confidential and proprietary. Recipients will respect the confidentiality of this material and not disclose to any third party any of the contents of this document without first obtaining written approval from Imperial PFS.



BDU – Booked, Defaulted, Unearned Commission

- Account Is Cancelled and Unearned Commissions Are Pending
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Charged Off Accounts

CO – Charge Off

- Account Is Cancelled and Is Waiting for Payment Against the Balance

CW – Charged Off, Working

- Account Is Cancelled and is Being Worked on for Recovery

CWC – Charged Off, Working, Collections

- Account Is Cancelled and is Being Worked for Recovery by Collections
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Paid Off Accounts

ZA – Zero Balance

- Account Has Been Paid Down to a Zero Balance

ZR – Zero Balance, Reinstated

- Account has been paid down to a zero balance which generated a reinstatement
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Transaction Codes

PO – Pay-Off

- Account Has a Balance of Zero Due to a Payoff

LC – Late Charge

- A Late Charge Has Been Assessed on the Account

NC – Insufficient Check Service Charge

- A Fee Has Been Charged for an Insufficient Check

DC – Default Fee

- A Fee Has Been Assessed on a Default Account at the Time of Issuing a Notice of Cancellation

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RG – Regular Payment Receipt

- A Regular Installment Payment Posted

RGI – Regular Payment Insufficient

- Reversal of a Regular Payment Due to Insufficient Funds

RP – Return Premium

- A Payment Posted as a Return Premium on the Account

RT – Retained Payment

- A Payment Has Been Withheld from Funding as a Credit to the Account

WV – Waiver

- A Fee Has Been Waived on the Account

DPI – Down Payment Insufficient

- Down Payment Was Returned for Insufficient Funds

FA – Finance Charge Adjustment

- Credit Was Received That Caused an Adjustment to Finance Charge