

US301865 – - Building of NFEC and FEC into ClaimCenter

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**Version Control**

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**Approval of document (Sign-off)**

This document has been issued to the key stakeholders identified below for approval on behalf of their business area.

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**Additional Distribution List (Review)**

This document has been provided to the following individuals for information and review purposes. It is also available for all with access to the Programme’s shared folder.

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# Introduction

## Purpose

This document sets out the high-level requirements and proposed solution for enhancements to the capture and use of the Fatal and Non-Fatal Estimate calculators.

## Project Background

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| --- |
| NFEC's and FEC's are created in spreadsheets outside the ClaimCenter system and uploaded into ClaimCenter as a document in the plan of action. Therefore, any change currently done to calculations has to be updated manually. |

There is a requirement that any NFEC's and FEC's is created within the core claims handling system (ClaimCenter) which can be exported as required for reporting purposes. Each field within the NFEC/FEC needs to be reportable for MI purposes. Any changes to background calculations to be updateable in bulk so each claim is updated.

## Scope

This change seeks to eliminate the need to maintain external Calculation spreadsheets along with the need for handlers to load both data and documents to ClaimCenter by allowing direct entry into the FEC/NFEC Calculation screens. Therefore, the scope of this change will be restricted to the capture of data to support calculation within ClaimCenter, the automatic update of Reserves and the extract of FEC/NFEC data to DataHub to allow for the production of MI reports, the reports themselves will not be considered as part of this change.

## Claims Assumptions

It is assumed that no changes will be made to rules surrounding when an Estimate calculator is required.

## Dependencies.

None identified to date.

## The Options

The are several possible options available for the introduction of this enhancement, however, given the basic requirement is to capture details and calculate within ClaimCenter there are only two options that will meet this requirement, they are as follows:

1. Full implementation involving:
   1. Additional new fields in the FEC and NFEC existing screens
   2. Addition of a new Costs tab to the FEC/NFEC screens along with associated new fields
   3. Enhancement to the operation of existing fields within the FEC and NFEC screens.
   4. Inclusion of Lookup tables to aid calculations
   5. Auto update of reserves on saving a FEC or NFEC screen
   6. Auto Update of FEC/NFEC on amendments to the key data in the Claim
   7. Capture History event on changes to the FEC/NFEC calculation screen to aid reporting history
   8. Addition of key calculation parameters to the Admin Layer to aid rapid change.
   9. Auto update of FEC/NFEC of processing a final payment.
   10. Extract full FEC and NFEC data to datahub for onward transmission to InfoCenter.
2. Calculation within ClaimCenter, involving:
   1. Additional new fields in the FEC and NFEC existing screens
   2. Addition of a new Costs tab to the FEC/NFEC screens along with associated new fields
   3. Enhancement to the operation of existing fields within the FEC and NFEC screens.
   4. Inclusion of Lookup tables to aid calculations
   5. Update of Reserves at User request via a button on FEC/NFEC screen

Given the complexity of the screen updates and the necessary inclusion of lookup tables, even the lesser option will require a significant amount of effort.

# High Level Claims Requirements

## Overview

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## General Requirements

1. As a Claims handler I want to be able to capture enough details within ClaimCenter to allow the system to calculate the costs of both Fatal and Non-fatal injuries.
2. As a Claims system I want to be able to calculate the costs for an injury
3. As a Claims System I want to be able to automatically update the appropriate Reserves when a FEC or NFEC calculation is approved and saved.
4. As a Claims System I want to adjust the calculation in a FEC/NFEC when the Final payment for the associated Exposure has been made so that the Calculation and Payments are in balance.
5. As a Claims System I want to maintain a history of movements in the calculation for a FEC/NFEC over the life of a claim.
6. As a Claims MI User, I want to be able to report on the details of FEC/NFECs at a specific point in time.
7. As a Claims Handler I want to be able to amend a FEC/NFEC for a claim within the ClaimCenter FEC/NFEC screens.
8. As a Claims Handler I want to be able to get approval for a FEC/NFEC where the cost has exceeded my permitted limit.

## MI Requirements

### DataHub/InfoCenter Users

All fields within the FEC and NFEC screens will be subject to extract into DataHub where they will be passed on to InfoCenter. The date of extract will be maintained to allow reporting at a given period, therefore, only when a calculation has been created or amended will it be extracted.

Where possible, DataHub should maintain a history of movements in the value of a FEC/NFEC, thus allowing reporting within date ranges.

### Navision / Accurate

No changes will be required to Navision or Accurate.

# Changed Areas

This solution will consist of changes to several areas of the Claims solution as follows:

## ClaimCenter

The following elements of the ClaimCenter solution will require changes to allow for the ability to capture Calculation details directly within ClaimCenter and to provide the ability to produce meaningful MI along with accurate Reserving:

### **Add New Fields to FEC/NFEC Screens**

Fields in the Spreadsheet that contain numeric values added by a handler and utilised within the calculation will be added to the FEC and NFEC screens where they are not already present, this may be as many as 30 fields per screen.

Likewise, fields that display the results of the calculations will be added where not currently in the screens.

Details of these fields and final field numbers will be derived from a more detailed comparison between the screens and the current spreadsheets; the calculations associated with these fields will also be derived from the current spreadsheets.

Any data that already exists for the claim will not be added to the FEC/NFEC screens, only those data items in the current spreadsheets that are pertinent to the calculation will be added.

### New Fields NFEC

Existing fields will be displayed in Blue, fields that require amendment will be in Green and new fields in Black. Any field shown in Red will be removed from the existing screen.

| Section | Field | Field Type | Editable | Optionality | Rule(s) |
| --- | --- | --- | --- | --- | --- |
| N/A | Update | Button | N/A | Enabled only when all mandatory fields have a value > 0 |  |
| N/A | Cancel | Button | N/A | Always enabled | Will return to calling page without updating any data. |
| N/A | Reset | Button | N/A | Always enabled | Will clear all fields for a ‘New’ NFEC or will revert all values to existing saved values for an ‘Update’ to an NFEC |
| N/A | Browse | Button + associated field | N/A | N/A | No longer need to find the calculation spreadsheet |
| N/A | Import | Button | N/A | N/A | No longer need to Import from the calculation spreadsheet |
| Details | Related To: | Drop Down | No – Pick from list | Mandatory | None |
| Details | Type of FEC/NFEC | Drop Down | No – Pick from list | Mandatory | Values:  Reserve  Expected Payment |
| Details | Limits of Indemnity | Currency | Yes | Optional |  |
| Details | Ogden Tables | Number (1) | Yes | Mandatory | Allowed values – 6, 7, 8 |
| Details | Jurisdiction | Drop Down | Yes | Mandatory | Pre-populated where already captured in the claim  Else one of England & Wales  Scotland  Northern Ireland  Republic of Ireland  Jersey  Guernsey |
| Details | Gender | Text | Yes | Optional | Pre-Populated where already captured in the Claim |
| Details | Age at Accident | Number (2) | Yes | Optional |  |
| Details | Age at Trial | Number (2) | Yes | Optional |  |
| Details | Date of Birth | Date | Yes | Optional | Pre-Populated where already captured in the Claim |
| Details | Retirement Age | Number (2) | No | Calculated | See Rule 1 |
| Details | General Damages - JSB Bracket | Currency | Yes | Optional |  |
| Details | Last Review Date | Date | No | N/A | Updated with the current date when the Calculator is saved |
|  |  |  |  |  |  |
| Lifetime/Fixed Term Multiplier | Discount Rate | Percent to 2 decimal places | No | N/A | See Rule 2 (Lifetime DR) |
| Lifetime/Fixed Term Multiplier | Lifetime Multiplier | Percent to 2 decimal places | No | N/A | See Rule 3 |
| Lifetime/Fixed Term Multiplier | Term (years) | Number (2) | Yes | Optional |  |
| Lifetime/Fixed Term Multiplier | Fixed Term Multiplier | Percent to 2 decimal places | No | N/A | See Rule 4 |
|  |  |  |  |  |  |
| Earnings Multiplier | Discount Rate | Percent to 2 decimal places | No | N/A | See Rule 2 (Earnings DR) |
| Earnings Multiplier | Primary Multiplier | Number (2,2) | No | N/A | See Rule 5 |
|  |  |  |  |  |  |
| Pre Accident Future Earning Capacity | Disabled | Boolean (Radio Buttons) | Yes | Mandatory | Yes or No |
| Pre Accident Future Earning Capacity | Employed: | Boolean (Radio Buttons) | Yes | Mandatory | Yes or No |
| Pre-Accident Future Earning Capacity | Education: | Drop Down | Yes | Optional | Values:  D, GE-A, O |
| Pre-Accident Future Earning Capacity | Contingency Factor: | Number (2,2) | No | N/A | See Rule 6 |
| Pre-Accident Future Earning Capacity | Pre-Accident Multiplier: | Number (2,2) | No | N/A | Primary Multiplier multiplied by Contingency Factor |
| Pre-Accident Future Earning Capacity | Pre-Accident Salary: | Currency | Yes | Mandatory | Annual Income |
| Pre-Accident Future Earning Capacity | Pre accident future earning capacity: | Currency | No | N/A | Pre Accident Multiplier multiplied by Pre-Accident salary |
| Pre-Accident Future Earning Capacity | Discount Rate for RVJ | Number (2,2) | Yes | Optional |  |
|  |  |  |  |  |  |
| Residual Future Earnings | Disabled | Boolean (check Boxes) | Yes | Mandatory | Yes or No |
| Residual Future Earnings | Employed: | Boolean (check Boxes) | Yes | Mandatory | Yes or No |
| Residual Future Earnings | Education: | Drop Down | Yes | Optional | Values:  D, GE-A, O |
| Residual Future Earnings | Contingency Factor: | Number (2,2) | No | N/A | See Rule 7 |
| Residual Future Earnings | Residual Multiplier: | Number (2,2) | No | N/A | Primary Multiplier multiplied by Contingency Factor |
| Residual Future Earnings | Post accident earning capacity: | Currency (£) | Yes | Mandatory | Annual Income |
| Residual Future Earnings | Residual Earnings | Currency (£) | No | N/A | Residual Multiplier multiplied by Post accident earning capacity |
| Costs Table | Costs, Multiplicand, Reserve estimate, Expected Payment | Table | N/A | N/A | Costs to be moved to a new tab in the Calculation screen. |
| Totals | TOTAL | Currency (£) | No | N/A | Remove to Costs Tab |
| Totals | TOTAL LIMIT OF INDEMNITY RESTRICTION | Currency (£) | No | N/A | Remove to Costs Tab |
| Totals | REINSURANCE RETENTION | Currency (£) | No | N/A | Remove to Costs Tab |

#### New Costs Tab for NFEC

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Section | Field | Field Type | Editable | Optionality | Rule(s) |
| Damages | General Damages: | Currency (whole pounds) | Yes | Optional | Must be >= 0 if populated |
| Hospital | Hospital Charges – Out Patient | Currency (whole pounds) | Yes | Optional | (£744 per day\*)  Must be >= 0 if populated |
| Hospital | Hospital Charges – In Patient | Currency (whole pounds) | Yes | Optional | (£915 per day\* capped at £54,682\*\*)  Must be >= 0 if populated |
| Hospital | CRU | Currency (whole pounds) | No | Optional | Pre populated where already obtained for TP |
|  |  |  |  |  |  |
| Loss of Income | Loss of wages to Date | Currency (whole pounds) | Yes | Optional |  |
| Loss of Income | Future Loss of Wages | Currency (whole pounds) | No | N/A | Set to NFEC- Pre accident future earning capacity – NFEC- Residual Earnings |
| Loss of Income | Pension Loss | Currency (whole pounds) | Yes | Optional |  |
| Loss of Income | Smith – vs - Manchester | Currency (whole pounds) | Yes | Optional |  |
|  |  |  |  |  |  |
| Care | Care/DIY/Domestic Assistance to date | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Court of Protection | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Court of Protection Total – No Label displayed | Currency (whole pounds) | No | N/A | Sits alongside Court of Protection  See Rule 8 |
| Lifetime | Future Care | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Future Care Total – No Label displayed | Currency (whole pounds) | No | N/A | Sits alongside Future Care  See Rule 9 |
| Lifetime | Future DIY/Domestic Assistance | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Future DIY/Domestic Assistance Total – No Label displayed | Currency (whole pounds) | No | N/A | Sits alongside Future DIY/Domestic Assistance  See Rule 10 |
| Lifetime | Travel / Holiday / Transport | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Travel / Holiday / Transport Total – No Label displayed | Currency (whole pounds) | No | N/A | Sits alongside Travel / Holiday / Transport  See Rule 11 |
| Lifetime | Prosthetics | Currency (whole pounds) | Yes | Optional |  |
| Lifetime | Prosthetics Total – No Label displayed | Currency (whole pounds) | No | N/A | Sits alongside Prosthetics  See Rule 12 |
|  | Accommodation - Additional Capital Cost | Currency (whole pounds) | Yes | Optional |  |
|  | Accommodation - Additional Capital Cost Total – No Label Displayed | Currency (whole pounds) | No | N/A | Sits alongside Accommodation - Additional Capital Cost  See Rule 13 |
|  | Housing - Adaptions | Currency (whole pounds) | Yes | Optional |  |
|  | Accommodation - Additional running costs | Currency (whole pounds) | Yes | Optional |  |
|  | Accommodation - Additional running costs Total – No Label Displayed | Currency (whole pounds) | No | N/A | Sits alongside Accommodation - Additional running costs  See Rule 14 |
|  | Appliances (Lump Sum) | Currency (whole pounds) | Yes | Optional |  |
|  | Appliances (Future Loss) | Currency (whole pounds) | Yes | Optional |  |
|  | Appliances (Future Loss) Total – No Label Displayed | Currency (whole pounds) | No | N/A | Sits alongside Appliances (Future Loss) See Rule 15 |
|  | Medical Expenses (Lump Sum) | Currency (whole pounds) | Yes | Optional |  |
|  | Medical Expenses (Future Loss) | Currency (whole pounds) | Yes | Optional |  |
|  | Medical Expenses (Future Loss) Total – No Label Displayed | Currency (whole pounds) | No | N/A | Sits alongside Medical Expenses (Future Loss)) See Rule 16 |
| Miscellaneous | Rehab Costs | Currency (whole pounds) | Yes | Optional |  |
| Miscellaneous | Miscellaneous Specials | Currency (whole pounds) | Yes | Optional |  |
| Interest | Interest on Generals | Currency (whole pounds) | Yes | Optional |  |
| Interest | Interest on Specials | Currency (whole pounds) | Yes | Optional |  |
| Fees | Experts/Medical Fees |  |  |  |  |
| Fees | TP Legal Costs |  |  |  |  |
| Fees | Own Legal Costs |  |  |  |  |
| Totals | TOTAL | Currency (£) | No | N/A | Sum of all above Costs fields |
| Totals | TOTAL LIMIT OF INDEMNITY RESTRICTION | Currency (£) | No | N/A | See Rule 17 |
| Totals | REINSURANCE RETENTION | Currency (£) | No | N/A | See Rule 18 |

Note: \* - In-patient and out-patient rates may be held as parameters within the admin layer

\*\* - The current In-patient cap may also be held as a parameter within the admin layer

### New Fields FEC

Existing fields will be displayed in Blue, fields that require amendment will be in Green and new fields in Black.

| Section | Field | Field Type | Editable | Optionality | Rule(s) |
| --- | --- | --- | --- | --- | --- |
| N/A | Update | Button | N/A | Enabled only when all mandatory fields have a value > 0 |  |
| N/A | Cancel | Button | N/A | Always enabled | Will return to calling page without updating any data. |
| N/A | Reset | Button | N/A | Always enabled | Will clear all fields for a ‘New’ NFEC or will revert all values to existing saved values for an ‘Update’ to an NFEC |
| N/A | Browse | Button + associated field | N/A | N/A | No longer need to find the calculation spreadsheet |
| N/A | Import | Button | N/A | N/A | No longer need to Import from the calculation spreadsheet |
| Details | Related To: | Drop Down | No – Pick from list | Mandatory | None |
| Details | Type of FEC/NFEC | Drop Down | No – Pick from list | Mandatory | Values:  Reserve  Expected Payment |
| Details | Limits of Indemnity | Currency | Yes | Optional |  |
| Details | Scottish | Boolean (Radio Buttons) | Yes | Mandatory | Yes or No |
| Details | Jurisdiction | Drop Down | Yes | Mandatory | Pre-populated where already captured in the claim  Else one of England & Wales  Scotland  Northern Ireland  Republic of Ireland  Jersey  Guernsey |
| Deceased Details | Deceased Name | Drop Down | Yes | Mandatory | All Contacts on the Claim with Role of Claimant |
| Deceased Details | Gender | Text | Yes | Optional | Pre-Populated where already captured in the Claim |
| Deceased Details | Date of Birth | Date | Yes | Optional | Pre-Populated where already captured in the Claim |
| Deceased Details | Anticipated Trial Date | Date | Yes | Optional | When populated cannot be before the claim creation date |
| Deceased Details | Age at Accident | Number (2) | Yes | Optional |  |
| Deceased Details | Age at Trial | Number (2) | Yes | Optional |  |
| Deceased Details | Retirement Age | Number (2) | No | Calculated | See Rule 1 |
| Deceased Details | General Damages - JSB Bracket | Currency | Yes | Optional |  |
| Deceased Details | Dependent Children? | Drop Down | Yes | Optional | Values: ‘Yes’, ‘No’ |
| Deceased Details | Period for future child dependency (years)? | Number (2) | Yes | Optional |  |
| Deceased Details | Spouse's Salary | Currency | Yes | Optional |  |
| Deceased Details | Dependents | Table | N/A | N/A | Consists of the following |
| Dependents | Add | Button | N/A | Always enabled | Clicking will create a row in the table consisting of the following two fields. |
| Dependents | Dependent Name | Text (30) | Yes | Mandatory | Must be populated when present |
| Dependents | Dependent Age | Number (2) | Yes | Mandatory | Must be populated when present |
| Lifetime/Fixed Term Multiplier | Discount Rate | Percent to 2 decimal places | No | N/A | See Rule 2 (Lifetime DR) |
| Lifetime/Fixed Term Multiplier | Lifetime Multiplier | Percent to 2 decimal places | No | N/A | See Rule 17 |
| Lifetime/Fixed Term Multiplier | Child Dependency Term | Number (2) | Yes | Optional |  |
| Lifetime/Fixed Term Multiplier | Fixed Term Multiplier | Percent to 2 decimal places | No | N/A | See Rule 18 |
| Earnings Multiplier | Discount Rate | Percent to 2 decimal places | No | N/A | See Rule 2 (Earnings DR) |
| Earnings Multiplier | Primary Multiplier | Number (2,2) | No | N/A | See Rule 19 |
| Pre Accident Future Earning Capacity | Disabled | Boolean (check Boxes) | Yes | Mandatory | Yes or No |
| Pre Accident Future Earning Capacity | Employed: | Boolean (check Boxes) | Yes | Mandatory | Yes or No |
| Pre-Accident Future Earning Capacity | Education: | Drop Down | Yes | Optional | Values:  D, GE-A, O |
| Pre-Accident Future Earning Capacity | Contingency Factor: | Number (2,2) | No | N/A | See Rule 6 |
| Pre-Accident Future Earning Capacity | Pre-Accident Multiplier: | Number (2,2) | No | N/A | Primary Multiplier multiplied by Contingency Factor |
| Pre-Accident Future Earning Capacity | Pre-Accident Salary: | Currency | Yes | Mandatory | Annual Income |
| Pre-Accident Future Earning Capacity | Pre accident future earning capacity: | Currency | No | N/A | Pre Accident Multiplier multiplied by Pre-Accident salary |

#### New Costs Tab for FEC

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Section | Field | Field Type | Editable | Optionality | Rule(s) |
|  | P&S / Awareness of loss of expectation of life / Solatium | Currency (whole pounds) | Yes | Optional | Must be >= 0 if populated |
| Hospital | Hospital Charges – Out Patient | Currency (whole pounds) | Yes | Optional | (£744 per day\*)  Must be >= 0 if populated |
| Hospital | Hospital Charges – In Patient | Currency (whole pounds) | Yes | Optional | (£915 per day\* capped at £54,682\*\*)  Must be >= 0 if populated |
| Hospital | CRU | Currency (whole pounds) | No | Optional | Pre populated where already obtained for TP |
|  |  |  |  |  |  |
| Bereavement | P&S / Awareness of loss of expectation of life / Solatium | Currency (whole pounds) | Yes | Optional |  |
| Bereavement | Funeral Expenses and Memorial | Currency (whole pounds) | No | N/A | Set to NFEC- Pre accident future earning capacity – NFEC- Residual Earnings |
| Dependency Support | Past Dependency / Support 75% | Currency (whole pounds) | No | N/A | See Rule 20 |
| Dependency Support | Past Dependency / Support (no children) 66% | Currency (whole pounds) | No | N/A | See Rule 21 |
| Dependency Support | Dependency / Support (children) 75% | Currency (whole pounds) | No | N/A | See Rule 22 |
| Dependency Support | Dependency / Support (no children) 66% | Currency (whole pounds) | No | N/A | See Rule 23 |
| Dependency Support | Past Domestic / DIY / Gardening / Services | Currency (whole pounds) | Yes | Optional |  |
| Dependency Support | Future DIY/Domestic assistance | Currency (whole pounds) | Yes | Optional | Annual Cost, to be followed by field  Future DIY/Domestic assistance Total |
| Dependency Support | Future DIY/Domestic assistance Total | Currency (whole pounds) | No | N/A | Future DIY/Domestic assistance multiplied by Lifetime Multiplier |
| Dependency Support | Fringe Benefits | Currency (whole pounds) | Yes | Optional | Annual Cost, to be followed by field  Fringe Benefits Total |
| Dependency Support | Fringe Benefits Total | Currency (whole pounds) | No | N/A | Fringe Benefits multiplied by Lifetime Multiplier |
| Dependency Support | Housekeeping Services | Currency (whole pounds) | Yes | Optional | Annual Cost, to be followed by field  Housekeeping Services Total |
| Dependency Support | Housekeeping Services Total | Currency (whole pounds) | No | N/A | Housekeeping Services multiplied by Lifetime Multiplier |
| Dependency Support | Love and Affection | Currency (whole pounds) | Yes | Optional |  |
| Dependency Support | Pension Loss | Currency (whole pounds) | Yes | Optional |  |
| Dependency Support | Post Retirement Support | Currency (whole pounds) | Yes | Optional |  |
| Dependency Support | Miscellaneous | Currency (whole pounds) | Yes | Optional |  |
| Dependency Support | Miscellaneous Description | Text (200) | Yes | Optional | Field will be scrollable |
|  |  |  |  |  |  |
| Interest | Interest on Specials (4% pa in Scotland) | Currency (whole pounds) | Yes | Optional |  |
| Fees | Experts/Medical Fees | Currency (whole pounds) | Yes | Optional |  |
| Fees | TP Legal Costs | Currency (whole pounds) | Yes | Optional |  |
| Fees | Own Legal Costs | Currency (whole pounds) | Yes | Optional |  |
| Totals | TOTAL | Currency (£) | No | N/A | Sum of all above Costs fields |
| Totals | TOTAL LIMIT OF INDEMNITY RESTRICTION | Currency (£) | No | N/A | See Rule 24 |
| Totals | REINSURANCE RETENTION | Currency (£) | No | N/A | Match The Year of Accident date and Claim Type to the RI Retention table in the Admin Layer |

Note: \* - In-patient and out-patient rates may be held as parameters within the admin layer

\*\* - The current In-patient cap may also be held as a parameter within the admin layer

### Rules

1. Where Gender = Female

If D0B < 06/03/1951 Then set to **60**

Else If DoB (>05/03/1951 AND < 06/05/1952) Then set to **61**

Else If DoB (>05/05/1952 AND < 06/04/1953) Then set to 62

Else IF DoB (>05/04/1953 AND < 06/12/1953) Then set to 63

Else If DoB (> 05/12/1953 AND <06/04/1970) Then set to **66**

Else If DoB (>05/04/1960 AND <06/04/1977) Then set to **67**

Else If DoB >05/04/1977 Then set to **68**

Where Gender = male

If DoB < 06/12/1953 Then set to **65**

Else If DoB (> 05/12/1953 AND <06/04/1970) Then set to **66**

Else If DoB (>05/04/1960 AND <06/04/1977) Then set to **67**

Else If DoB >05/04/1977 Then set to **68**

1. WhereJurisdiction is set, value will be as below:

|  |  |  |
| --- | --- | --- |
| **Jurisdiction** | **Discount Rate – Lifetime DR** | **Discount Rate – Earnings DR** |
| Blank (Not populated) | -0.25% | -0.25% |
| England & Wales | -0.25% | -0.25% |
| Scotland | -0.75% | -0.75% |
| Northern Ireland | -0.75% | -0.75% |
| Republic of Ireland | 1.00% | 1.50% |
| Jersey | 1.80% | 1.80% |
| Guernsey | 0.5% | -1.50% |

1. Look up value matching Discount Rate, Ogden Table Rate and Age at Trial in lookup table ‘Calculator\_1\_36’.

Where Age at Trial is not populated then value 0 (zero) will be used

1. Look up value matching Ogden Table rate, e. Multipliers Term Certain, Term in Years and Discount Rate in lookup table ‘Calculator\_1\_36’.
2. Look up the rate applicable for the entered Jurisdiction.
3. Look up the rate applicable for the entered Gender, Age at Trial, Ogden Tables, Pre Accident Future Earning Capacity(Disabled, Employed, Education) in Lookup table ‘Calculator\_a\_d’
4. Look up the rate applicable for the entered Gender, Age at Trial, Ogden Tables, Residual Future Earnings(Disabled, Employed, Education) in Lookup table ‘Calculator\_a\_d’
5. IF NFEC- Term (years) is not populated and Court of Protection has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Court of Protection

ELSE Set to NFEC-Lifetime Multiplier multiplied by Court of Protection

1. IF NFEC- Term (years) is not populated and Future Care has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Future Care

Else Set to NFEC-Lifetime Multiplier multiplied by Future Care

1. IF NFEC- Term (years) is not populated and Future DIY/Domestic assistance has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Future DIY/Domestic assistance

Else Set to NFEC-Lifetime Multiplier multiplied by Future DIY/Domestic assistance

1. IF NFEC- Term (years) is not populated and Travel / Holiday / Transport has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Travel / Holiday / Transport

Else Set to NFEC-Lifetime Multiplier multiplied by Travel / Holiday / Transport

1. IF NFEC- Term (years) is not populated and Prosthetics has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Prosthetics

Else Set to NFEC-Lifetime Multiplier multiplied by Prosthetics

1. IF NFEC- Term (years) is not populated and Accommodation - Additional Capital Cost has a value > 0

Then Display Accommodation - Additional Capital Cost.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Accommodation - Additional Capital Cost

Else Set to NFEC-Lifetime Multiplier multiplied by Accommodation - Additional Capital Cost

1. IF NFEC- Term (years) is not populated and Accommodation - Additional running costs has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Accommodation - Additional running costs

Else Set to NFEC-Lifetime Multiplier multiplied by Accommodation - Additional running costs

1. IF NFEC- Term (years) is not populated and Appliances (Future Loss) has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Appliances (Future Loss)

Else Set to NFEC-Lifetime Multiplier multiplied by Appliances (Future Loss)

1. IF NFEC- Term (years) is not populated and Medical Expenses (Future Loss) has a value > 0

Then Display an Error “Term in Years must be entered”.

ELSIF NFEC-Fixed Term-Multiplier is populated

Then Set to NFEC-Fixed Term-Multiplier multiplied by Medical Expenses (Future Loss)

Else Set to NFEC-Lifetime Multiplier multiplied by Medical Expenses (Future Loss)

1. Look up value matching Discount Rate, Ogden Table Rate, Gender and Age at Trial in lookup table ‘Calculator\_1\_36’.

Where Age at Trial is not populated then value 0 (zero) will be used

1. Look up value matching Ogden Table rate, e. Multipliers Term Certain, Child Dependency Term and Discount Rate in lookup table ‘Calculator\_1\_36’.
2. Look up value matching Earnings Multiplier Discount Rate, Ogden Table Rate, Gender, Retirement Age and Age at Trial in lookup table ‘Calculator\_1\_36’.

Where Age at Trial is not populated then value 0 (zero) will be used

1. IF Scottish = 'Yes'

AND Accident Date AND Accident Trial Date are both populated

THEN set to Pre Accident Salary multiplied by 0.75

ELSEIF Scottish = 'No'

AND Dependent Children = 'Yes'

AND Accident Date AND Accident Trial Date are both populated

AND Spouse's Salary populated and > 0

THEN set to the higher of:

(Pre Accident Salary plus Spouse's Salary) multiplied by 0.75 less Spouse's Salary

OR Pre Accident Salary multiplied by 0.75

ELSE set to Pre Accident Salary multiplied by 0.75

END IF

END IF

1. IF Scottish = 'No'

AND Dependent Children = 'No'

AND Accident Date AND Accident Trial Date are both populated

THEN

IF Spouse's Salary populated and > 0

THEN set to (Pre Accident Salary plus Spouse's Salary) multiplied by 0.66 less Spouse's Salary

ELSE Set to Pre Accident Salary multiplied by 0.66

END IF

END IF

1. IF Scottish = 'Yes'

THEN set to Pre Accident Multiplier multiplied by Pre Accdent Salary

ELSEIF Scottish = 'No'

AND Dependent Children = 'Yes'

AND Spouse's Salary populated and > 0

THEN set to Fixed Term Multiplier multiplied by (Pre Accident Salary plus Spouse's salary) multiplied by 0.75 less Spouse's Salary

ELSIF Scottish = 'No'

AND Dependent Children = 'Yes'

AND Spouse's Salary NOT populated OR = 0

THEN set to Fixed Term Multiplier multiplied by Pre Accident Salary multiplied by 0.75

END IF AND Spouse's Salary NOT populated OR = 0

THEN set to Fixed Term Multiplier multiplied by Pre Accident Salary multiplied by 0.75

END IF

1. IF Scottish = 'No'

AND Dependent Children = 'No'

AND Spouse's Salary populated and > 0

THEN set to Fixed Term Multiplier multiplied by (Pre Accident Salary plus Spouse's salary) multiplied by 0.66 less Spouse's Salary

ELSEIF Scottish = 'No'

AND Dependent Children = 'No'

THEN set to Fixed Term Multiplier multiplied by Pre Accident Salary multiplied by 0.66 .

ELSIF Scottish = 'No'

AND Dependent Children = 'Yes'

AND Spouse's Salary populated and > 0

THen set to (Pre Accident Multiplier minus Fixed term Multiplier) multiplied by ((Pre Accident Salary plus Spouse's salary) multiplied by 0.66 less Spouse's Salary)

ELSIF Scottish = 'No'

AND Dependent Children = 'Yes'

AND Spouse's Salary is not populated or = 0

THen set to (Pre Accident Multiplier minus Fixed term Multiplier) multiplied by ((Pre Accident Salary plus Spouse's salary) multiplied by 0.66)

ENDIF

1. IF Claim Type = 'EL'

THEN set to Limits of Indemnity

ELSEIF Claim Type = 'PL'

THEN set to Limits of Indemnity plus Experts/Medical Fees plus TP Legal Costs plus Own Legal Costs

ELSE set to Total

#### Admin Layer

Various Data will best be held within the Admin Layer, thus providing ease of change; items currently identified are as follows:

* Jurisdiction Rates
* In-Patient and Out-Patient rates
* In-Patient cap
* Reinsurance retention rates by year and Claim Type

#### Lookup Tables

The following tables will be required to hold the lookup data for the built-in calculations, only a single option exists for this as the volume of data is much larger than can be accommodated in the Admin Layer. Changes can be made reasonably quickly by amending the source data and re-building the table in its entirety; therefore, we will need to control both the location and access to the source data. The creation of the source data for these tables will be an extract from the current FEC and NFEC spreadsheet table tabs.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table: Calculator\_1\_36 | | | | |
| **Attribute Name** | **Domain** | **Length** | **Description** | **Values** |
| Calculator | Text | 4 | Name of Calculator | FEC or NFEC |
| Ogden | Number | 2 | Ogden table Rate |  |
| Table | Number | 2 | ID of the Table used in the calculator | Values 1 to 36 inclusive |
| Gender | Text | 6 | The gender of the Injured or fatality | Values Male, Female |
| Retirement\_Age | Number | 2 | The age at which the individual will or would have retired. |  |
| Age\_at\_date\_of\_trial\_ Term | Number | 2 | The age at which the individual will or would be at the time of any trial scheduled. |  |
| Discount\_Rate | Number | 1,2 | The discount rate applied |  |
| Percentage\_Multiplier | Number | 3,2 | The percentage applicable to the discount rate, Ogden number, etc. | e.g. 2.34, 34.68. 107.65 |
| Type | Text | 30 |  | Values: a. Loss of Life b. Loss of Earnings c. Loss of Pension d. Discounting Term Certain e. Multipliers Term Certain |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table: Calculator\_a\_d | | | | |
| **Attribute Name** | **Domain** | **Length** | **Description** | **Values** |
| Calculator | Text | 4 | Name of Calculator | FEC or NFEC |
| Ogden | Number | 2) | Ogden table Rate |  |
| Table | Number | 2 | ID of the Table used in the calculator | Values A, B, C, D |
| Gender | Text | 6 | The gender of the Injured or fatality | Values Male, Female |
| Age\_at\_date\_of\_trial | Number | 2 | The age at which the individual will or would be at the time of any trial scheduled. |  |
| Disabled | Text | 1 | Whether the subject is disabled | Values Y, N |
| Employed | Text | 1 | Whether the subject is employed | Values Y, N |
| Education | Text | 4 | The level of education achieved by the subject. | Values: D, GE-A, O |
| Education\_Multiplier | Decimal | 1,2 | The multiplier to be used for queries matched to this row | e.g. 9.99 |

### Convert Display Only Fields to Editable

Where a field in the FEC/NFEC screen is currently display only, but is currently captured by input into the spreadsheet, this field will be converted to become editable in the same way as the current spreadsheet and will be subject to the same restrictions as the equivalent field in that spreadsheet.

Any new field being added will also be created as editable where it is currently input by the handler in the existing calculation spreadsheets

### Add Calculation Trigger to FEC/NFEC screens

In order to initiate a calculation once the handler has entered all the relevant fields, the system will require a trigger to launch that calculation. This could be achieved by triggering on exit from the last enterable field, however, this is not guaranteed to be completed, resulting in this option not being sufficiently practical. A neater design will be to add a “Calculate” button to each screen that will be enabled once all required fields have been completed.

On clicking the ‘Calculate’ button, the calculation will be triggered resulting in the fields holding the results of the calculation being displayed.

The calculation factors that are used may be maintained within the Admin layer but the data itself cannot due to the large volume.

## MI Data Extract to DataHub

All data added and/or amended to the FEC/NFEC pages will be required for extract to DataHub and thence on to InfoCenter, therefore, there is a requirement that the DataHub is able to both extract and store this data in a manner that will allow MI for both date ranges and for specific dates along with splits along Claim Type, Claim Cost, etc.

## Message Broker

No changes to the current Message Broker code set have been identified at this stage.

## Finance (incl. extract from FIT)

No changes are required to the Finance process by the change.

## New Suppliers – Contact manager

No new Suppliers are required for this change.

## Fraud

No additional fraud events have been identified but this will need to be corroborated by the fraud team.

## Training

Of necessity, there is a requirement to update the existing training documentation to introduce the new Calculator screens and their use. This document, however, does not consider this need any further, this will be the preserve of the training team.

## Documentation Changes

There are no identified documentation changes for this change.

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# Appendices

## Current Calculator Sheets

 

## Acceptance Criteria

The Following constitute the criteria under which the changes required by this document will be considered fit for purpose and allow implementation to the live environment.

1. GIVEN a CC user is creating a Non-Fatal Estimate calculator in ClaimCenter

THEN I need to create the reserves once the calculator is saved and that data is then available for reporting

AND I must be able to update the NFEC as required.

TBC