SYSTEM DESIGN

for

CHARGEABLE EVENTS
Level 3

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Document Sign Off

This document has been agreed by :

Signature Date

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For the Project Board

CONTENTS PAGE

1. Introduction

1.1. Background

The Chargeable Events project was triggered by a change to Section 87 of the Finance Act 1999 in the UK which instructed insurance companies to inform the Inland Revenue whenever a UK resident policyholder makes a benefit or gain following a chargeable event. A chargeable event is defined as a transaction that creates an event which may be liable to tax.

The project will be divided into pre 6 April 2000 and post 5 April 2000 areas of work because of different Inland Revenue regulations.

The Revenue's requirements for pre 6 April 2000 policies are more relaxed than for post 5 April 2000 policies.

The basic requirement for pre April 2000 policies is that we must issue a certificate to the Inland Revenue within three months following the end of the tax year which will notify them of a Last Event, if the aggregate of Last Events for a policyholder exceeds a predefined threshold limit. A Last Event is defined as the last chargeable event that can possibly occur under a policy and will only occur for post issue policies.

The relaxed requirements for pre 6 April 2000 will apply indefinitely - not just until 5 April 2000.

The basic requirement for post 5 April 2000 policies is that we must issue a certificate to the policyholder within 3 months after the date of the chargeable event for all types of chargeable events i.e. all 'Last Event' chargeable events, excess events and assignments for money or money's worth. We must also issue a certificate to the Inland Revenue if there is a gain greater than zero.

We have a legal requirement to have a process in place no later than the end of June 2000.

1.2. Level of Document

This is Level 3 of the Design document which will provide both functional and technical details of the system under design.

1.3. Circulation List

XXXX XXXXXX
XXXXX XXXXXXX
XXXXX 3 XXXXXX XXXXX

1.4. Chargeable Event Phases

Phase 1

Required by April 2000

- Put process in place to log all future chargeable events and Fundamental Reconstruction cases from April 1st 2000. This process should record all details required to process both pre and post April 2000 Plans.

Phase 2

Required by End of June 2000

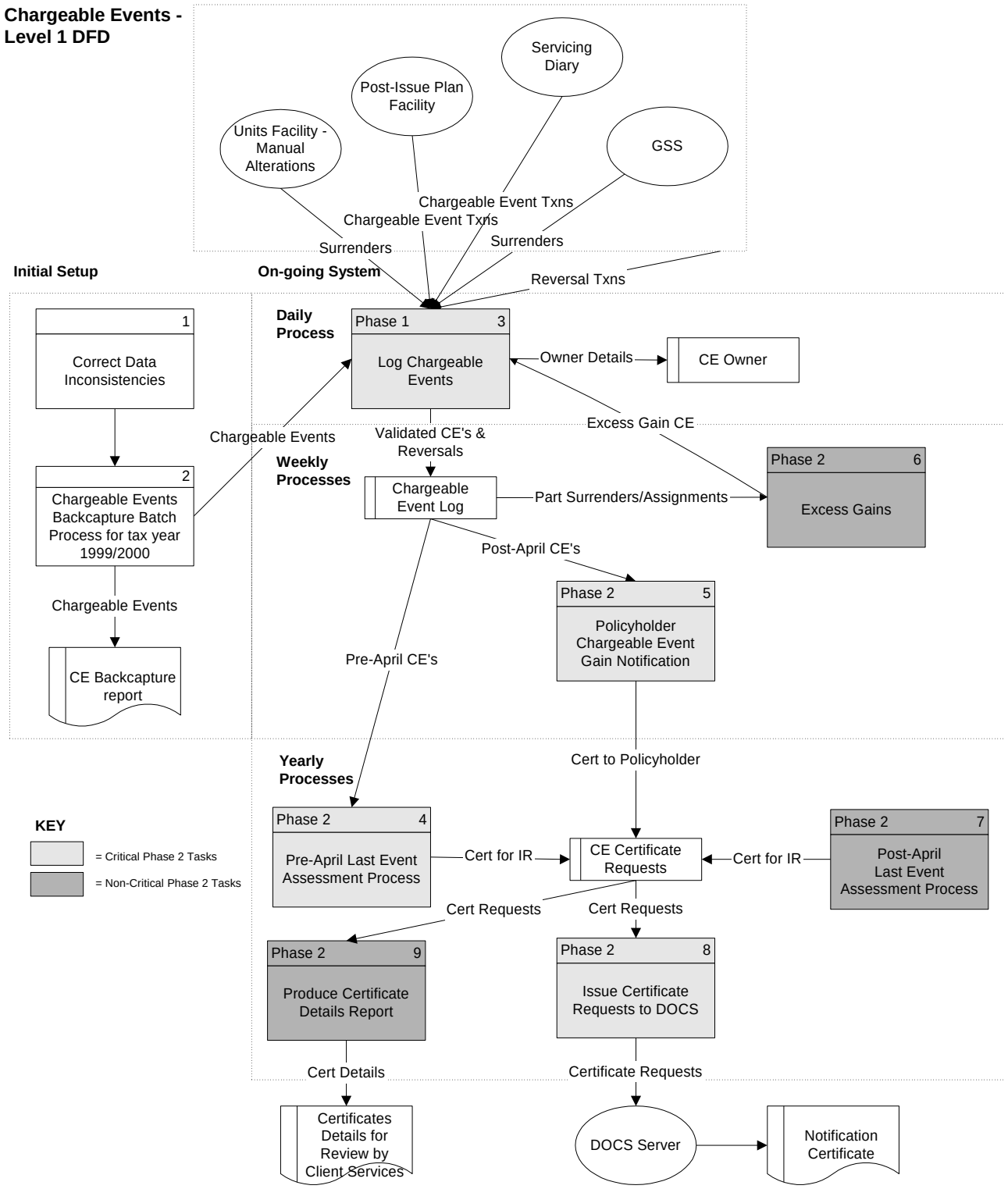
- Backcapture past Chargeable events and possible Fundamental Construction cases for Tax Year 1999/2000 and produce report for review by users.
- End of Year Notification Process to process Pre-April 2000 backcaptured Chargeable Events and future years logged Chargeable Events.
- Print Notification Certificates for Tax Year 1999/2000.
- Weekly Process to Produce certificates for each Chargeable Event for Post-April 2000 Plans.
- GSS Withdrawals extract to create provisional Chargeable Events.

Required after June 2000

- Excess Gains Process
- End of Year Notification Process for Post-April 2000 Plans.

2. Logical System Component Diagrams

2.1. Data Flow Level 1 - Required System



Description

Process 1 - Correct Data Inconsistencies
This process is outside of the scope of this document.

Process 2 - Chargeable Events Backcapture
A one off batch process will be developed to determine what 'Last Event' cases occurred during the tax year 1999/2000. This process will extract details of Chargeable Events (inc. Fundamental Reconstruction Cases) for the Tax Year 1999/2000. The extracted past chargeable events will be then be logged via Process 3 -

Log Chargeable Event, which will record them for processing by Process 4 - Pre-April Last Event Assessment Process.

On-going System

Process 3 - Log Chargeable Event

This process will record the actual chargeable event when it happens and also take a snapshot of other associated data which must be captured at the time the chargeable event occurs. This process can be considered to be the main interface to the Chargeable Events sub-system.

A Chargeable Event will be logged for the following types of transactions -

- Death of a Life Assured.
- Full and Partial Surrenders
- Assignment
- Fundamental Reconstruction - where an alteration to a Plan results in the Plan being considered by the Revenue as a new Plan. The ending of the old Plan is treated as a full surrender chargeable event even thought money has not actually been paid out to the Policyholder.
- Excess Gains

The external sources which will log chargeable events are :-

- The Units subsystem will be changed so that certain online transactions e.g. Surrender of a Plan, will log chargeable event transaction details as they occur.
- The Post-Issue VB application will be changed to log chargeable events for Assignments and Fundamental Reconstruction Addition/removal of life assured/insured and for change of cover.
- The Servicing subsystem will be changed so that certain servicing events which are chargeable events will log transactions details and those servicing events which are potentially a Fundamental Reconstruction of a Plan.

Process 4 - Pre-April Last Event Assessment Process

The Aggregate gain amount for all 'Last Event' Chargeable Events will be calculated for all Plans owned by a Client. If this amount exceeds the notification threshold, then a certificate request will be output for subsequent issue by Process 8 - Issue Certificate Requests to DOCS.

Process 5 - Policyholder Chargeable Event Gain Notification

This weekly process will extract Post April 2000 Chargeable Events, calculate the Clients gain and a certificate request will be output for subsequent issue by Process 8 - Issue Certificate Requests to DOCS.

Process 6 - Excess Gains

On a Policy's anniversary, if the Reckonable Aggregate Value exceeds the Allowable Aggregate Amount on the last day of the policy year then an excess gain Chargeable Event will be logged for subsequent processing by Process 5 - Policyholder Chargeable Event Gain Notification

Process 7 - Post-April Last Event Assessment Process

The Aggregate gain amount for all the Chargeable Events which have been notified to the Policyholder during the Tax Year will be produced and if it exceeds the notification threshold then a copy of all Certificates which have been sent to the Policyholder will be sent to the Inland Revenue.

Process 8 - Issue Certificate Requests to DOCS

This process will Issue Certificate Requests in Batch Mode to the Docs Server for Printing.

Process 9 - Produce Certificate Details Report

This process will report certificate details that will be issued to DOCS for printing for review by Client Services Users.

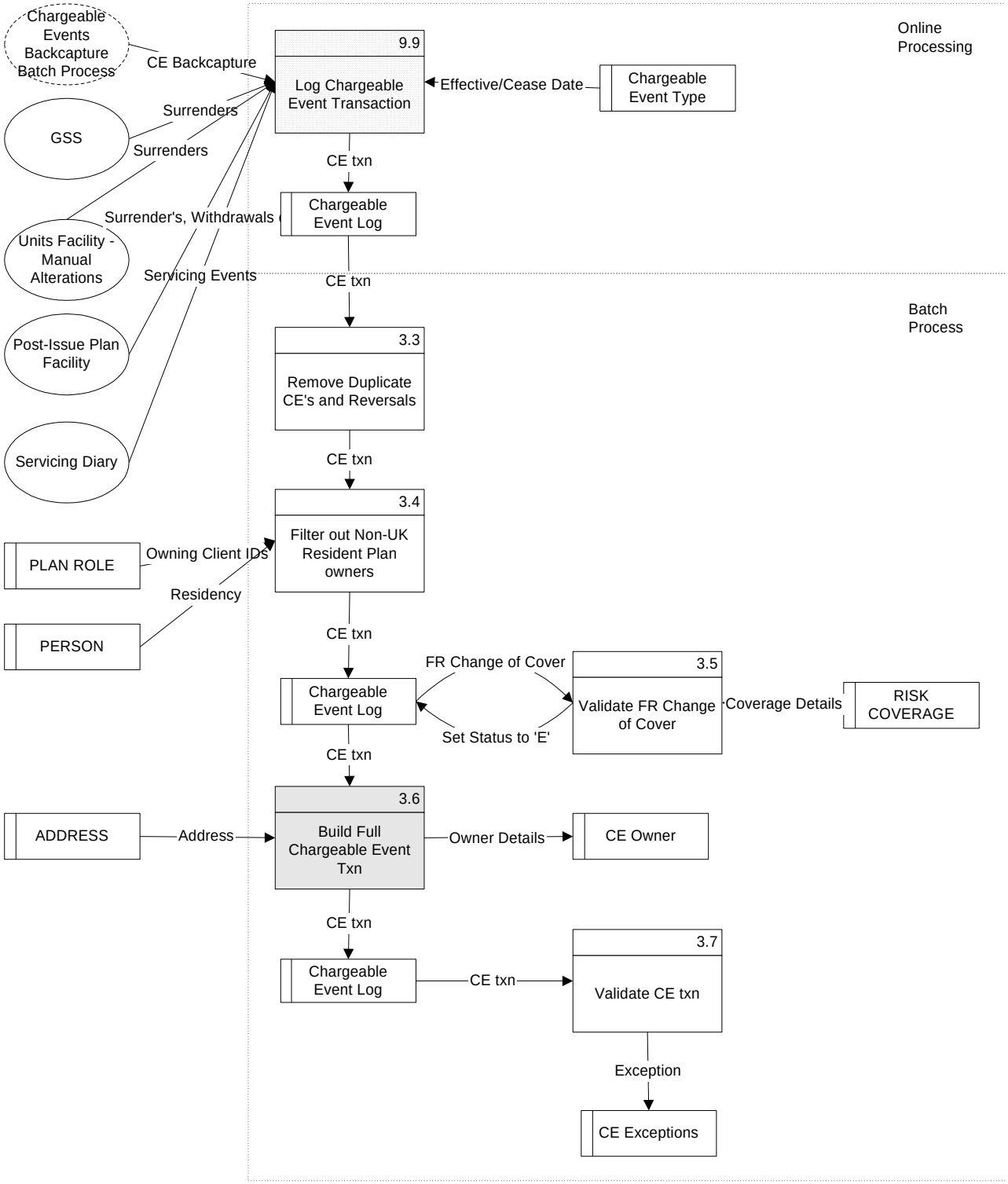
2.1.1. Interfaces

Interfaces with other systems can be seen clearly in the Level 1 DFD above.

3. Sub-system Development Components

3.1. Log Chargeable Events

Process 3 - Log Chargeable Events



Description

Process 9.9 - Log Chargeable Event Transaction

A basis Chargeable Event txn is logged if all the required details are supplied and valid depending on the type of Chargeable Event being logged. The basic Chargeable Event txn is stored before the full Chargeable Event Transaction is built because this process will be implemented as two separate physical processes so that performance of online transactions is not affected.

Process 3.3 - Remove Duplicate CE's and Reversals
Duplicates Chargeable Events will exist for some Chargeable Event Types because of the way in which they are logged via some front-end applications.

Process 3.4 - Filter out Non-UK Resident Plan owners
If none of the owners of the Chargeable Event are resident in the UK then the Chargeable Event is excluded from further processing.

Process 3.5 - Validate FR Change of Cover
A Change in Risk cover is validated to establish that it is a Fundamental Reconstruction. If it is not then it is excluded from further processing.

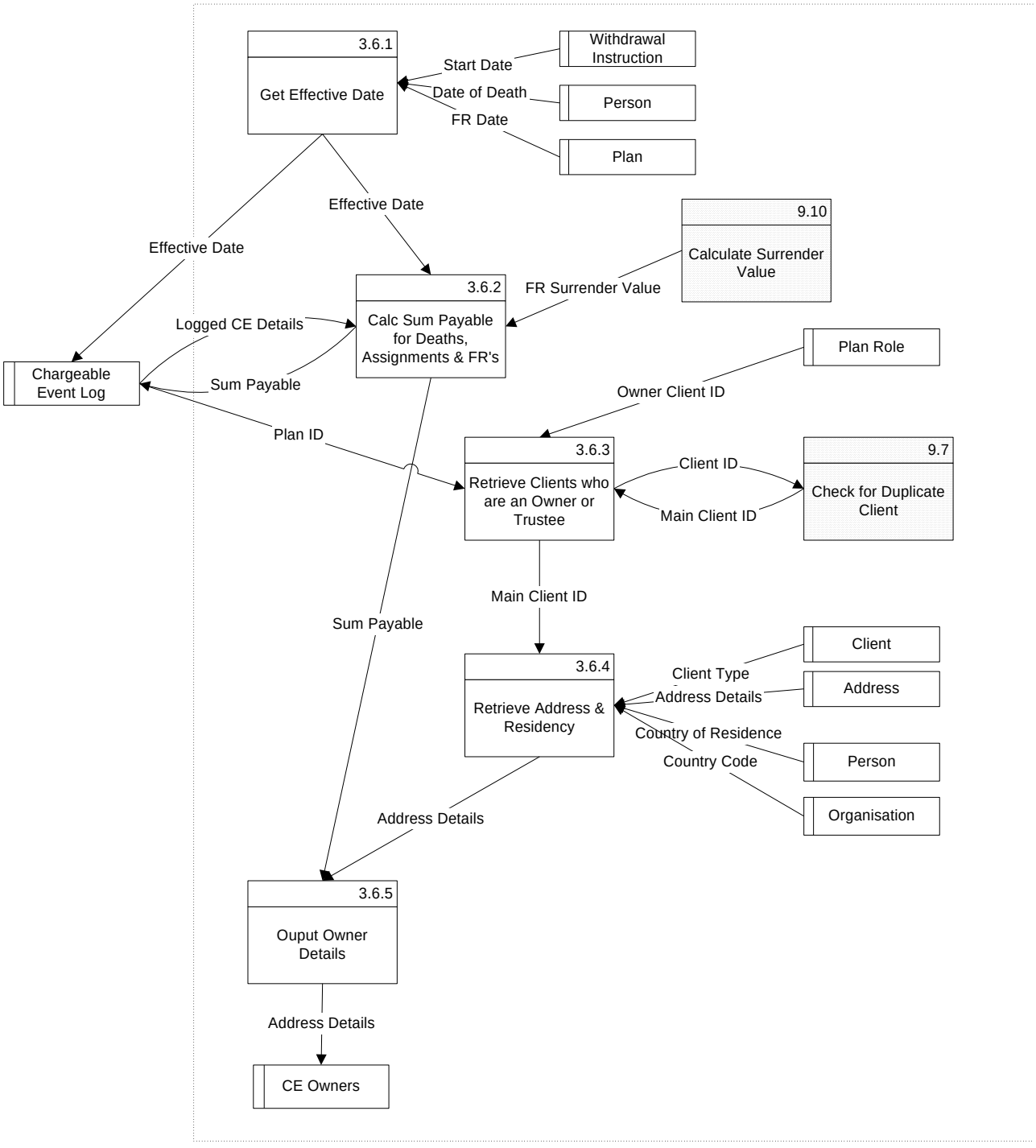
Process 3.6 - Build Full Chargeable Event Txn
This process will retrieve various associated information which must be captured at the time the chargeable event occurs and build the full Chargeable Event Transaction. This includes Effective Dates, Sum Payable, Chargeable Event Owners and Policy Sequence Nos.

Process 3.7 - Validate CE txn
The Full Chargeable Event is validated and exceptions are stored to highlight an exceptional condition e.g. the absence of a mandatory field. All high priority exceptions must be resolved before the Chargeable Event can be processed.

See Section 3.5 - Common Routines on Page 17 for details of Processes not described above.

3.1.1. Build Chargeable Event Txn

Process 3.6 - Build Chargeable Event Txn



Description

Process 3.6.1 - Get Effective Date

This process will retrieve the effective date if it was not input/recorded when it was logged depending on the Chargeable Event Type.

Process 3.6.2 - Calc Sum Payable for Deaths, Assignments & FR's

This process will record the sum payable for some Chargeable Event Types i.e Surrender on-Death, Assignments and Fundamental Reconstruction which will be calculated by Process 9.10 which is an existing process within the Units system.

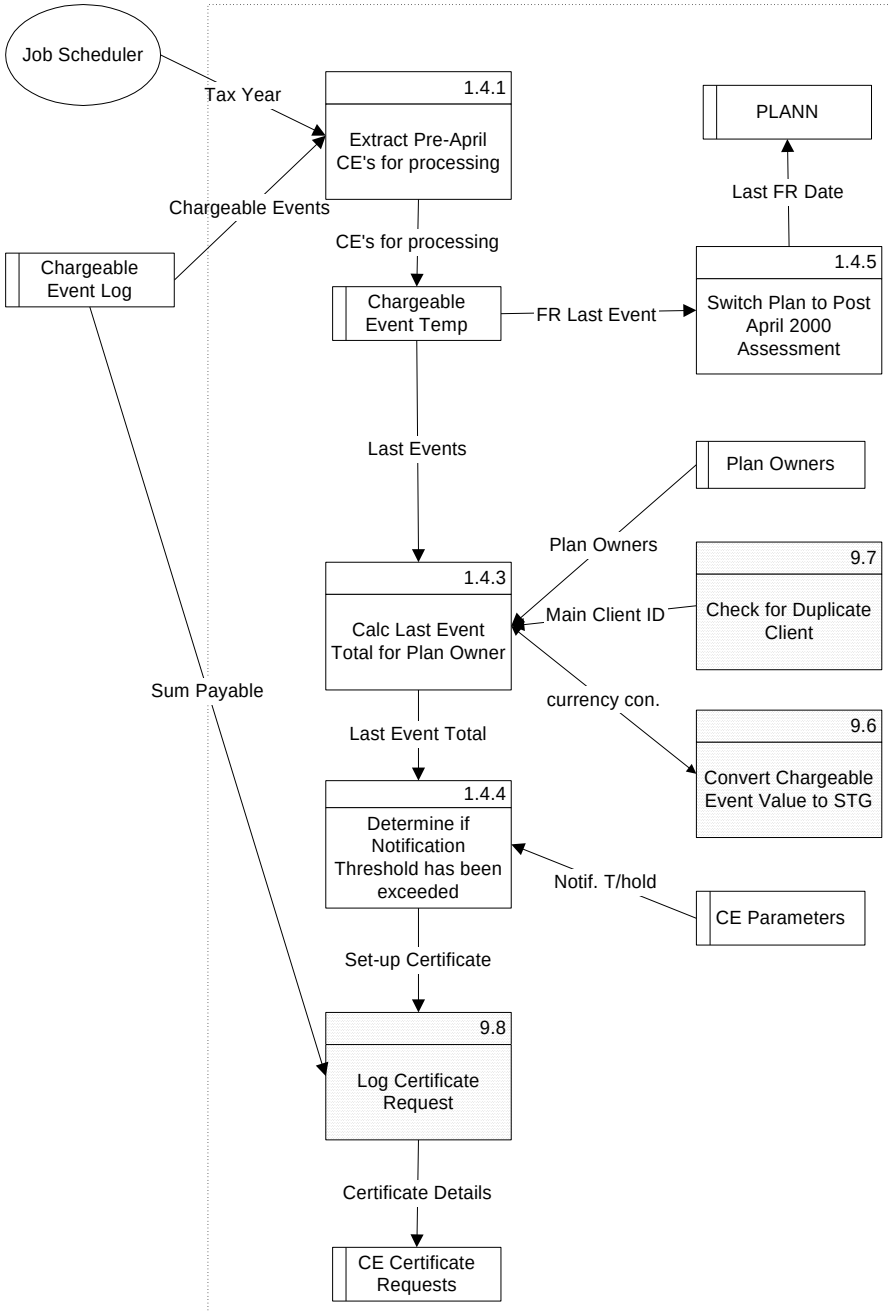
Process 3.6.3 - Retrieve Clients who are an Owner or Trustee
Retrieve from the Plan Role existing system data store all the owners and trustees for the Plan. Check for Duplicate Clients using Common Process 9.7 - Check for Duplicate Client.

Process 3.6.4 - Retrieve Address & Residency
The Plan Owners, Address and Residency Status must be recorded as it could change in the intervening time between when the chargeable event occurs and when the end of year notification process is run.

See Section 3.5 - Common Routines on Page 17 for details of Processes not described above.

3.2. Pre-April 2000 End of Year Notification

Process 4 - Pre-April 2000 End of Year Notification



Description

Process 1.4.1 - Extract CE's for processing

The following 'Last Event' Chargeable Events are extracted for processing.

1. Full Surrender of a Plan
2. Full Surrender on Death of a Plan
3. Full Surrender of a Policy
4. Full Assignments
5. Fundamental Reconstruction - change of Life Assured & change of cover

Process 1.4.3 - Calc Last Event Total for Plan Owner

The Aggregate Total Value of Last Events is calculated for each Plan Owner. If a plan has multiple Plans Owners then the sums paid as a result of a Last Event will be treated as if it is paid to each Plan Owner in full. (Pre-April Business Requirements Specification - Section 3.7).

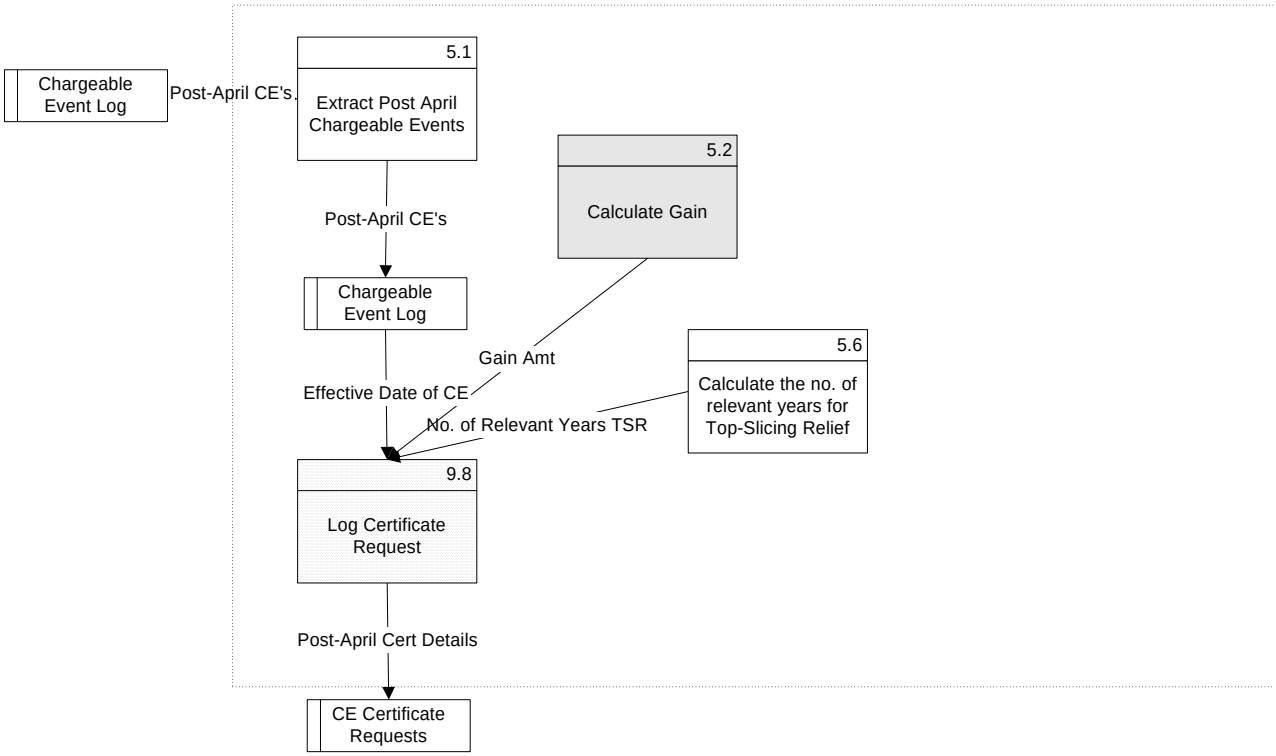
Process 1.4.4 - Determine if Notification Threshold has been exceeded
If the Aggregate Total Value of Last Events exceeds the notification threshold then the details of all the last events for the Policyholder will be stored for subsequent issue to Docs for printing by Process 8 - Issue Certificate Requests to DOCS.

Process 1.4.5 - Switch Plan to Post April 2000 Assessment
A Fundamental Reconstruction CE will switch a Plan from being Pre-April assessed to being Post-April assessed.

See Section 3.5 - Common Routines on Page 17 for details of Processes not described above.

3.3. Policyholder Chargeable Event Gain Notification

Process 5 - Policyholder Chargeable Event Gain Notification



Description

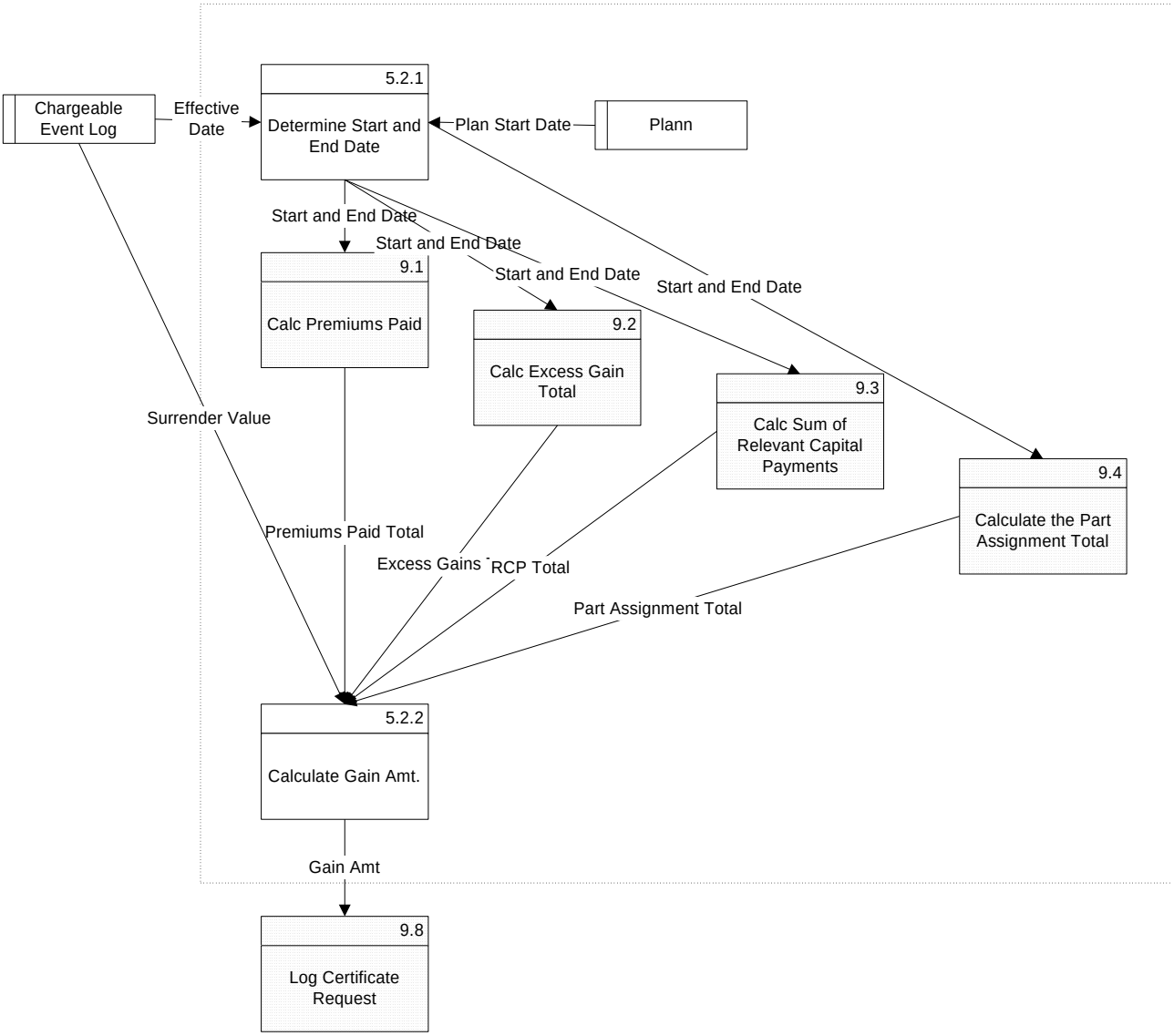
Process 5.1 - Extract Post April Chargeable Events
Post-April Chargeable which are extracted which are at a status which indicate they can be assessed for a gain and a certificate issued to the Policyholder(s)..

Process 5.2 - Calculate Gain
The gain is calculated as described in DFD Level 3 below.

Process 5.6 - Calculate the no. of relevant years for Top-Slicing Relief
This is the number of complete policy years from the date the policy started to the date of the chargeable event.

3.3.1. Data Flow Level 3 - Calculate Gain

Process 5.2 - Calculate Gain



Description

Process 5.2.1 - Determine Start and End Date

The Plan Start Date is the start date for all Chargeable Event Types and the Effective Date of the Chargeable Event is the end date.

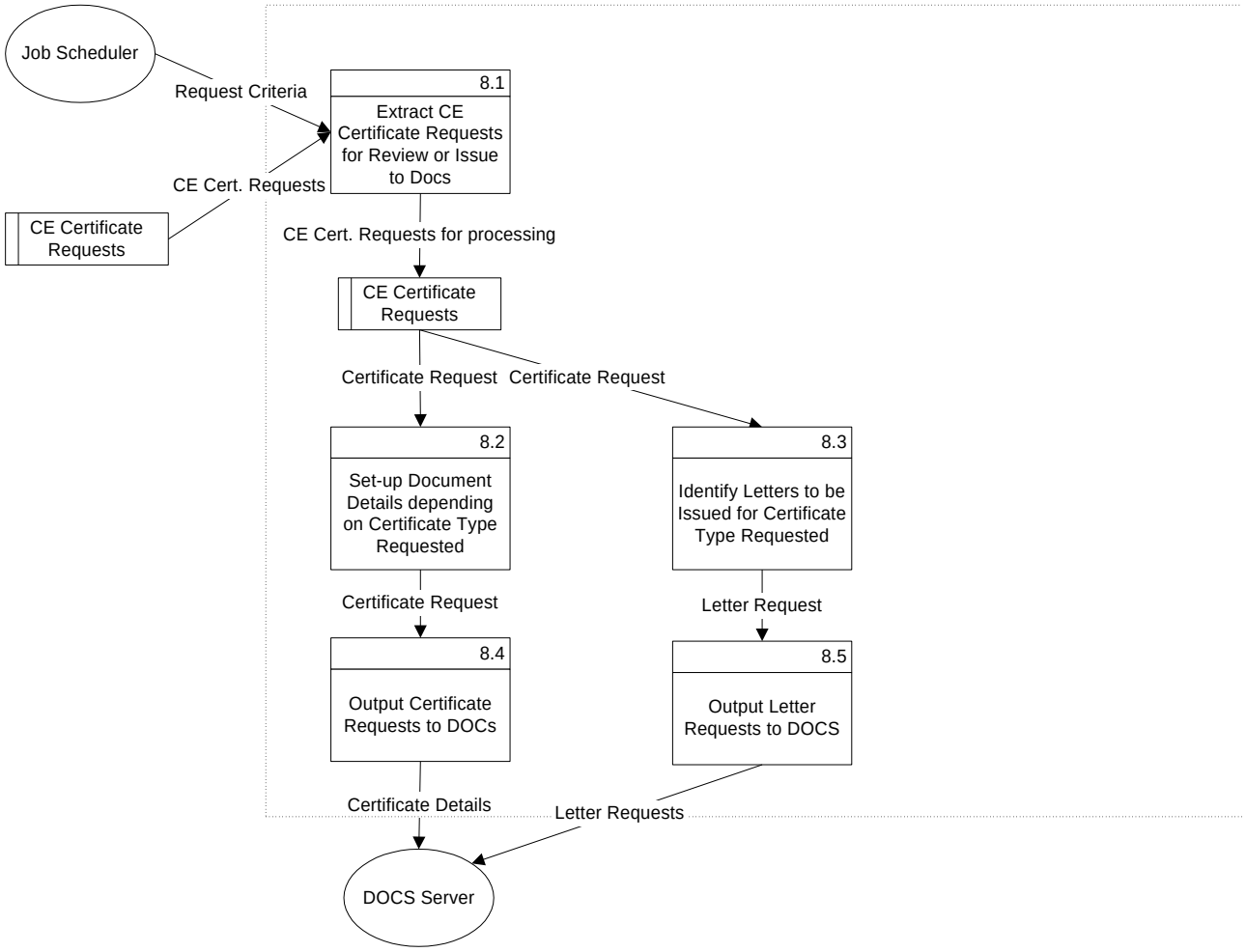
Process 5.2.2 - Calculate Gain Amount

The Gain will be the amount by which (Relevant Capital Payments Total + Surrender Value) exceeds (Premiums Paid Total + Excess Gains Total). *See Business Requirements Spec - Section 'The Gain'*

See Section 3.5 - Common Routines on Page 17 for details of Processes not described above.

3.4. Issue Certificate & Letter Requests to DOCS

Process 8 - Issue Certificate & Letter Requests to DOCS



Description

Process 8.1 – Extract CE Certificate Requests
Depending on the input selection criteria, certificate requests will be extracted from the CE Certificate Requests datastore for issue to DOCS.

Process 8.2 – Set-up Document Details depending on Certificate Type Requested
This process will set-up the document request details as required by the DOCS system depending on the Certificate Type.

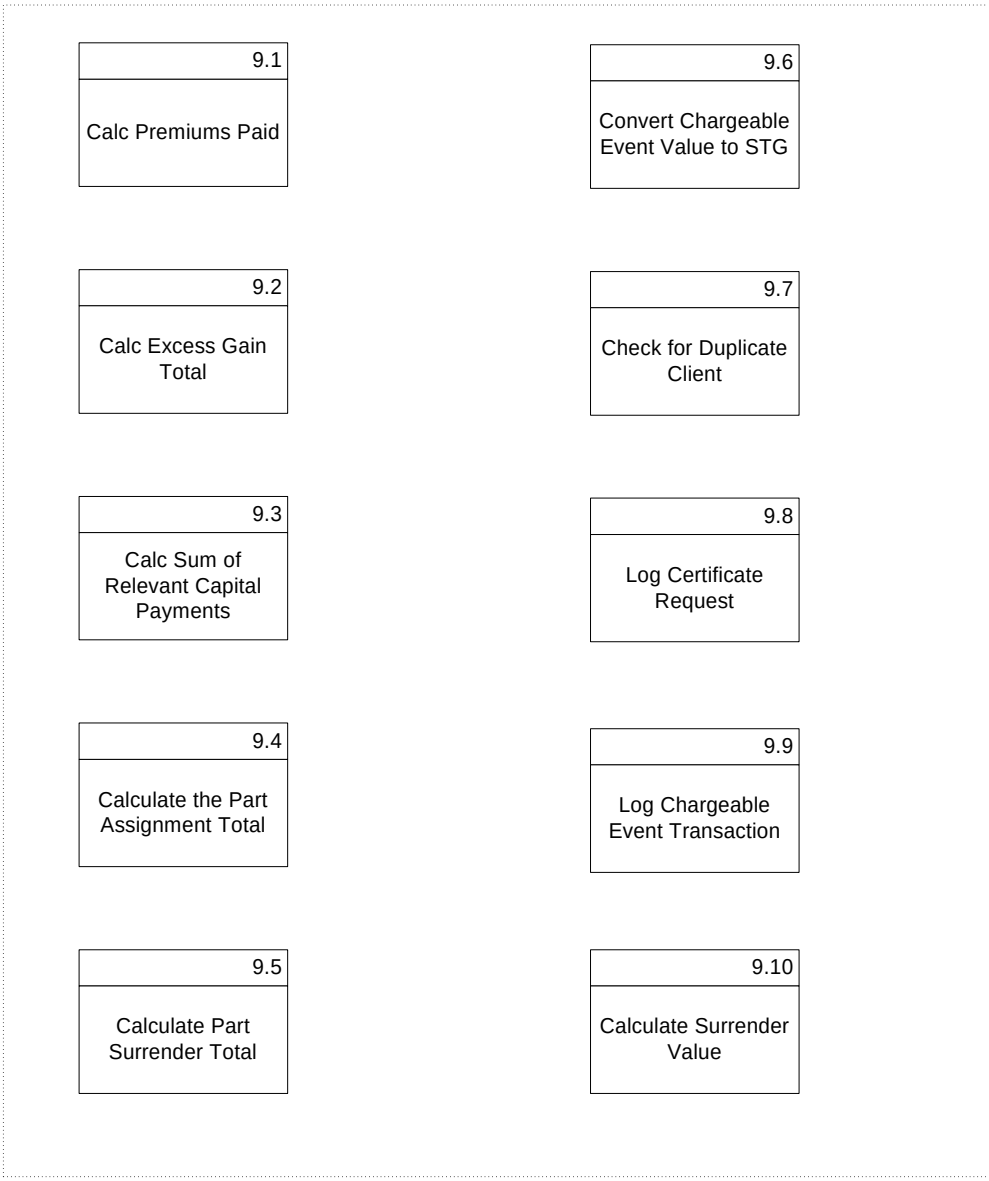
Process 8.3 – Identify Letters to be issued for Certificate Type Requested
For some Certificate Types, covering letters will be required to be sent out with the certificate to the Policyholder and the broker.

Process 8.4 – Output Certificate Requests to DOCS
The Certificate Request will be input directly to the queuing system within the DOCS system, bypassing the DOCS Requester process.

Process 8.5 - Output Letter Requests to DOCS
As above.

3.5. Common Routines

Process 9 - Common Routines



Description

Process 9.1 - Calc Premiums Paid
Calculates the total amount of premiums paid into a Plan within an input date range.
See Business Requirements Spec - Section 'The Gain'

Process 9.2 - Calc Excess Gain Total
Calculates the sum amount of Excess Gains which have arisen under the Plan within an input date range
See Business Requirements Spec - Section 'The Gain'

Process 9.3 - Calc Sum of Relevant Capital Payments
Calculates the sum of all Partial Surrenders which have arisen under the Plan within an input date range.
See Business Requirements Spec - Section 'The Gain'

Process 9.4 - Calculate Part Assignment Total
Calculates the sum of all Partial Assignments which have arisen under the Plan within an input date range
See Business Requirements Spec - Section 'Gain Calculations for assignments for money or money's worth'

Process 9.5 - Calculate Part Surrender Total
Not required. Covered by Process 9.3 above.

Process 9.6 - Convert Chargeable Event Value to STG
An existing system process which will be utilised by various CE processes.

Process 9.7 - Check for Duplicate Client
If the Plan is belong to a Client which has been identified as a duplicate Client then the Client ID which is recorded as the main Client on the Duplicate Client Xref is substituted and the Address Details, Residency etc are taken from the main Client.

Process 9.8 - Log Certificate Request
The process will output Certificate Request Details for issuing to the DOCS system. It will be called by Processes 4,5 & 7 on Level 1 DFD.

Process 9.9 - Log Chargeable Event Transaction
This process will log a Chargeable Event transaction or Reversal from either an online VB Application or from a batch stored procedure.

Process 9.10 - Calculate Surrender Value
An existing system process which will be utilised by various CE processes.

4. Detailed Physical Component Definitions

This section describes in detail the new functions to be provided by the system and changes to existing functions.

4.1. Log Chargeable Events Process

The Log Chargeable Event Process is split into two modules as follows :-

1. Log Chargeable Event – This common module will log a Chargeable Event transaction and Reversal from either an online VB Application or from a batch stored procedure.
2. Build Chargeable Event - This batch process will process all Chargeable Events which have been logged. This involves :-
   a) Removing duplicates Chargeable Events.
   b) Filter out Non-Fundamental Reconstruction Chargeable Events.
   c) Retrieving effective dates and calculating surrender values for some types of chargeable event.
   d) Recording Plan Owner and Policy details which must be captured at the time the Chargeable Event .
   e) Validation of the Full Chargeable Event and storing exceptions for correction by Client Services dept via Servicing Diary Requests.
   f) Reversal Processing.

A Chargeable Event will be logged by the following types of transactions -
1. Death of a Life Assured.
2. Surrender
3. Assignment
4. Fundamental Reconstruction - where an alteration to a Plan results in the Plan being considered by the Revenue as a new Plan. The ending of the old Plan is treated as a full surrender chargeable event even thought money has not actually been paid out to the Policyholder.

The above types of transactions are sub-divided into the following sub-types below which is the level which they will be logged at.

Chargeable Event Types

Code	Chargeable Event Main Type	Changeable Event Sub-Type
D01	Death	Death of Single Life, First Life of a Joint/Multiple life first death policy or Last Life of a Joint/Multiple Life last death policy
M01	Maturity	n/a
S01	Surrender	Withdrawal of a specified amount
S02		Withdrawal as a fixed percentage of fund value
S03		Withdrawal of all interest
S04		Surrender of a single policy
S05		Full Surrender of the whole Plan.
A01	Assignment	Exempt - gift
A02		Consideration
A03		Partial
F01	Not Used	
F02	Not Used	
F03	Fundamental Reconstruction – Change of Life Assured	joint life first death changed to joint life last death
F04		joint last death changed to joint life first death
F05		single life (A is the life assured) changed to another single life (where B is the life assured) - e.g. a keyman policy (SAE)
F06		someone is added as a new life assured - e.g. 6 grandchildren are lives assured - another grandchild is born - the new grandchild is added as a life assured so that there are 7 lives assured.
F07		someone ceases to be a life assured (other than by reason of

		death)
F08		Remove of the Critical Illness cover from the plan
F12		Addition of an Insured Life
F13		Removal of an Insured life
F09	Fundamental Reconstruction – Change of Cover – where new coverage is added or removed	Adding of Critical Illness to the plan
F10		Removal of Long Term Care to the plan
F11		Adding of Long Term Care to the plan
E01	Excess Gain	

4.1.1. Log Chargeable Event Stored Procedure

This procedure will be called from all sources of Chargeable Events to log the basic details of that event for processing by the Post-Logging batch process. See Appendix 1 for Sources of Chargeable Events.

Input Parameters

Name	Description	Format	Mandatory / Optional
PLAN_ID	The unique identifier of a Plan.	**int**	**Mandatory**
LOGGED_DATE	Usually the system date but may need to be backdated for batch inputs.	**Datetime**	**Mandatory if available in calling procedure**
EFFECTIVE_DATE	The actual date when the Chargeable Event occurred which may be input online for Change of Ownership to a Plan.	**datetime**	**Depends on CE Type**
CHARGEABLE_EVENT_TYPE	The Chargeable Event Type from the CHARGEABLE_EVENT_TYPE table.	**char(3)**	**Mandatory**
TRANSACTION_TYPE	This can be set to the following by this process :- **N** = Normal Chargeable Event txn **R** = Reversal Chargeable Event txn	**char(1)**	**Mandatory**
SUM_PAYABLE	The Sum Payable as a result of the Chargeable Event.	**Money**	**Depends on CE Type**
CURRENCY_CODE	The Currency of the sum payable.	**char(3)**	**Depends on CE Type**
INVESTMENT_EVENT_ID	If the SOURCE parameter is UMA or UBT then this field will hold the EVENT_ID from the INVESTMENT_EVENT table otherwise this field will be null.	**Int**	**Depends on SOURCE**
SERVICING_EVENT_ID	This field will hold the Servicing Diary unique identifier when the SOURCE parameter is SRV otherwise this field will be null. Note: For manual Servicing Diary stored procedures this value may not be available.	**Int**	**Depends on SOURCE**
SOURCE	A code to identify the source of the Chargeable Event transaction. See table below.	**char(3)**	**Mandatory**

Validation of Input Parameters

Validation of input parameters is done as follows :-

1. Ensure mandatory parameters are supplied and ensure other parameters are supplied depending on value of TRANSACTION_TYPE, SOURCE, CHARGEABLE_EVENT_TYPE.
2. Validate supplied values.
3. For transactions which are input in batch mode (e.g Backcapture of Pre-April 1999/2000 CE's), more stringent validation is done on each parameter e.g Plan ID exists on the DB

Ensure all Parameters are supplied

If any one of the following input parameters are null then report an appropriate error message and exit procedure with a result code of 1.

PLAN_ID
LOGGED_DATE - (if available in calling procedure)
CHARGEABLE_EVENT_TYPE
TRANSACTION_TYPE
SOURCE

If the LOGGED_DATE is not supplied then use the SYSTEM_DATE from the SYSTEM_DATA table.

Check that the SOURCE parameters is one of the following values :-

SOURCE code	Description
UMA	Units Manual Alteration
UBT	Units Batch Processing
POL	Policy Client
SRV	Servicing Diary
GSS	GSS
BKC	Backcapture

SOURCE Parameter Dependencies
If the SOURCE parameter is UMA or UBT then the INVESTMENT_EVENT_ID will contain the EVENT_ID from the INVESTMENT_EVENT table.
If the SOURCE parameter is SRV then the SERVICING_REQUEST_ID will contain the Servicing Request identifier.

Validate Supplied Values
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

Check that the CHARGEABLE_EVENT_TYPE exists on the CHARGEABLE_EVENT_TYPE table.

Check that the TRANSACTION_TYPE is = 'N' or 'R'.

Batch Mode Validation
If the SOURCE of the transaction = 'GSS' or 'BKC' then do the following extra validation checks :-
- the PLAN_ID exists on the PLANN table.
- the LOGGED_DATE is a valid date.
- the EFFECTIVE_DATE is a valid date.

If the SOURCE of the transaction = 'GSS' then do the following extra validation checks :-
- the SUM_PAYABLE is a numeric amount
- the CURRENCY_CODE exists on the CURRENCY table.

Main Processing
Insert the details into the CHARGEABLE_EVENT table as follows :-

Source Field/Value	Target Field Name
Call the stored procedure GetNextIdentityNo with idType = 'CEI' to return the next Chargeable Event ID.	CHARGEABLE_EVENT_ID
Input Parameter	PLAN_ID
Input Parameter - Null if not available	EFFECTIVE_DATE
Input Parameter	LOGGED_DATE
Input Parameter	CHARGEABLE_EVENT_TYPE
Input Parameter	TRANSACTION_TYPE
Retrieve the EFFECTIVE_DATE and CEASE_DATE from the CHARGEABLE_EVENT_TYPE table for the Chargeable Event Type input parameter. If the LOGGED_DATE is > or = EFFECTIVE_DATE and < CEASE_DATE then set the field to 'L' – Logged otherwise set it to 'E' – Excluded.	STATUS
Input Parameter - Null if not supplied	SUM_PAYABLE

Input Parameter - Null if not supplied	CURRENCY
Input Parameter - Null if not supplied	INVESTMENT_EVENT_ID
Input Parameter - Null if not supplied	SERVICING_EVENT_ID
Input Parameter	SOURCE
Username retrieved using SYBASE function	ADDED_BY

4.1.2. Post Logging Batch Process

This procedure will process all Normal and Reversal Chargeable Events which have been logged and carry out the following processing stages.

1. Removal of Duplicates
2. Filtering out of Non-UK Resident Plan owners and Fundamental Reconstruction Change of Cover
3. Build Full Chargeable Event Txn
4. Validate Transaction and store exceptions
5. Reversals

Main Processing

Removal of Duplicates

This processing applies to Chargeable Events where the TRANSACTION_TYPE = 'N' or 'R' and the STATUS = 'L'.

Duplicates may have been logged for some Chargeable Event types e.g. Addition of LTC Rider, because the Chargeable Event was logged as each Risk Coverage was updated.

When a Chargeable event is retrieved for processing, if the previous Chargeable Event processed is the same as one about to be processed then set STATUS = 'E' on the CHARGEABLE_EVENT table.

The current and previous Chargeable Event will be compared on the following fields to determine if it is a duplicate :-

PLAN_ID
LOGGED_DATE
EFFECTIVE_DATE
CHARGEABLE_EVENT_TYPE

Filter Out Non-Chargeable Events

This processing applies to Chargeable Events where the TRANSACTION_TYPE = 'N' and the STATUS = 'L'.

Non UK Resident Plan Owners

If none of the Owners of the Chargeable Event are resident in the UK then set the STATUS of the Chargeable Event = 'E' (excluded), store exception type 014, and continue with next Chargeable Event for processing.

If the country of residence of any of the Owners is null then store an exception type 016 or if their are no address details then store an exception type 017 and leave the STATUS unchanged at 'L' otherwise delete the exception type 016 if one existed.

Fundamental Reconstruction Change of Risk Cover Validation Rules

The table below shows the Validation rules which will be done for a Plan which has had a Change of Risk Cover.

CE TYPE	Chargeable Event Main Type	Alteration to Risk Cover	Validation Rules
F08	Remove of the Critical Illness cover from the plan	Plan with only ACR coverages are updated to LIF	2,3,7,8
	d/o	CRI coverages only are updated to LIF	2,3,8,9
F09	Adding of Critical Illness to the plan	LIF coverages only is Topped up with an ACR coverage	1,2,3
	d/o	LIF coverages only are updated to ACR	1,2,3,4
	d/o	LIF coverages only are updated to CRI	2,3,5,6
F10	Removal of Long Term Care from the plan	existing LTC coverage on the plan has LTC ceased	13,14
F11	Adding of Long Term Care to the plan	no existing LTC coverage on the Plan is Topped up with an LTC coverage	11,12

Validation Rules

Rule	Rules

No.	
1	If effective date of ACR not = Plan Start Date
2	If there are not existing ACR on the plan that are effective
3	If there are no existing CRI that are effective
4	If there is a history row on H_RISK_COVERAGE of 'LIF' and the Risk Coverage is currently 'ACR'
5	If there is a history row on H_RISK_COVERAGE of 'LIF' and Risk Coverage is currently 'CRI'
6	If effective date of CRI not = Plan Start Date
7	If there is a history row on H_RISK_COVERAGE of 'ACR' and Risk Coverage is currently 'LIF'
8	If effective date of 'LIF' not = Plan Start Date
9	If there is a history row on H_RISK_COVERAGE of 'CRI' and Risk Coverage is currently 'LIF'
~~10~~	~~There is a Risk Coverage remaining with 'LIF'~~
11	There is one effective LTC Risk Coverage with the Start Date > Plan Start Date
12	There is no LTC coverage with Start Date = Plan Start Date
13	There is no effective LTC Risk Coverage
14	There has been an effective LTC coverage on H_RISK_COVERAGE where the cease date > Start Date

Build Full Chargeable Events Txn

This processing applies to Chargeable Events where the TRANSACTION_TYPE = 'N' and the STATUS = 'L'.

Get Effective Date

Depending on the Main Chargeable Event Type, retrieve the Effective Date as follows :-

Main CE Type	Processing
Death	Retrieve the Date of Death depending on the setting of the Death Basis Code as follows :- *If the Death Basis Code on the first risk coverage is 'SNG' or 'JFD', then select the date of death for the life assured who's cease date on Plan Role is null. If there is more than one life assured with a date of death and a null cease date (unlikely but could happen) then return null for the date of death.* *If the Death Basis Code on the first risk coverage is 'JLD' then select oldest date of death of all the lives assured who's cease date is null BUT ONLY if the date of death is not null for all lives assured who's cease date on Plan Role is null.* *Note 1 - The Death Basis Code is the same for all coverages.* Ref: Memo from RW - 'Date of death for a plan' dated Thu 20/04/00 17:15.
Maturity	n/a
Surrender	The effective date of the Investment Event which is set up when the Surrender is logged by the Units batch job.
Assignment	Input field on Policy/Client
Fundamental Reconstruction	Input field on Policy/Client

Get Sum Payable as a result of CE

Depending on the Chargeable Event Main Type, do the appropriate processing.

Main CE Type	Processing
Death	For Pre 6 April 2000 policies, the death benefit amount as calculated by the Units System will be used. For Post 5 April 2000 policies, Calculate a Surrender Value using the Date of Death as the EFFECTIVE_DATE and the Risk Benefit Currency Code from the Risk Coverage for CURRENCY. Update the CHARGEABLE_EVENTS table setting the SUM_PAYABLE to the Surrender Value returned and set the CURRENCY_CODE = Risk Benefit Currency Code. Note: The update of Sum Payable for Post April above will overwrite the surrender

	value calculated by the Units System which was recorded at the time of logging the Chargeable Event.
Maturity	Not required.
Surrender	Set-up when the Chargeable Event is Logged by the Units Batch Job.
Assignment	If the EFFECTIVE_DATE field on the CHARGEABLE_EVENT table has a value and the SUM_PAYABLE field is null then Calculate a Surrender Value using the Effective Date of the Assignment.
Fundamental Reconstruction	Same Processing as for Assignment.

Calculate a Surrender Value
If the DO_INVESTMENTS indicator on the PLANN table = 'Y' then a Surrender Value is calculated by the Units system as described below otherwise store an exception type 015.

1. Call procedure GetCurrentUnitHoldings
2. Call procedure CalcSurrenderValue with PLAN_ID, EFFECTIVE_DATE and CURRENCY (see table above for values). See procedure ProcessFullSurrender for sample coding.

Update the Chargeable Event Table

Source Field/Value	Target Field Name
As determined above	SUM_PAYABLE
As determined above	EFFECTIVE_DATE

Record Client Details
For each Owning Client of the Plan as held on the PLAN_ROLE table where the PLAN_ROLE_CODE = 'TST' or 'OWN' - (see procedure GetPlanRoles for sample coding).

1. If the Owning Client ID exists on the table DUPLICATE_CLIENT_XREF in column DUPLICATE_CLIENT then retrieve the MASTER_CLIENT field from the DUPLICATE_CLIENT_XREF table where the DUPLICATE_CLIENT = Owning Client. Use the MASTER_CLIENT retrieved from this point on as the Owning Client.
2. Retrieve the CLIENT_TYPE from the CLIENT table using the Owning Client ID.
3. If the CLIENT_TYPE = P
    - Retrieve the CURRENT_COUNTRY_OF_RESIDENCE from the PERSON table
    - Retrieve ADDRESS_LINE_1-5 from the ADDRESS table for the owning Client where the ADDRESS_TYPE_CODE = HME , PRN or COR (retrieved in that order).
4. If the CLIENT_TYPE = O
    - Retrieve the COUNTRY_CODE from the ORGANISATION table
    - Retrieve ADDRESS_LINE_1-5 from the ADDRESS table for the owning Client where the ADDRESS_TYPE_CODE = PRN or COR (retrieved in that order).

Insert into the CHARGEABLE_EVENT_OWNER table as follows :-

Source Field/Value	Target Field Name
from the CHARGEABLE_EVENT row being currently processed.	CHARGEABLE_EVENT_ID
null	CERTIFICATE_NO
Client ID who owns the Plan i.e. not the duplicate Client ID	CLIENT_ID
Depending on the Address Type retrieved above.	ADDRESS_TYPE_CODE
ADDRESS_LINE_1-5	ADDRESS_LINE_1-5
CURRENT_COUNTRY_OF_RESIDENCE or COUNTRY_CODE depending on Client Type.	COUNTRY_OF_RESIDENCE
'P' - Pending Assessment	STATUS
null	TAX_YEAR

Record Policy Sequence Nos

Policy Sequence No's will be recorded depending on the Chargeable Event Type as follows :-

Code	Chargeable Event Main Type	Normal Processing	GSS Plan Processing
D01	Death	For each POLICY for the Plan where POLICY_STATUS_CODE = '71', Insert a row into CHARGEABLE_EVENT_POLICY table.	Same as normal processing
S01-S03	Partial Surrender	not applicable	not applicable
S04	Full Surrender of a Policy	For each POLICY for the Plan where POLICY_STATUS_CODE = '40' and the POLICY_STATUS_DATE = LOGGED_DATE, Insert a row into CHARGEABLE_EVENT_POLICY table.	Same as normal processing
S05	Full Surrender of a Plan	For each POLICY for the Plan where POLICY_STATUS_CODE = '40' and the POLICY_STATUS_DATE = LOGGED_DATE, Insert a row into CHARGEABLE_EVENT_POLICY table.	Same as normal processing
A01 & A03	Assignments	not applicable	not applicable
A02		For each POLICY for the Plan where POLICY_STATUS_CODE = '10', Insert a row into CHARGEABLE_EVENT_POLICY table.	Same as normal processing
F01-F12	Fundamental Reconstruction	As for A02	Same as normal processing
E01	Excess Gain	As for A02	Same as normal processing

Validate Transaction and store exceptions

This processing applies to Chargeable Events where the TRANSACTION_TYPE = 'N' and the STATUS = 'L' or 'H'. Chargeable Events of Status 'H' - on-hold, are re-validated because there may have been changes made by Servicing Diary Requests e.g. to input the Sum Payable and Currency and also to pick up dates e.g. Date of Death which has been input since the last run.

Delete all exceptions from the CHARGEABLE_EVENT_EXCEPTIONS table for the chargeable event.

If the EFFECTIVE_DATE is = null then store exception type 007.

If the EFFECTIVE_DATE is greater than the LOGGED_DATE then store an exception type 001.

If the SUM_PAYABLE is = zero then store an exception type 008.

If the SUM_PAYABLE is = null then store exception type 011.

Check for change of ownership since Chargeable Event was logged. If their is a delay between the Chargeable Event being logged and the batch process running and a change of ownership occurs to the Plan then an exception will be stored to highlight this. Retrieve from the PLAN_ROLE the latest EFFECTIVE_DATE where the CLIENT_ID = Owning Client and the PLAN_ROLE_CODE = 'TST' or 'OWN'. If the EFFECTIVE_DATE is > or = LOGGED_DATE of Chargeable Event then store an exception type 003.

Check for change of Policy Status Code since the Chargeable Event was logged. For each Policy Sequence No recorded for a Chargeable Event, If the POLICY_STATUS_EFFECTIVE_DATE is > or = LOGGED_DATE of Chargeable Event then store an exception type 020.

Check for Assignment with Effective Date earlier than other Chargeable Events. If the effective date for an assignment is earlier than other Chargeable Events recorded for a Plan already then exception 004 will be stored to highlight this.

If the effective date of a Chargeable Event is earlier than the Last Tax Year End Date depending on if the owner is an individual or a company then store exception type 19. If a Chargeable Event has both an Individual and a Company owner then the latest Last Tax Year End Date should be used.

If there were no exceptions stored during the validation stage above then set the STATUS field = 'P' on the Chargeable Event otherwise set the STATUS field = 'H'. If the Chargeable Event was previously at Status 'H' then set it to 'P' if there were not exceptions stored. Set STATUS_CHANGED_DATE = system date.

Reversal Chargeable Events
This processing applies to Chargeable Events where the TRANSACTION_TYPE = 'R' and the STATUS = 'L'.

Retrieve the CHARGEABLE_EVENT_ID from the CHARGEABLE_EVENT table
where PLAN_ID = incoming PLAN_ID
CHARGEABLE_EVENT_TYPE = incoming CHARGEABLE_EVENT_TYPE
TRANSACTION_TYPE = 'N'
STATUS = 'L', 'H' or 'P'
LOGGED_DATE < or = incoming LOGGED_DATE

If no row is returned then store an exception type 013.

If more that one row is returned then store an exception type 009. Set the STATUS field on the Reversal Chargeable Event = 'U' - (unmatched).

If one row is returned then, set the STATUS field = 'R' - (reversed) on the original Chargeable Event to indicate that it has been reversed and on the Reversal Chargeable Event (currently being processed), set the STATUS = 'M' (matched) and REVERSED_CE_EVENT_ID = CHARGEABLE_EVENT_ID of the original Chargeable Event. For all changes of STATUS above set STATUS_CHANGED_DATE = system date

4.2. Process 4 - Pre-April 2000 End of Year Notification

This process will calculate the aggregate sum payable for all Last Events for a Client and output a notification certificate to be sent to revenue for each one if the aggregate amount exceeds the notification threshold amount.

This process will be re-runnable for a particular tax year to process those Chargeable Events for a Client which could not be processed during the first run because :-

1. To process those Chargeable Events which were on-hold during the first run due to outstanding exceptions and have been subsequently become available for processing because the exception has been cleared e.g. the effective date for a 'Death' Chargeable Event has not been input yet.
2. A Chargeable Event is input in the new tax year, has had the effective date backdated into the tax year which has been processed already.

Input Parameters

Name	Description	Format	Mandatory / Optional
TAX_YEAR_TO_PROCESS	The Tax Year to be processed for both Companies and Individuals. i.e if the Tax Year input is 2000 then Chargeable Events will be processed for companies from 1st April 2000 - 31st Mar 2001	char(4)	Mandatory
RUN_DATE	Date of Run	Datetime	Optional

Validation of Input Parameters

Check that the 'TAX_YEAR_TO_PROCESS' parameter contains a valid year within the range 1999 - 2050
If RUN_DATE not supplied then use current system date.

Main Processing

Get Tax Year Date Range for Companies and Individuals

Call common routine 'Get Tax Year Date Range' to retrieve the Tax Year date range for Individual and Companies.

Retrieve Thresholds Amt

Retrieve the PRE_APRIL_2000_THRESHOLD value from the CHARGEABLE_EVENT_PARAMS table.

Extracts Pre-April CE's and Owners into a temporary work table

Create a temporary work table to hold the join results with the following columns from the CHARGEABLE_EVENT table and from the CHARGEABLE_EVENT_OWNER table and CLIENT :-

CHARGEABLE_EVENT_OWNER	CLIENT	CHARGEABLE_EVENT
CLIENT_ID	CLIENT_TYPE	CHARGEABLE_EVENT_ID
PLAN_ROLE_CODE		PLAN_ID
STATUS (as OWNER_STATUS)		LOGGED_DATE
		EFFECTIVE_DATE
		CHARGEABLE_EVENT_TYPE
		TRANSACTION_TYPE
		STATUS (as CE_STATUS)
		SUM_PAYABLE
		CURRENCY_CODE

Extract CE's joined with Owners for processing where :-

1. The Plan for which the Chargeable Event is logged is a Pre-April Plan (i.e the NB_COMPLETE_DATE on the PLANN table < 6th April 2000).
2. The STATUS = 'P' or 'I' or 'C' on the CHARGEABLE_EVENT table.
3. The CHARGEABLE_EVENT_TYPE = 'D01' or 'S04' or 'S05' or 'A02' or or begins with 'F' (i.e a fundamental reconstruction)

4. The TRANSACTION_TYPE = 'N'
5. The EFFECTIVE_DATE ❍ COMPANY_TAX_YEAR_START and • COMPANY_TAX_YEAR_END and CLIENT_TYPE = 'O'

OR

EFFECTIVE_DATE ❍ INDIVIDUAL_TAX_YEAR_START and • INDIVIDUAL_TAX_YEAR_END and CLIENT_TYPE = 'P'

For each client in the work table :-
If the Client is an Organisation and is also a trustee then certificate details will be output for each last event for that Client as described below.

If there are any Chargeable Events on-hold i.e STATUS = 'H', within the relevant tax year for the Client being processed then continue processing with the next Client.

Calc Last Event Total for Client
Calculate the Sum Payable Aggregate Amount of all Chargeable Events for an Owner where the OWNER_STATUS = 'P' – Pending Assessment or 'A' - Assessed. Previously assessed Chargeable Events are included because this could be a re-assessment of an Owner during a second run of this process.

If the CURRENCY of the Chargeable Event not = 'GBP' then call the Euro Compliant Currency Conversion routine to convert the SUM_PAYABLE to sterling as at the Effective Date of the Chargeable Event.

If the Clients SUM_PAYABLE_AGGREGATE_AMOUNT > PRE_APRIL_2000_THRESHOLD then Call Common Routine 'Log Certificate Request' for each Chargeable Event where the OWNER_STATUS = 'P' and the CE_STATUS = 'P'.

Source Field/Value	'Log Certificate Request' Parameter Name
From Chargeable Event	CHARGEABLE_EVENT_ID
From Chargeable Event	PLAN_ID
'PRE'	CERTIFICATE_TYPE
Run Date Input	REQUESTED_DATE
null	ISSUE_DATE
Null for Pre-April Plans	RELEVANT_YEARS_TSR

Note: To prevent Duplicate Certificates being sent to the Inland Revenue where there is more than one Owner of a Chargeable Event, a certificate request is only logged where the STATUS of the Chargeable Event = 'P'. If the Status of CE is 'I' – Intermediate, then a Certificate was Requested when one of the other Owners was been assessed. See Business Requirements Spec – Section 'Duplicate certificates'

Update All Chargeable Event Owners if Certificate Logged

Source Field/Value	CE_OWNER field name
If the OWNER_STATUS is 'P' before this update then this field will contain the Certificate No. returned by 'Log Certificate Request' otherwise it will be set to null.	CERTIFICATE_NO

Update Chargeable Event Owner currently begin processed
Update the CHARGEABLE_EVENT_OWNER table where the OWNER_STATUS field is currently = 'P' for each Chargeable Event for the Client.

Source Field/Value	CE_OWNER field name
A = If above threshold, B = If below threshold.	STATUS
Run Date	STATUS_CHANGED_DATE
Input Parameter 'TAX_YEAR_TO_PROCESS'	TAX_YEAR_ASSESSED

Update Chargeable Event Status

For each Chargeable Event for a Client, If the Chargeable Event has been assessed by all of its Owners i.e there is no remaining owner of the Chargeable Event with a Status = ‘P’ then set the STATUS on the CHARGEABLE_EVENT row to ‘C’ to indicate that assessment is completed for all Owners otherwise if there is other Owners remaining which haven’t been assessed for the Chargeable Event then update the STATUS = ‘I’ - Intermediate to indicate that it has been assessed for at least one but not all owners.

4.3. Process 5 – Policyholder Chargeable Event Gain Notification

This process will extract all Post-April 2000 chargeable event, calculate the gain, calculate the no. of relevant years for top-slicing relief and finally log a certificate request for processing by the 'Issue Certificate & Letter Requests to DOCS' process.

Input Parameters

Name	Description	Format	Mandatory / Optional
RUN_DATE	Date of Run	Datetime	Optional

Validation of Input Parameters
If RUN_DATE not supplied then use current system date.

Main Processing
Extracts Post-April CE's for processing
Create a temporary work table to hold the following fields from the CHARGEABLE_EVENT table.

CHARGEABLE_EVENT table
CHARGEABLE_EVENT_ID
PLAN_ID
LOGGED_DATE
EFFECTIVE_DATE
CHARGEABLE_EVENT_TYPE
TRANSACTION_TYPE
STATUS
SUM_PAYABLE
CURRENCY_CODE

Extract CE's for processing where :-
1. The Plan for which the Chargeable Event is logged is a Post-April Plan (i.e the NB_COMPLETE_DATE on the PLANN table > 5th April 2000).
2. The CHARGEABLE_EVENT_TYPE = 'D01' or 'S04' or 'S05' or 'A02' or or begins with 'F' (i.e a fundamental reconstruction)
3. The STATUS = 'P' on the CHARGEABLE_EVENT table.
4. The TRANSACTION_TYPE = 'N'
5. The EFFECTIVE_DATE of the Chargeable Event < RUN_DATE parameter

For each Chargeable Event in the work table :-

Calculate Gain
See Business Requirements Spec - Section 'The Gain'

Calculate Gain Formula Values
Call the following common routines with START_DATE = PLAN_START_DATE from PLANN table and END_DATE = EFFECTIVE_DATE from CHARGEABLE_EVENT table.
1. Calculate Premiums Paid.
2. Calculate Excess Gain Total.
3. Calculate RCP Total.
4. If the CHARGEABLE_EVENT_TYPE = 'A02' then call the common routine 'Calculate Part-Assignment Total.

If any of the common routines above fail with a result code of 1 then continue processing with next Chargeable Event.

Calculate the Gain
If the CHARGEABLE_EVENT_TYPE = 'D01' or 'S04' or 'S05' or begins with 'F' then calculate the GAIN as :-

GAIN = (RCP_TOTAL + SUM_PAYABLE from CHARGEABLE_EVENT) –

(PREMIUM_PAID_TOTAL + EXCESS_GAIN_TOTAL)

If the CHARGEABLE_EVENT_TYPE = 'A02' then calculate the GAIN as :-

GAIN = (RCP_TOTAL + SUM_PAYABLE + PART_ASSIGN_TOTAL) –
(PREMIUM_PAID_TOTAL + EXCESS_GAIN_TOTAL)

If the result is negative then the GAIN is zero.

Update the CHARGEABLE_EVENT table, set the GAIN field = Gain Calculated above.

Calculate Relevant Years Top-Slicing Relief

Ref. Business Requirements Spec - Section 'The number of relevant years'

If the policy has never been fundamentally reconstructed the number of relevant years will the number of complete policy years from the date the policy started (i.e. plan start date) to the date of the chargeable event (effective date of the chargeable event).

If the policy has been fundamentally reconstructed then the number of relevant years will the number of complete policy years from the date the policy started (i.e. plan start date) to the date of the chargeable event (effective date of the chargeable event).

Log Certificate Request

For each Chargeable Event Log a Certificate Request where the GAIN is > or = zero.

Source Field/Value	**'Log Certificate Request' Parameter Name**
From Chargeable Event	CHARGEABLE_EVENT_ID
From Chargeable Event	PLAN_ID
'PGN'	CERTIFICATE_TYPE
Run Date Input	REQUESTED_DATE
Null	ISSUE_DATE
As calculated above	RELEVANT_YEARS_TSR

Update Chargeable Event Owners

Update the CHARGEABLE_EVENT_OWNER table where the OWNER_STATUS field is currently = 'P' for each Chargeable Event for the Client.

Source Field/Value	**CE_OWNER field name**
Certificate No. returned by 'Log Certificate Request' otherwise it will be set to null.	CERTIFICATE_NO

Status Changes

There will be no change to the status of the Owner or to the status of the Chargeable Event.

4.4. Process 8 – Issue Certificate & Letter Requests to Docs System

The process will interface directly with the DOCS system in batch mode as is currently done by the existing system processing for Renewals.

Ref. Business Requirements Spec - Section 'Certificates to the policyholder'

This process will be split into 3 individual procedures as follows :-

1. Extract CE Requests for Issue.
2. Generate Batch Entries (onto DOCYSY_BATCH_PRINT_HOLD).
3. Issue Batch Requests to Docs (from DOCYSY_BATCH_PRINT_HOLD to DOCYS_PRINT_QUEUE).

4.4.1. Extract CE Requests for Issue Procedure

This procedure will be based on the procedure **AICreateRenewalDocDiaryEntries**.

Input Parameters

Name	Description	Format	Mandatory / Optional
RUN_DATE	Date of Run	Datetime	Optional
CERTIFICATE_TYPE	See CE_CERTIFICATE_REQUEST entity.	char(3)	Mandatory

Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

If RUN_DATE is not supplied then use current system date.
Check that the CERTIFICATE_TYPE parameter is = '**PRE'** or '**PST' or 'PGN'.**

Main Processing
Extract all CE Certificate Request for processing where :-
1. CERTIFICATE_TYPE = input parameter
2. REQUESTED_DATE < or = RUN_DATE

For each Chargeable Event Request, call procedure DocSysGenerateBatchEntry with the following parameters :-

Source Field/Value	Parameter Name
from CE_CERTIFICATE_REQUEST	PLAN ID
from CE_CERTIFICATE_REQUEST	CHARGEABLE_EVENT_ID
Depending on value of CERTIFICATE_TYPE set this parameter as follows :- 'PRE' = next available category ID 'PST' = next available category ID 'PGN' =next available category ID	CATEGORY ID

When all requests are processed, post a message to the Job Status Table with details of the number of CE Certificate Requests which have been processed. See end of procedure referenced above for details.

4.4.2. Generate Batch Entries Procedure

This procedure will be based on the procedure **DocSysGenerateBatchEntry**.

Input Parameters

Name	Description	Format	Mandatory / Optional
PLAN ID	The unique identifier for a Plan.	int	Mandatory
CHARGEABLE_EVENT_ID	A unique ID which is assigned to a Chargeable event when it is logged.	int	Mandatory
CATEGORY ID	This equates to Certificate Type on the CE_CERTIFICATE_REQUESTS table.	int	Mandatory

Validation of Input Parameters

If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

All input parameters must have a value.

Check that the CATEGORY_ID is within the range of CATEGORY_IDS specified in Data Changes below for table DOCSYS_BATCH_DETAILS.

Main Processing

Retrieve the COMPANY_ID from PRODUCT table for the PRODUCT_CODE of the Plan.

Retrieve the Agent ID by calling GetCorrespondenceAgent (See procedure referenced above for details).

Insert the document request details onto DOCSYS_BATCH_PRINT_HOLD table where :-
1. The COMPANY_ID on the DOCSYS_DOCUMENT table = COMPANY_ID retrieved above.
2. CATEGORY_ID = Input Parameter

Source Field/Value	Target Field Name
Input Parameter	PLAN_ID
from DOCSYS_DOCUMENT for CATEGORY id input parameter	DOCUMENT_ID
Input Parameter	CATEGORY_ID
from DOCSYS_BATCH_DETAILS	RUN_TYPE_CODE
If the RUN_TYPE_CODE = 'AGT' then this field will contain the Agent_ID retrieved above.	CLIENT_ID_1
Client ID from CHARGEABLE_EVENT_OWNER table for CHARGEABLE_EVENT_ID	CLIENT_ID_2

Call procedure 'Issue Batch Requests to Docs' described below.

4.4.3. Issue Batch Requests to Docs Procedure

This procedure will be based on the procedure **DocSysWriteClientIdxPrintJob**.

Input Parameters

Name	Description	Format	Mandatory / Optional
Category ID	This equates to Certificate Type on the CE_CERTIFICATE_REQUESTS table.	int	Mandatory

Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

Main Processing
Generate requests according to rules in Business Requirements for CE Documentation depending on the type of document generated which is defined by the RUN_TYPE_CODE on the DOCSYS_BATCH_PRINT_HOLD table.

See procedure reference above for details of the procedures to call to issue requests to the DOCS system.

Update the ISSUE_DATE = RUN_DATE on the CE_CERTFICATE_REQUEST table.

Delete all rows from DOCSYS_BATCH_PRINT_HOLD for the Category ID input parameter.

4.5. Common Routines – General

4.5.1. Log Certificate Request

Ref. Business Requirements Spec – Section 'Certificates to the policyholder'

Input Parameters

Name	Description	Format	Mandatory/ Optional
CHARGEABLE_EVENT_ID	See Entity Descriptions	int	Mandatory
PLAN_ID	d/o	int	Mandatory
CERTIFICATE_TYPE	d/o	char(3)	Mandatory
REQUESTED_DATE	d/o	datetime	Optional
RELEVANT_YEARS_TSR	d/o	int	If CERTIFICATE_TYPE = 'PST'

Output Parameters

Name	Description	Format
CERTIFICATE_NO	The certificate no. for the request.	Int

Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

Check that the following mandatory parameters are all supplied.
CHARGEABLE_EVENT_ID
PLAN_ID
CERTIFICATE_TYPE
CERTIFICATE_RECIPIENT

Check that the CERTIFICATE_TYPE parameter is = '**PRE'** or '**PST'**
If the CERTIFICATE_TYPE = '**PST**' then RELEVANT_YEARS_TSR must be supplied.

Main Processing

Insert the details into the CHARGEABLE_EVENT_CERTIFICATE_REQUESTS table as follows :-

Source Field/Value	CE_CERTFICATE field name
Call the stored procedure GetNextIdentityNo with idType = 'PRE' or 'PST'' to return the next Chargeable Event Notification Certificate ID.	CERTIFICATE_NO
Input parameter	CHARGEABLE_EVENT_ID
Input parameter	PLAN_ID
Input parameter	CERTIFICATE_TYPE
Input parameter	CERTIFICATE_RECIPIENT
Input parameter if supplied otherwise retrieve SYSTEM_DATE from SYSTEM_DATA table.	REQUESTED_DATE
Null	ISSUED_DATE
input parameter if CERTIFICATE_TYPE = 'PST'	RELEVANT_YEARS_TSR

4.6. Common Routines - Calculations

4.6.1. Calculate Premiums Paid

Parameters

PARAMETER NAME	TYPE	INPUT/OUTPUT
PLAN_ID	int	Input
START_DATE	datetime	Input
END_DATE	datetime	Input
PREMIUMS_PAID	money	Output

Validation of Input Parameters
If any of the input parameters are null then report an appropriate error message and exit procedure with a result code of 1.

Main Processing
Calculate the Sum of PREMIUM_AMOUNT_DUE on the PREMIUM_TRANSACTION table where the PREMIUM_PAID_DATE > OR = START_DATE and < or = END_DATE for the Plan.

Where the the CURRENCY_CODE is not 'STG' then call the Euro Compliant Currency Conversion routine to convert the PREMIUM_AMOUNT_DUE to sterling with an effective date set to PREMIUM_PAID_DATE.

Return result as PREMIUMS_PAID

4.6.2. Calculate Excess Gain Total

Input Parameters

PARAMETER NAME	TYPE	INPUT/OUTPUT
PLAN_ID	int	Input
START_DATE	datetime	Input
END_DATE	datetime	Input
EXCESS_GAIN_TOTAL_AMT	money	Output

Validation of Input Parameters
If any of the input parameters are null then report an appropriate error message and exit procedure with a result code of 1.

Main Processing
If there are any Chargeable Events on the CHARGEABLE_EVENT table where :-
1. The CHARGEABLE_EVENT_TYPE = 'E01'
2. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters.
3. STATUS = 'L' or 'H'

then store exception 021 and return with a result code of 1.

Calculate the aggregate GAIN on the CHARGEABLE_EVENT table where :-
4. The CHARGEABLE_EVENT_TYPE = 'E01'
5. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters.
6. STATUS = 'P'

No currency conversion will be required as all E01 Chargeable Events will be logged with a Sterling Sum Payable.

Return result as EXCESS_GAIN_TOTAL_AMT

4.6.3. Calculate Relevant Capital Payments Total

Input Parameters

PARAMETER NAME	TYPE	INPUT/OUTPUT
PLAN_ID	int	Input
START_DATE	datetime	Input
END_DATE	datetime	Input
RCP_TOTAL_AMT	money	Output

Validation of Input Parameter
If any of the input parameters are null then report an appropriate error message and exit procedure with a result code of 1.

Main Processing
If there are any Chargeable Events on the CHARGEABLE_EVENT table where :-
1. The CHARGEABLE_EVENT_TYPE = 'S01' or 'S02' or 'S03'
2. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters.
3. STATUS = 'L' or 'H'

then store exception 022 and return with a result code of 1.

Calculate the aggregate of SUM_PAYABLE on the CHARGEABLE_EVENT table where :-
1. The CHARGEABLE_EVENT_TYPE = ‘S01’ or ‘S02’ or ‘S03’
2. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters
3. The STATUS = ‘P’

Where the the CURRENCY_CODE on the CHARGEABLE_EVENT table is not ‘STG’ then call the Euro Compliant Currency Conversion routine to convert the SUM_PAYABLE to sterling with an effective date set to EFFECTIVE_DATE of Chargeable Event.

Return results as RCP_TOTAL_AMT

4.6.4. Calculate Part-Assignment Total

Input Parameters

PARAMETER NAME	TYPE	INPUT/OUTPUT
PLAN_ID	int	Input
START_DATE	datetime	Input
END_DATE	datetime	Input
PART_ASSIGN_TOTAL	money	Output

Validation of Input Parameters
If any of the input parameters are null then report an appropriate error message and exit procedure with a result code of 1.

Main Processing
If there are any Chargeable Events on the CHARGEABLE_EVENT table where :-
1. The CHARGEABLE_EVENT_TYPE = ‘A03’
2. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters.
3. STATUS = ‘L’ or ‘H’

then store exception 023 and return with a result code of 1.

Calculate the aggregate of SUM_PAYABLE on the CHARGEABLE_EVENT table where :-
1. The CHARGEABLE_EVENT_TYPE = ‘A03’
2. The EFFECTIVE_DATE > OR = START_DATE and < or = END_DATE parameters
3. The STATUS = ‘P’

Where the the CURRENCY_CODE on the CHARGEABLE_EVENT table is not ‘STG’ then call the Euro Compliant Currency Conversion routine to convert the SUM_PAYABLE to sterling with an effective date set to EFFECTIVE_DATE of Chargeable Event.

Return results as PART_ASSIGN_TOTAL

4.7. Exception Handling

Exceptions will be stored during the following stages of processing which will be notified to the users for review and correction :-

1. The Post-Logging Batch Process – Validation of Chargeable Event.
2. Pre-April 2000 End of Year Notification.
3. Policyholder Chargeable Event Gain Notification.
4. Post-April 2000 End of Year Notification.

Processing Stage Raised	Exception Text	Description	Code	Severity Rating
Logging of CE	Effective Date greater than Date Logged		001	High
Logging of CE	Chargeable Event logged against Duplicate Client		002	Low
Build Full CE	Plan has had a change of ownership since CE was logged and owners were recorded.	If the batch job is not run on the same day as the chargeable event then a change of ownership will be detected.	003	High
Build Full CE	An assignment has an effective date before other chargeable events	Incorrect owners may have been recorded for any chargeable events which were logged after the effective date of assignment.	004	Medium
CE Logged but not processed	Address Change	An Address Change may impact upon address recorded at the time of Chargeable Event	005	Low
Logging of CE	Chargeable Event set-up as requiring review	Recorded for all Chargeable Event types where the STORE_EXCEPTION_IND = Y on the CHARGEABLE_EVENT_TYPE table.	006	Medium
Build Full CE	Effective Date not input		007	High
Logging of CE	Sum Payable is a zero amount		008	High
Build Full CE	Reversal Chargeable Event not matched with original Chargeable Event.		009	High
Build Full CE	Date of Death has not been input		010	
Build Full CE	Sum Payable not input/calculated		011	
Build Full CE	An owner/trustee has an Incomplete Address.		012	Medium
Process CE	Death Claim not settled	When aggregating client gains, a death claim must be at status 72 - Claim Settled instead of at status 71 - Claim Notified		High
Build Full CE	Original Chargeable Event not found to match with Reversal		013	High
Build Full CE	None of the owners are resident in the UK		014	Low
Build Full CE	No Sum Payable calculated as Plan is ‘not fully invested’.		015	High
Build Full CE	Country of Residence is null for an owner.		016	High
Build Full CE	An owner/trustee has no address details.		017	High
Build Full CE	CE cannot be reversed as a Certificate has been produced for it.		018	
Build Full CE	Effective Date is in previous tax year		019	

Build Full CE	Policy Status has been changed since CE was logged		020	
Pre-April Notification	Excess Event Total calculated because there are Excess Events on-hold		021	
Pre-April Notification				

Inserting an exception into CHARGEABLE_EVENT_EXCEPTIONS table

Source Field/Value	Target Field Name
Plan ID of PLANN which exception is being stored on.	PLAN_ID
From the Chargeable Event which the exception is being stored on	CHARGEABLE_EVENT_ID
Exception Code from table above	EXCEPTION_CODE

4.8. Existing System Functions Changes

This section details the changes to existing system functions :-

4.8.1. Policy/Client

Overview

When an owner is changed on a plan, the following information will be input and a Chargeable Event will be Logged.

- Assignment Type i.e Assignment for Money, Part Assignment, Exempt or Correction of Errors
- Effective Date of the change
- Assignment Value of the plan as recorded on the deed of assignment or as calculated by Client Services.

When a Life Assured is added or removed , the following information will be input and a Chargeable Event will be Logged.

- Description i.e Fundamental Reconstruction, NOT Fundamental Reconstruction
- Effective Date
- Surrender Value

Policy/Client VB Amendements

Currently, a user adds or removes a plan role through the client role form (called clientro.frm) in Policy Client. The changes are saved to the database only when the user clicks on the "update" button (called PB_Update).

The PB_update.click event triggered the SavePlanRoleDetails function located in the PERDETAI.BAS module.

The SavePlanToleDetails function has 2 functions:

- Add new plan role by calling the AddPlanRole function in PERDETAI.BAS module, passing in parameter the new plan role.
- Remove plan role by calling the DeletePlanRole function in PERDETAI.BAS module, passing in parameter the plan role to be removed.

It is proposed to log the chargeable event when a plan role is adding or removed. The plan role will be checked and if a chargeable event has to be logged, a new screen will request the complementary information. Th event will then be logged and the application will continue as normal.

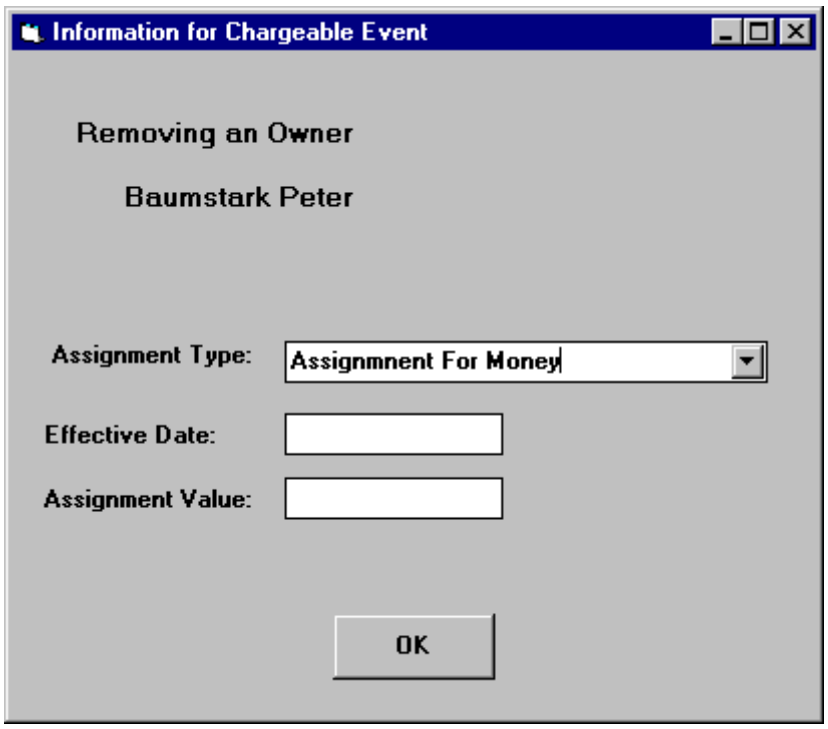
New VB Form

A new form will be developed for the user to enter the required information to log an event. The user do not have to key the information, it might happen that he does know yet that information. In that case the event will still be logged and the information will have to be completed at a later stage.

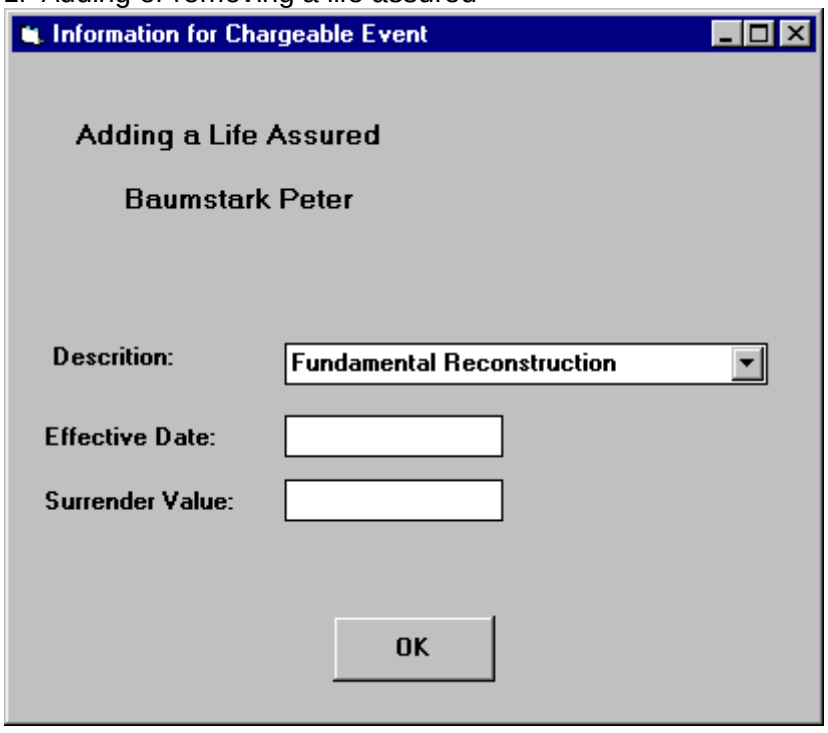
The screen only show in the case of adding or removing an owner or life assured.

The screen will be shown as VB Modal and look as follows.

1. Adding or removing an owner :-



2. Adding or removing a life assured



Description of the screen:

The title label will be specific to the event. It could be:
· Adding an Owner
· Adding a Life Assured
· Removing an Owner
· Removing a Life Assured

The name label is the name of the owner or life assured being adding or removed. At the moment, the information is not known when the plan role is added or removed. The information will have to be given

The Assignment type combo box can be either:
- Assignment for money or money's worth
- Part assignment
- Exempt
- Correction of error

It is defaulted to Exempt (gift).
The combo box only shows in the case of adding or removing an owner.

The Description combo box can be either:
- Fundamental Reconstruction
- NOT Fundamental Reconstruction

It is defaulted to Fundamental Reconstruction.
The combo box only shows in the case of adding or removing a Life Assured.

The effective date describes the date from which the change is effective (that might be different from the current/system date). The date has to be Y2K compliant.

The assignment value field is relevant only in case of an assignment (adding or removing an owner).

The surrender value field is relevant only in case of a fundamental recontruction (adding or removing a life assured).

Change to VB functions - AddPlanRole / DeletePlanRole - PERDETAI.BAS.
In the case of a Life Assured or Owner plan Role, the function will:
1. Call GetClientDescription function in PERDETAI.BAS module. This function returns the name (forename and surname or organisation name) of the plan role.
2. Call the new chargeable event information screen described above.
3. In the case of Owner, if the Assignement Type is "Correction of Errors" then close the screen without to call any procedure.
4. In the case of Life Assured, if the description is "NOT Fundamental Reconstruction", then close the screen without to call any procedure.
5. In other cases, call SRV_LogChargeableEvent procedure to save the event.

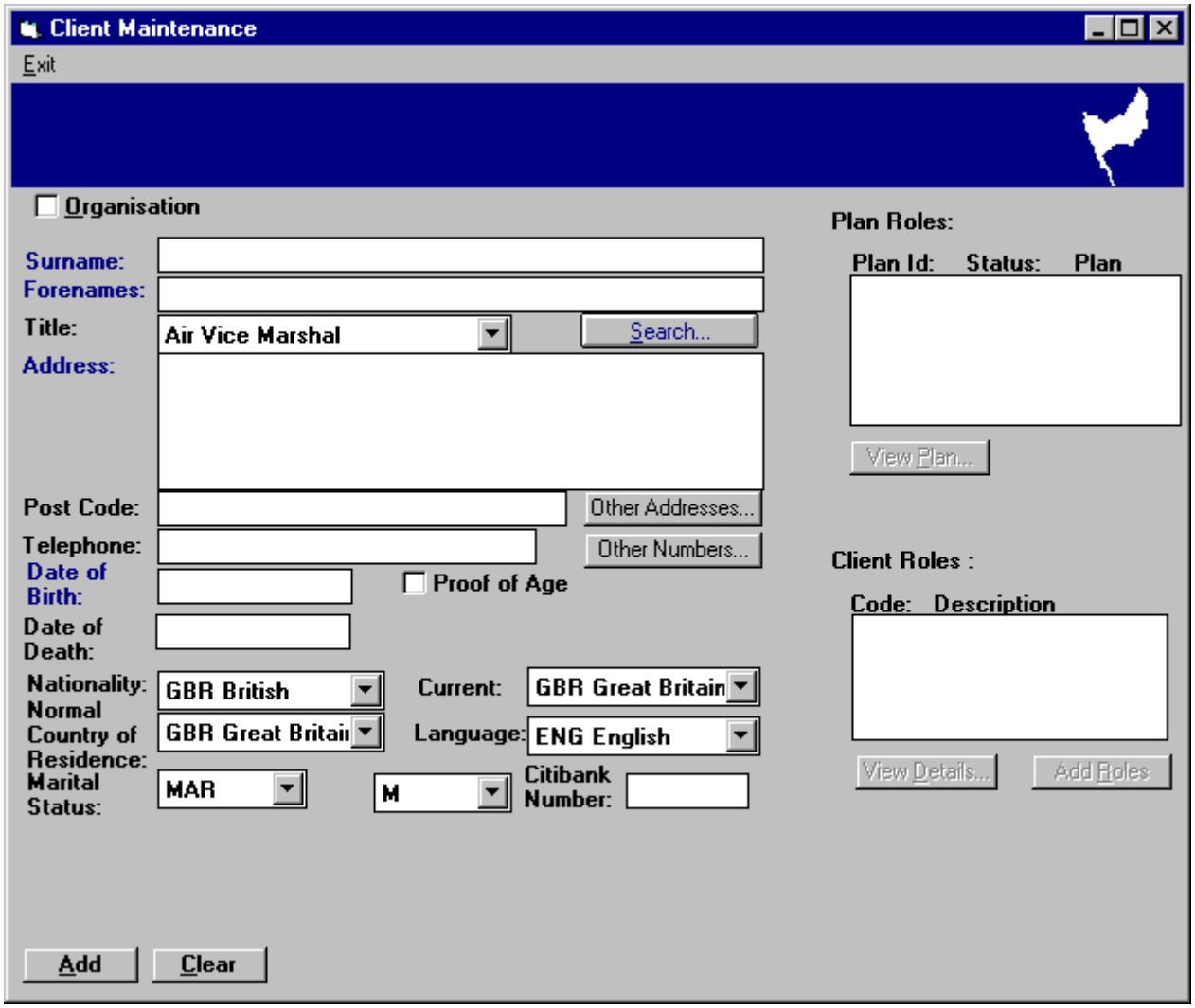
4.8.2. Client Maintenance

Client maintenance will be amended to allow the input of the date of death and to record the date input on the PERSON table. Date of Death is required to calculate the Surrender Value for Post-April Chargeable Death Chargeable Events.

Client Maintenance VB Amendments
The Date of Death changes should be implemented in VB3 and VB5 version.

VB3 - Change

CliMain.frm - Form
The screen giving the details of a client of type person will have to have a new field called date of death as shown below:



PERSONType - TabTypes.bas Module
Add Date of Deathto the person type.

GetPerson - Get.Bas Module
The function has to read the death date - new data - returned from the GetClientPersonDetails procedure -

AddClientPersonalDetails & UpdateClientPersonalDetails - CliAddUp.bas module
The 2 functions have to pass the death date - new parameter - to the SaveClientPersonDetails procedure.

VB5 - Change
frmClientMain - Form

The screen giving the details of a client of type person will have to have a new field called date of death added to it.

GetPerson - CPersonDetails class
The function has to read the death date - new data - returned from the GetClientPersonDetails procedure -

SaveClientPersonalDetails - CPersonDetails class
The function has to pass the death date - new parameter - to the SaveClientPersonDetails procedure.

Sybase Changes
Person Table
Add a new column called DEATH_DATE to the PERSON table. The column is of type datetime.

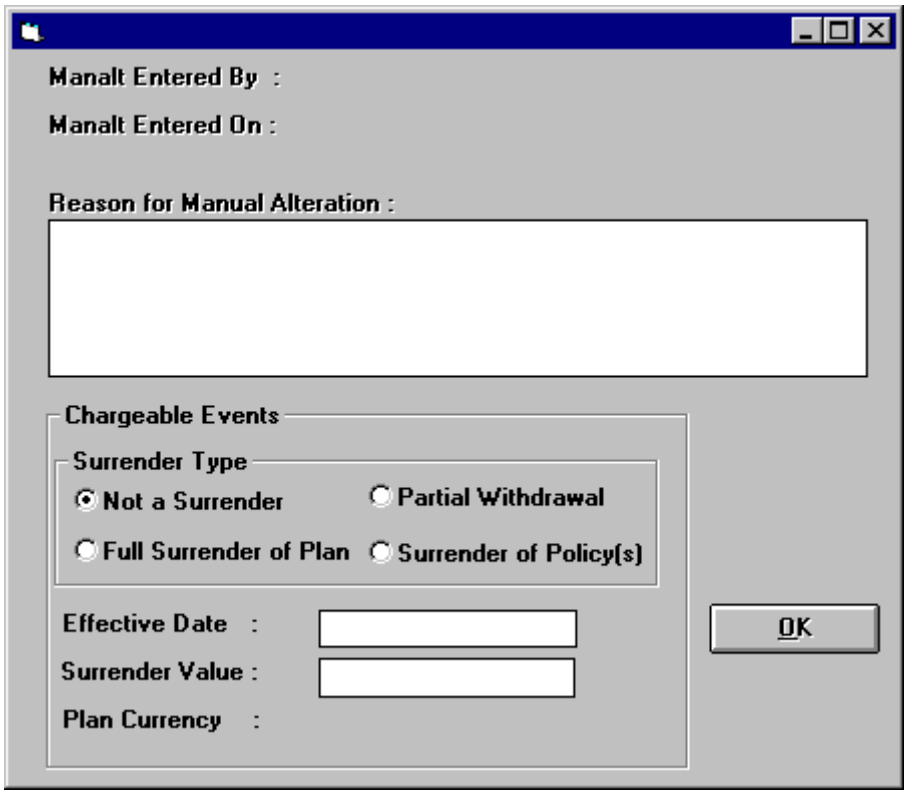
GetClientPersonDetails procedure
Retrieve the death date from Person table for the client.

SaveClientPersonDetails procedure
Add death date:
Add parameter death date to be saved. Save the parameter death date passed in the PERSON table.

4.8.3. Units Online Facility Amendments for Chargeable Events Project

The Units Manual Alteration online VB application will be amended to log a Chargeable Event for any alterations which are surrenders to a Plan which results in a payment to the Client.

The 'Manual Alteration Comments form' which is displayed after the 'Manual Adjustment to Unit Balance' form will be amended to enable the Surrender Type to be selected if applicable and an Effective Date and Surrender Value to be input.



The Surrender Type on the above form will default to 'Not a Surrender' and the Surrender Value text box will be initially greyed out. When one of the Surrender Types are selected then the Surrender Value and Effective Date text box will be ungreyed to allow input. The Plan Currency will be displayed below the Surrender Value input field.

The Plan Currency will be displayed below the Surrender Value input field. Call the procedure 'GetCurrencyNarrative' with the Plan ID to retrieve the Investment Benefit Currency Narrative for display.

Validation

If any of the following validation checks fail then display a message box and allow the user to re-input the data again.

The Effective Date must be a valid date in the format dd/mm/yyyy'.
The Effective Date cannot be in the future.

If the Surrender Value is not input or is not a valid monetary amount in the currency of the Plan then display an appropriate message.

Main Processing

Within the MANCOMM.FRM, cmdOK, call the Log Chargeable Event Process with the following parameters :-

Insert the details into the CHARGEABLE_EVENT table as follows :-

Source Field/Value		Target Field Name
Global Variable		PLAN_ID
Global Variable TodaysDate		LOGGED_DATE

input field	EFFECTIVE_DATE
S01 = Partial Surrender S04 = Surrender of Policy(s) S05 = Full Surrender of Plan	CHARGEABLE_EVENT_TYPE
'N'	TRANSACTION_TYPE
input field	SUM_PAYABLE
Investment Benefit Currency	CURRENCY
Global Variable EventId	INVESTMENT_EVENT_ID
null	SERVICING_EVENT_ID
'UMA'	SOURCE

Currently within the application the manual alterations comment form above is processed outside of the manual alteration transaction (See MANALT.FRM - CommandExecute_Click), the processing of the form above should be part of the manual alteration transaction.

4.9. Chargeable Event Report

A weekly report will be produced which will list all logged chargeable events which have been recorded after a supplied start date. The report will be used to verify that the chargeable event is valid and that all the relevant information is there.

Ref. Business Requirements Spec - Section 'Chargeable Event Review Report'

The following details will appear on the report :-

1. The Chargeable Event ID
2. Plan ID
3. Logged Date
4. Product Code
5. Effective Date
6. Status Changed Date
7. Currency Code
8. Chargeable Event Amount
9. Investment Event ID
10. Transaction Type
11. Reversal Chargeable Event ID
12. Source of Transaction
13. Added by

4.10. Servicing Diary Requests

Manual Servicing Diary requests will be required for the following changes to Chargeable Events which have been logged :-

- Change Chargeable Event Effective Date
- Change Chargeable Event Sum Payable
- Cancel Chargeable Event or Reversal
- Create a New Chargeable Event

4.10.1. Change Chargeable Event Effective Date

This procedure will update the EFFECTIVE_DATE on the CHARGEABLE_EVENT table with an Effective Date passed in as a parameter.

Input Parameters
Plan ID
Chargeable Event ID
Effective Date
Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

If any of the input parameters are not supplied then raiserror '21061' with input parameter name as a parameter.

If the STATUS field on the CHARGEABLE_EVENT table is not currently = 'L', 'H' or 'P' then output an new error message 'Chargeable Event is not at the required status to be updated'.

Check that a single row exists on the CHARGEABLE_EVENT table for the PLAN_ID and CHARGEABLE_EVENT_ID supplied.

If the Effective Date input is > System Date then output an new error message 'Effective Date cannot be in the future'.

Main Processing
Update the EFFECTIVE_DATE field on the CHARGEABLE_EVENT table to the Effective Date input where the CHARGEABLE_EVENT_ID = input parameter and PLAN_ID = input parameter.

If the current STATUS of the CHARGEABLE_EVENT = 'P', then update the STATUS field on the CHARGEBLE_EVENT table to 'H' which will trigger a re-validation of the Chargeable Event by the Post Logging Batch Process.

Display a message to indicate that the Effective Date on the Chargeable Event has been updated.

4.10.2. Change Chargeable Event Sum Payable

This procedure will update the SUM_PAYABLE and CURRENCY on the CHARGEABLE_EVENT table values passed in as a parameter.

Input Parameters
Plan ID
Chargeable Event ID
Sum Payable
Currency

Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

If any of the input parameters are not supplied then raiserror '21061' with input parameter name as a parameter.

If the Sum Payable is not an amount > 0 then output an error message 'sum payable must be an amount > zero'

If the Currency Code does not exist on the CURRENCY table then output an error message 'Currency Code is invalid'

If the STATUS field on the CHARGEABLE_EVENT table not = 'L', 'H' or 'P' then output an error message ''Chargeable Event is not at the required status to be updated''.

Check that a single row exists on the CHARGEABLE_EVENT table for the PLAN_ID and CHARGEABLE_EVENT_ID supplied.

Main Processing
Update the SUM_PAYABLE and CURRENCY_CODE field on the CHARGEABLE_EVENT table to the values input where the CHARGEABLE_EVENT_ID = input parameter and PLAN_ID = input parameter.

If the current STATUS of the CHARGEABLE_EVENT = 'P', then update the STATUS field on the CHARGEBLE_EVENT table to 'H' which will trigger a re-validation of the Chargeable Event by the Post Logging Batch Process.

Display a message to indicate that the Sum Payable and Currency on the Chargeable Event has been updated.

4.10.3. Cancel Chargeable Event

This procedure will cancel a Chargeable Event or a Reversal of a Chargeable Event.

Input Parameters
Plan ID
Chargeable Event ID

Validation of Input Parameters
If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

If any of the input parameters are not supplied then raiserror '21061' with input parameter name as a parameter.

If the TRANSACTION_TYPE on the CHARGEABLE_EVENT table = 'N' and the STATUS field on the CHARGEABLE_EVENT table not = 'H' or 'P' then output an error message ''Normal Chargeable Event is not at the required status to be Cancelled''.

If the TRANSACTION_TYPE on the CHARGEABLE_EVENT table = 'R' and the STATUS field on the CHARGEABLE_EVENT table not = 'U', then output an error message ''Reversal Chargeable Event is not at the required status to be Cancelled''.

Main Processing
Update the STATUS = 'X' on the CHARGEABLE_EVENT table where the CHARGEABLE_EVENT_ID = input parameter and PLAN_ID = input parameter.

Display a message to indicate that the Chargeable Event has been cancelled.

4.10.4. Create a New Chargeable Event

This procedure will create a Normal or Reversal Chargeable Event.

Input Parameters

Name	Description	Format	Mandatory/ Optional
PLAN_ID	The unique identifier of a Plan.	**int**	**Mandatory**
EFFECTIVE_DATE	The actual date when the Chargeable Event occurred.	**datetime**	**Mandatory**
CHARGEABLE_EVENT_TYPE	The Chargeable Event Type from the CHARGEABLE_EVENT_TYPE table.	**char(3)**	**Mandatory**
TRANSACTION_TYPE	The permissible values are :- **N** = Normal Chargeable Event txn **R** = Reversal Chargeable Event txn	**char(1)**	**Mandatory**
SUM_PAYABLE	The Sum Payable as a result of the Chargeable Event.	**Money**	**Mandatory**
CURRENCY_CODE	The Currency of the sum payable.	**char(3)**	**Mandatory**

Validation of Input Parameters

If any one of the following checks fail then report an appropriate error message and exit procedure with a result code of 1.

If any of the input parameters are not supplied then raiserror '21061' with input parameter name as a parameter.

Full validation of the input parameters is done by the procedure SRV_LogChargeableEvent in main processing below.

Main Processing

Call the procedure SRV_LogChargeableEvent with parameters as below.

Source Field/Value	Input Parameter Name
Input Parameter	PLAN_ID
Input Parameter	EFFECTIVE_DATE
Input Parameter	CHARGEABLE_EVENT_TYPE
Input Parameter	TRANSACTION_TYPE
Input Parameter	SUM_PAYABLE
Input Parameter	CURRENCY
'SRV'	SOURCE

See procedure ProcessFullSurrender for sample call to procedure SRV_LogChargeableEvent

Display a message to indicate that the Chargeable Event has been Logged

4.11. Data Changes

4.11.1. SEQUENCE_CODES Table

The following rows are to be added to the SEQUENCE_CODES Table.

SEQUENCE_NUMBER	SEQUENCE_CODE_TYPE	DESCRIPTION
1	CEI	Chargeable Event ID
1	PRE	Pre-April end of Year Notification Certificate
1	PST	Post-April end-of-year Notification Certificate

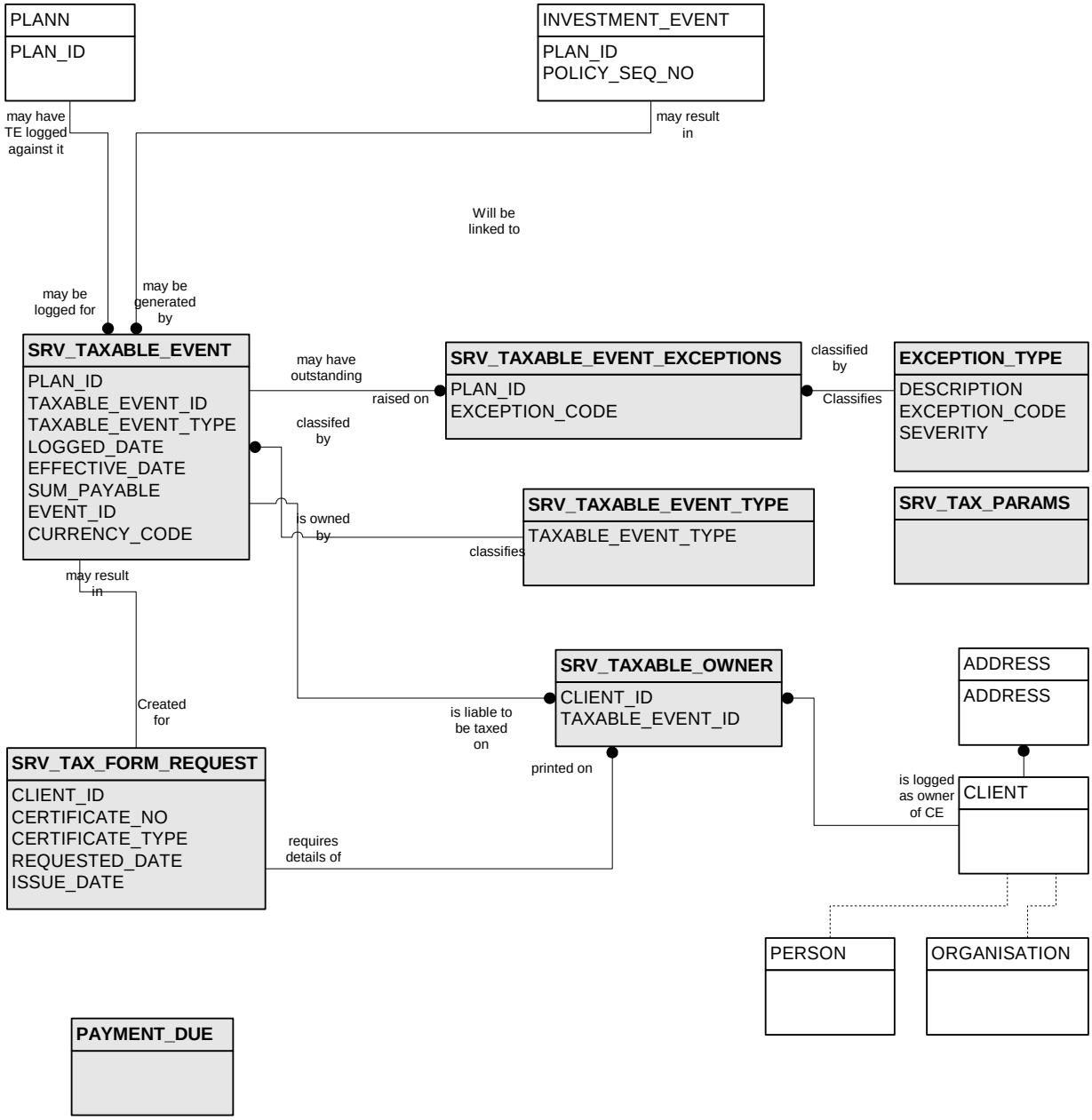
4.11.2. DOCSYS_BATCH_DETAILS

The following rows are to be added to the DOCSYS_BATCH_DETAILS Table.

DOCUMENT_ID	CATEGORY_ID	RUN_TYPE_CODE	ORIGINAL	PRINT_PRIORITY

The details of this table will be know when the DOCS Development work is further advanced. At this stage it is know that there will be new CATEGORU_ID's required which will equate to the CERTIFICATE_TYPE on the CE_CERTIFICATE_REQUESTS table and new RUN_TYPE_CODES will be required which idenfity the recipiant and type of letter to be produced.

5. Data Model



5.1. New Entity Descriptions

5.1.1. CHARGEABLE_EVENT

Used to hold the main details when a Chargeable Event occurs.

Attribute	Key	Type	Description	Default
CHARGEABLE_EVENT_ID	K1	int	A unique ID which is assigned to a Chargeable event when it is logged.	
PLAN_ID	K2	int	The unique identifier for a Plan.	
LOGGED_DATE		datetime	The date the Chargeable Event was input.	
EFFECTIVE_DATE		datetime	The date of the Chargeable Event which may be backdated to reflect the actual date requested by the Client.	

CHARGEABLE_EVENT_TYPE		char(3)	A code which classifies the type of Chargeable Event. See CHARGABLE_EVENT_TYPE table for further details.	
TRANSACTION_TYPE		char(1)	This will indicate the type of chargeable event transaction as follows :- **N** = Normal Chargeable Event txn **R** = Chargeable Event Reversal txn	
STATUS		char(1)	This field will indicate the status of a Chargeable Event Transaction during processing and set by a user. **Normal Txn** Status set during processing :- **E** = Excluded - *If the Chargeable Event is logged outside of the effective/cease date range of the Chargeable Event Type.* **L** = Logged **H** = Held - exceptions outstanding **P** = Main Processing Pending - Build and Validate Completed **I** = Intermediate Processing i.e. the chargeable event has been assessed for at least one but not all owners. **C** = Complete - the chargeable event has been assessed for all CE owners. **R** = Reversed **X** = Cancelled by user **Reversal Txn** Reversal transactions status :- **U** = Unmatched Reversal **M** = Matched Reversal	
STATUS_CHANGED_DATE		datetime	The date the STATUS field was changed.	
SUM_PAYABLE		money	The sum payable as a result of the Chargeable Event.	
CURRENCY_CODE		char(3)	Currency of Sum Payable	
GAIN		money	For Post April 2000 Plans, this will be the gain calculated for a Last Event which will be in Sterling.	
RELEVANT_YEARS_TSR		int	The no. of relevant years for computing of top-slicing relief to appear on Post-April Certificates Only.	
INVESTMENT_EVENT_ID		int	The unique identifier of the INVESTMENT_EVENT which resulted in the Chargeable Event being generated.	
SERVICING_REQUEST_ID		int	The unique identifier of a Servicing Event	
SOURCE		char(3)	A code to identify the source of the Chargeable Event transaction. See table below.	
ADDED_BY		char(30)	In online mode this field will identify the user who generated the Chargeable Event.	
REVERSED_CE_EVENT_ID			For reversal transactions (where the TRANSACTION_TYPE above = 'R'), this field will be set-up with the CHARGEABLE_EVENT_ID of the original Chargeable Event.	

5.1.2. CHARGEABLE_EVENT_POLICIES

Used to record Policy Sequence No's for Chargeable Event Types (excluding Partial Surrenders and Assignments).

Attribute	Key	Type	Description	Default
PLAN_ID		int	The unique identifier for a Plan.	
CHARGEABLE_EVENT_ID	K1	int	A unique ID which is assigned to a Chargeable event when it is logged.	
POLICY_SEQ_NO	K2	int	A code to identify the Exception.	

5.1.3. CHARGEABLE EVENT OWNER

Used to hold the Plan Owners when a Chargeable Event Occurs and as they are liable to change. The name and address of all Plan Owners are required to be printed out on a notification certificate.

Attribute	Key	Type	Description	Default
CLIENT_ID	K1	int	The Owning Client of the Plan as held on the PLAN_ROLE.	n/a
CHARGEABLE_EVENT_ID	K1	int	A unique ID which is assigned to a Chargeable event when it is logged.	n/a
CERTIFICATE_NO	K2	int	Identifies a Certificate sent to revenue which the Client has been reported on..	null
ADDRESS_TYPE_CODE		char(3)	Identifies the address which has been selected in the order Home, Principal or Correspondence depending on availability.	n/a
ADDRESS_LINE_1		varchar(50)	The Address of the Client at the time of the Chargeable Event.	
ADDRESS_LINE_2		varchar(50)	d/o	
ADDRESS_LINE_3		varchar(50)	d/o	
ADDRESS_LINE_4		varchar(50)	d/o	
ADDRESS_LINE_5		varchar(50)	d/o	
POST_CODE		varchar(50)	Post Code - part of address	
COUNTRY_OF_RESIDENCE		char(3)	The country of Residence of the Client at the time the Chargeable Event Occurs.	
STATUS		char(1)	This field will indicate the 'End of Tax Year Assessment' status of a Chargeable Event Transaction in relation to an owner. P = Pending Assessment A = Above Threshold during assessment for Tax Year below B = Below Threshold during assessment for Tax Year below	
STATUS_CHANGED_DATE		datetime	The date the STATUS field was changed.	
TAX_YEAR_ASSESSED		char(4)	This is the Tax Year in which the Chargeable Event has been assessed for a Client e.g if the Tax Year is 2000/2001 then this field will hold the year '2000'.	

5.1.4. CHARGEABLE_EVENT_CERTIFICATE_REQUEST

Used to hold details of Certificates Requests for certificates to be Issued to the Inland Revenue or to a Client.

Attribute	Key	Type	Description	Default
CERTIFICATE_TYPE	K1	Char(3)	The following processes log a Certificate Request :- **PRE** = Pre-April end of Year Notification Certificate to IR **PST** = Post-April end-of-year Notification Certificate to IR **PGN** = CE Gain Notification to Policyholders	

CERTIFICATE_NO	K1	int	A unique ID which is assigned to a Certificate when it is generated.	
CHARGEABLE_EVENT_ID	K2	int	The Chargeable Event which the certificate has been requested for.	
PLAN_ID		int	The unique identifier for a Plan.	
REQUESTED_DATE		datetime	The date a certificate is requested by the relevant batch process for a particular CERTIFICATE_TYPE.	
ISSUE_DATE		datetime	The date on which the certificate is Issued to the Docs system for printing.	

5.1.5. CHARGEABLE EVENT TYPE

Used to hold details of each Chargeable Event Type which will enable control over some functions like Logging and Review.

Attribute	Key	Type	Description	Default
TYPE	K1	char(3)	The first character Identifies the main type of Chargeable Event i.e. Death, Assignment, Maturity, Surrender or Fundamental Reconstruction. The last two characters are the sub_type. E.G Main Type = S - Surrender Sub_Type = 04 - Surrender of a single policy etc	
DESCRIPTION		varchar(40)	A narrative description of the Chargeable Event Type which will appear on the Notification Certificate	
EFFECTIVE_DATE		datetime	If the Date the Chargeable Event is logged on the system is > or = EFFECTIVE_DATE and less than CEASE_DATE then the Chargeable Event Transaction is logged with a status of L, otherwise it is logged with a status of E - Excluded.	
CEASE_DATE		datetime	See EFFECTIVE_DATE above	
STORE_EXCEPTION_IND		char(1)	If this indicator is set to Y then an exception will be always generated for this type of Chargeable Event.	N

5.1.6. CHARGEABLE EVENT EXCEPTIONS

Used to record Exceptions which may be detected during validation of the Chargeable Event Transaction.

Attribute	Key	Type	Description	Default
PLAN_ID		int	The unique identifier for a Plan.	
CHARGEABLE_EVENT_ID	K1	int	A unique ID which is assigned to a Chargeable event when it is logged.	
EXCEPTION_CODE	K2	char(3)	A code to identify the Exception.	

5.1.7. CHARGEABLE EVENT EXCEPTION TYPE

Attribute	Key	Type	Description	Default
EXCEPTION_CODE	K1	int	A code to identify the Exception.	
DESCRIPTION		char(40)	The textual description of the Exception Type.	

SEVERITY_RATING		char(1)	Each Exception Type will have a Severity Rating of High, Medium and Low. **1 =** High i.e Manual changes are required before Chargeable Event can be processed. **2 =** Medium i.e Manual changes may be required before Chargeable Event can be processed. **3 =** Low i.e Notification/Warning of event which may have impacted upon Chargeable Event	

5.1.8. CHARGEABLE EVENT PARAMS

Used to hold all parameters required for Chargeable Events.

Attribute	Key	Type	Description	Default
PRE_APRIL_2000_THRESHOLD		money	If the total amount payable to a Client within a tax year exceeds this threshold then a notification certificate will be produced.	
POST_APRIL_2000_THRESHOLD		money	As above for Post-April 2000 Chargeable Events.	
INDIVIDUAL_TAX_YEAR_START		char(4)	The Start Date of the Individual Tax Year.	
INDIVIDUAL_TAX_YEAR_END		char(4)	The End Date of the Individual Tax Year.	
COMPANY_TAX_YEAR_START		char(4)	The Start Date of the Company Tax Year.	
COMPANY_TAX_YEAR_END		char(4)	The End Date of the Company Tax Year.	
REVENUE_CONTACT_NAME		char(30)	Revenue Contact Name	
REVENUE_ADDRESS_LINE_1		char(30)	Revenue Address	
REVENUE_ADDRESS_LINE_2		char(30)	d/o	
REVENUE_ADDRESS_LINE_3		char(30)	d/o	
REVENUE_ADDRESS_LINE_4		char(30)	d/o	
REVENUE_ADDRESS_LINE_5		char(30)	d/o	

5.2. Existing Entity Changes

5.2.1. PERSON

Attribute	Key	Type	Description	Default
DATE_OF_DEATH		datetime	The actual date which the Life Assured died which will be the effective date of a Death Chargeable Event.	

6. Non Functional Requirements

6.1. Performance

6.1.1. Online

The 'Log Chargeable Event' process will only log a Chargeable Event and will therefore not impact upon the performance of any existing online transactions which will call it.

6.1.2. Batch

Performance of the Batch Processes will be monitored during the system testing phases and any issues will be attended to before the process go live.

6.2. Scaling

It is estimated that there will be approximately 8,000 Pre/Post April 2000 SAE and JRI Chargeable Events logged during the Tax Year 2000/2001. This is unlikely to grow at an excessive rate which will require any special consideration.

6.3. Recovery / Resilience / Fallback

The sub-system will incorporate the standard approach to error handling and recovery. Manual fallback procedures will be considered at a later stage of design.

6.4. Security

There will be no extra security requirements beyond those currently provided.

6.5. Audit Trails

No change has been identified at this final design stage.

6.6. Arrangements for data culling

At this time it is believed that records will have to be kept for 10 years to satisfy the Inland Revenue audit requirements. If there was a fundamental reconstruction to a Plan then records will probably be kept for 10 years after that Plan has a final termination. This will be considered further at a later stage of design.

6.7. System Architecture components

To be considered at a later stage of design.

6.8. Multiple User Access

No change to current situation.

6.9. New Hardware / Software License Requirements

No new hardware or additional licenses are required.

6.10. Expected Life span

There is no deadline as to how long the new system will be required but is expected to be beyond 10 years in the format currently being designed.

6.11. Testability

The testing of the system will be facilitated by the backcapture batch process which will provide initial data which will be used for testing. It will also be possible to specific chargeable event types within this batch of data during testing by switching on/off the logging of a particular Chargeable Event types.

7. Development Environment Requirements

Two paredown DB's will be required. One for Development and the other for System/User testing.

no extra hardware will be required.