



Structure Changes and Data Enhancements

7 June 2023

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1. Introduction

This document describes data structure changes that have recently been made to Defaqto Matrix tables.

These changes have been made to broaden the data, enhance filtering, improve consistency, and in some cases remove data that is no longer relevant.

If you have any questions relating to these changes, please contact Customer Success on 01844 295 544 or at customersupport@defaqto.com.

2. New Columns

The following columns were introduced to Matrix between 8th November 2022 and 1st February 2023. Descriptions for what these columns mean can be found by hovering over the column headings in Matrix.

2.1 Banking

Table Name	Column Name
Credit Card	Mobile Application
Credit Card	Number of Alert Methods
Current Account Switching	Switch by Internet/Mobile App
Historic Mortgage Rate	Apr-2023
Historic Mortgage Rate	Aug-2023
Historic Mortgage Rate	Dec-2023
Historic Mortgage Rate	Feb-2023
Historic Mortgage Rate	Jan-2023
Historic Mortgage Rate	Jul-2023
Historic Mortgage Rate	Jun-2023
Historic Mortgage Rate	Mar-2023
Historic Mortgage Rate	May-2023
Historic Mortgage Rate	Nov-2023
Historic Mortgage Rate	Oct-2023
Historic Mortgage Rate	Sep-2023
Personal Loan	Total Loan £2,500/24
Personal Loan	Total Loan £2,500/36
Personal Loan	Total Loan £2,500/48

Table Name	Column Name
Personal Loan	Total Loan £25,000/60
Personal Loan	Total Loan £3,000/48
Personal Loan	Total Loan £7,500/48

2.2 General Insurance

Table Name	Column Name
Gadget and Mobile Phone Insurance	Claim Limit Per Policy Period (£)
Goods Carrying Vehicle - Comprehensive Policy	Foreign Use - Use of Vehicle
Goods Carrying Vehicle - Comprehensive Policy	Maximum Tools Sum Insured
Goods Carrying Vehicle - Comprehensive Policy	Minimum Tools Sum Insured
Goods Carrying Vehicle - Comprehensive Policy	Personal Accident - Death (max)
Goods Carrying Vehicle - Comprehensive Policy	Personal Accident - Disability/Sight (max)
Goods Carrying Vehicle - TPFT Policy	Maximum Tools Sum Insured
Goods Carrying Vehicle - TPFT Policy	Minimum Tools Sum Insured
Motorcycle Policy - Comprehensive	Helmet and Clothing Limit (max)
Motorcycle Policy - Comprehensive	Personal Accident - Death (max)
Motorcycle Policy - Comprehensive	Personal Accident - Disability/Sight (max)
Motorcycle Policy - Comprehensive	Personal Accident - Loss of Sight (maximum)
Pet Insurance	Cruciate Ligament Sum Insured
Pet Insurance	CT/MRI Scan Sum Insured
Pet Insurance	Dental Fees - Accident Cover
Pet Insurance	Dental Fees - Illness Cover

2.3 Wealth Management

Table Name	Column Name
International Bond	DFM Availability
Investment ISA	ETFs Available
Pension	DFM Availability
Pension	ETFs Available
Pension	Net fee on £1k + £20pm exceeds 0.75%
Pension	Property Commercial UK
Pension	Property Ownership Styles
Platform	Bespoke DFM
Platform	DFM Availability
Platform	ESG Screening Tool
Platform	ETFs Available
Platform	Model Portfolio Availability
Platform	Property Commercial UK
SIPP	DFM Availability
SIPP	ETFs Available
SIPP	Property Commercial UK
SIPP	Property Ownership Styles
Small Self Administered Schemes	DFM Availability
Small Self Administered Schemes	ETFs Available
Small Self Administered Schemes	Property Commercial UK
Unit Linked Bond	DFM Availability
Workplace Pensions	Net fee on £1k + £20pm exceeds 0.75%

3. Column Deletions

The following columns were removed from Matrix between 8th November 2022 and 1st February 2023.

3.1 Banking

The following columns will be removed due to the schemes they describe coming to an end:

Table Name	Column Name
Discount Rate Mortgage	Help to Buy Equity Loan
Discount Rate Mortgage	Mortgage Guarantee
Fixed Rate Mortgage	Help to Buy Equity Loan
Fixed Rate Mortgage	Mortgage Guarantee
Impaired Credit Mortgage	Help to Buy Equity Loan
Standard Rate Mortgage	Help to Buy Equity Loan
Standard Rate Mortgage	Mortgage Guarantee
Stepped Rate Mortgage	Help to Buy Equity Loan
Stepped Rate Mortgage	Mortgage Guarantee

3.2 General Insurance

To simplify the cost of policies and improve comparability, all fees relating to telematics will be included in the Setup Fee and Adjustment Fee columns meaning the following columns will no longer be needed:

Table Name	Column Name
Private Car - Comprehensive Policy	Telematics – Installation Fee
Private Car - Comprehensive Policy	Telematics – Cool-Off Pd Fee (Device Not Fitted)
Private Car - Comprehensive Policy	Telematics – Cool-Off Pd Fee (Device Fitted)
Private Car - Comprehensive Policy	Telematics – Mid-Term Canc (Device Not Fitted)
Private Car - Comprehensive Policy	Telematics – Mid-Term Canc (Device Fitted)
Private Car - Comprehensive Policy	Telematics Unit Transfer Fee
Private Car - TPFT Policy	Telematics – Installation Fee
Private Car - TPFT Policy	Telematics – Cool-Off Pd Fee (Device Not Fitted)
Private Car - TPFT Policy	Telematics – Cool-Off Pd Fee (Device Fitted)
Private Car - TPFT Policy	Telematics – Mid-Term Canc (Device Not Fitted)
Private Car - TPFT Policy	Telematics – Mid-Term Canc (Device Fitted)

Table Name	Column Name
Private Car - TPFT Policy	Telematics Unit Transfer Fee
Private Car - TPO Policy	Telematics – Cool-Off Pd Fee (Device Not Fitted)
Private Car - TPO Policy	Telematics – Cool-Off Pd Fee (Device Fitted)
Private Car - TPO Policy	Telematics – Mid-Term Canc (Device Not Fitted)
Private Car - TPO Policy	Telematics – Mid-Term Canc (Device Fitted)
Private Car - TPO Policy	Telematics Unit Transfer Fee

The following columns will be removed in favour of the existing Off Piste Skiing, Off Piste Snowboard, and Off Piste Restrictions columns, which capture the feature in more detail:

Table Name	Column Name
Annual Travel Insurance Policy	Off Piste Allowed
Gap Year Travel Insurance Policy	Off Piste Allowed
Single Trip Travel Insurance Policy	Off Piste Allowed

3.3 Wealth Management

As part of a recent relevance review of the Wealth Management area, the following columns were identified as no longer being required and will therefore be deleted:

Table Name	Column Name
Group AVC Scheme	Property Funds
Individual Stakeholder	Funds of Funds Available
International Bond	Fund Style Options
International Bond	Funds of Funds Available
International Bond	Panel Discretionary Fund Manager
International Bond	Return Focused Funds
International Bond	Risk Bound Funds
International Bond	Target Dated Funds
Investment ISA	Funds of Funds Available
Pension	Funds of Funds Available
Pension	Number of Fund Style Options
Pension	Number of Special Fund Options
Pension	Number of Stocks and Shares Options 2

Table Name	Column Name
Pension	Panel Discretionary Fund Manager
Pension	Return Focused Funds
Pension	Risk Bound Funds
Pension	Stocks & Shares UK
Pension	Target Dated Funds
Personal Pension Plan	DFM Open Market
Personal Pension Plan	Funds of Funds Available
Personal Pension Plan	Risk Bound Funds
Personal Pension Transfer Plan	Funds of Funds Available
Platform	Funds of Funds Available
Platform	Panel Discretionary Fund Manager
Platform	Stocks & Shares UK
S32 Buy-Out Bond	Funds of Funds Available
S32 Buy-Out Bond	Property Funds
SIPP	Funds of Funds Available
SIPP	Risk Bound Funds
Small Self Administered Schemes	Number of Special Fund Options
Small Self Administered Schemes	Number of Stocks and Shares Options
Small Self Administered Schemes	Panel Discretionary Fund Manager
Small Self Administered Schemes	Return Focused Funds
Small Self Administered Schemes	Risk Bound Funds
Small Self Administered Schemes	Stocks & Shares UK
Small Self Administered Schemes	Target Dated Funds
Trustee Investment Plan	Funds of Funds Available
Unit Linked Bond	Fund Style Options
Unit Linked Bond	Funds of Funds Available
Unit Linked Bond	Property Funds
Unit Linked Bond	Return Focused Funds
Unit Linked Bond	Risk Bound Funds
Unit Linked Bond	Target Dated Funds
Workplace Pensions	Funds of Funds Available
Workplace Pensions	Number of Fund Style Options
Workplace Pensions	Property Funds
Workplace Pensions	Return Focused Funds
Workplace Pensions	Risk Bound Funds

Table Name	Column Name
Workplace Pensions	Target Dated Funds

4. Column Replacements

The following column replacements were made in Matrix between 8th November 2022 and 1st February 2023.

4.1 General Insurance

The following columns will be replaced to show the different fees for accident and illness, as some policies now distinguish between the two:

Table Name	Current Column Name	New Column Name
Pet Insurance	Dental Cover	Dental Fees - Accident
Pet Insurance	Dental Cover	Dental Fees - Illness
Pet Insurance	Dental Fees	Dental Fees - Accident
Pet Insurance	Dental Fees	Dental Fees - Illness

4.2 Wealth Management

As part of a recent relevance review of the Wealth Management area, the following columns were identified for replacement with more efficient columns:

Table Name	Current Column Name	New Column Name
International Bond	Discretionary Fund Manager Open Market	DFM Availability
International Bond	DFM panel size available	DFM Availability
Investment ISA	ETFs	ETFs Available
Investment ISA	Exchange Traded Funds Non-UK Domicile	ETFs Available
Investment ISA	Exchange Traded Funds UK Domicile	ETFs Available
Pension	Commercial Property	Property Commercial UK
Pension	DFM Open Market	DFM Availability
Pension	DFM Panel Number	DFM Availability
Pension	DFM Available	DFM Availability
Pension	ETFs	ETFs Available
Pension	ETFs (Exchange Traded Funds) Non-UK Domicile	ETFs Available
Pension	ETFs (Exchange Traded Funds) UK Domicile	ETFs Available
Pension	Exchange Traded Commodities	ETFs Available
Pension	Exchange Traded Funds	ETFs Available
Pension	Leasehold Property	Property Ownership styles
Pension	Multi-Member Owned Property	Property Ownership styles
Pension	Property Funds	Property Commercial UK
Platform	Commercial Property	Property Commercial UK
Platform	DFM Open Market	DFM Availability
Platform	DFM Panel Number	DFM Availability
Platform	ETFs	ETFs Available
Platform	ETFs (Exchange Traded Funds) Non-UK Domicile	ETFs Available
Platform	ETFs (Exchange Traded Funds) UK Domicile	ETFs Available
Platform	Exchange Traded Commodities on Platform	ETFs Available

Table Name	Current Column Name	New Column Name
Platform	Fractional Exchange Traded Funds Available	ETFs Available
Platform	Model Portfolio Provider or Third Party	Model Portfolio Availability
SIPP	Commercial Property	Property Commercial UK
SIPP	DFM Open Market	DFM Availability
SIPP	DFM Panel Number	DFM Availability
SIPP	ETFs	ETFs Available
SIPP	ETFs (Exchange Traded Funds) Non-UK Domicile	ETFs Available
SIPP	ETFs (Exchange Traded Funds) UK Domicile	ETFs Available
SIPP	Exchange Traded Commodities	ETFs Available
SIPP	Leasehold Property	Property Ownership styles
SIPP	Multi-Member Owned Property	Property Ownership styles
Small Self Administered Schemes	Commercial Property	Property Commercial UK
Small Self Administered Schemes	DFM Open Market	DFM Availability
Small Self Administered Schemes	DFM Panel Number	DFM Availability
Small Self Administered Schemes	DFM Available	DFM Availability
Small Self Administered Schemes	ETFs	ETFs Available
Small Self Administered Schemes	ETFs (Exchange Traded Funds) Non-UK Domicile	ETFs Available
Small Self Administered Schemes	ETFs (Exchange Traded Funds) UK Domicile	ETFs Available
Small Self Administered Schemes	Exchange Traded Funds	ETFs Available
Small Self Administered Schemes	Property Funds	Property Commercial UK
Unit Linked Bond	Discretionary Fund Manager Open Market	DFM Availability
Unit Linked Bond	DFM panel size available	DFM Availability

5. Column Data Type Changes

The following column data type changes were made in Matrix between 8th November 2022 and 1st February 2023.

5.1 Banking

The new entry value 'push notification' will be added to the following column to allow capture of such an alert method:

Table Name	Column Name
Credit Card	Alert Methods

5.2 General Insurance

The descriptions of the following columns will be amended to reflect the increase of the default sum insured in the calculation of the assumed sum insured from £165,000 to £200,000, to better reflect the market:

Table Name	Column Name
Home Buildings Policy	Assumed Sum Insured
Home Buildings Policy	Alternative Accommodation
Home Buildings Policy	Kennel Fees
Home Buildings Policy	Trace and Access
Home Buildings Policy	Garden Contents Sum Insured
Home Buildings Policy	Emergency Access Gardens Sum Insured
Home Buildings Policy	Minor Building Works
Landlord Home Insurance	Assumed Sum Insured (Buildings)
Landlord Home Insurance	Loss of Rent Sum Insured
Landlord Home Insurance	Alternative Accommodation Sum Insured
Motor GAP	Minimum Claims Settlement Basis

The descriptions of the following columns will be amended to make it clear they include costs related to telematics as well as other policy fees:

Table Name	Column Name
Private Car - Comprehensive Policy	Set Up Fee (£)
Private Car - Comprehensive Policy	Adjustment Fee
Private Car - Comprehensive Policy	Cancellation Fee
Private Car - Comprehensive Policy	Renewal Fee
Private Car - Comprehensive Policy	Cooling Off Period Cancellation Fee
Private Car - TPFT Policy	Set Up Fee (£)
Private Car - TPFT Policy	Adjustment Fee
Private Car - TPFT Policy	Cancellation Fee
Private Car - TPFT Policy	Renewal Fee
Private Car - TPFT Policy	Cooling Off Period Cancellation Fee
Private Car - TPO Policy	Adjustment Fee
Private Car - TPO Policy	Cancellation Fee
Private Car - TPO Policy	Cooling Off Period Cancellation Fee

6. DNA Structure Changes

The following DNA structure changes were made in Matrix between 8th November 2022 and 1st February 2023.

6.1 Banking

The following columns' DNA will be amended to better reflect the market:

Table Name	Column Name	New DNA Structure
Current Account	Interest Free O/D Limit	DNA1 - Interest free overdraft not available DNA2 - Interest free overdraft £1 to £99 DNA3 - Interest free overdraft £100 to £149 DNA4 - Interest free overdraft £150 to £199 DNA5 - Interest free overdraft £200+
Current Account	Unarranged Overdraft Monthly Cap (£)	DNA1 - Unarranged overdraft monthly cap £90 or more DNA2 - Overdraft cap is between £60 - £89 DNA3 - Overdraft cap is between £30 - £59 DNA4 - Overdraft cap is less than £30 DNA5 - Unarranged overdraft monthly cap £0
Current Account	Unarranged Overdraft Scenario 1 - Unpaid Item	DNA1 - Unarranged overdraft cost £15 or more DNA2 - Unarranged overdraft cost between £10 and £14.99 DNA3 - Unarranged overdraft cost between £5 and £9.99 DNA4 - Unarranged overdraft cost less than £5 DNA5 - Unarranged overdraft cost £0
Equity Release Mortgage	Minimum Loan	DNA1 - Minimum loan £50,000 or over DNA2 - Minimum loan £40,00 to £49,999 DNA3 - Minimum loan £30,00 to £39,999 DNA4 - Minimum loan £20,000 to £29,999 DNA5 - Minimum loan up to £20,000
Savings	Interest Free O/D Limit	DNA1 - Interest free overdraft not available DNA2 - Interest free overdraft £1 to £99 DNA3 - Interest free overdraft £100 to £149 DNA4 - Interest free overdraft £150 to £199 DNA5 - Interest free overdraft £200+

Table Name	Column Name	New DNA Structure
Savings	Unarranged Overdraft Monthly Cap (£)	DNA1 - Unarranged overdraft monthly cap £90 or more DNA2 - Overdraft cap is between £60 - £89 DNA3 - Overdraft cap is between £30 - £59 DNA4 - Overdraft cap is less than £30 DNA5 - Unarranged overdraft monthly cap £0
Savings	Unarranged Overdraft Scenario 1 - Unpaid Item	DNA1 - Unarranged overdraft cost £15 or more DNA2 - Unarranged overdraft cost between £10 and £14.99 DNA3 - Unarranged overdraft cost between £5 and £9.99 DNA4 - Unarranged overdraft cost less than £5 DNA5 - Unarranged overdraft cost £0

6.2 General Insurance

The following columns' DNA will be amended to better reflect the market:

Table Name	Column Name	New DNA Structure
Annual Travel Insurance Policy	Delay Maximum Sum Insured	<p>DNA1 - No benefit for delayed departure</p> <p>DNA2 - Total benefit for delayed departure is less than £200</p> <p>DNA3 - Total benefit for delayed departure is £200-£299</p> <p>DNA4 - Total benefit for delayed departure is £300-£499</p> <p>DNA5 - Total benefit for delayed departure is £500 or greater</p>
Fleet Policy	Foreign Use Annual Limit	<p>DNA1 - Full EU cover is not provided.</p> <p>DNA2 - Full EU cover is provided for less than 60 days a year.</p> <p>DNA3 - Full EU cover is provided for 60-89 days a year.</p> <p>DNA4 - Full EU cover is provided for 90 days or more per year</p> <p>DNA5 - Full EU cover is provided without limit.</p>
Fleet Policy	Loss of Keys Limit (£)	<p>DNA1 - Loss of keys cover is not provided</p> <p>DNA2 - Loss of keys cover is less than £500</p> <p>DNA3 - Loss of keys cover is between £500 and £999</p> <p>DNA4 - Loss of keys cover is between £1,000 and £1,499</p> <p>DNA5 - Loss of keys cover is £1,500 or more or unlimited</p>
Fleet Policy	New Vehicle Period - Cars (months)	<p>DNA1 - New car replacement cover is not provided</p> <p>DNA2 - New car replacement period is less than 11 months</p> <p>DNA3 - New car replacement period is between 11 - 17 months</p> <p>DNA4 - New car replacement period is between 18 - 23 months</p> <p>DNA5 - New car replacement period is 24 months or more</p>

Table Name	Column Name	New DNA Structure
Fleet Policy	Repairs Guarantee - Period (years)	<p>DNA1 - Repairs are not guaranteed</p> <p>DNA2 - Repairs are guaranteed for 1 to 2 years</p> <p>DNA3 - Repairs are guaranteed for 3 years</p> <p>DNA4 - Repairs are guaranteed for 4 years</p> <p>DNA5 - Repairs are guaranteed for 5 years or more</p>
Fleet Policy	Theft of Keys Limit (£)	<p>DNA1 - Theft of keys cover is not provided</p> <p>DNA2 - Theft of keys cover is less than £500</p> <p>DNA3 - Theft of keys cover is between £500 and £999</p> <p>DNA4 - Theft of keys cover is between £1,000 and £1,499</p> <p>DNA5 - Theft of keys cover is £1,500 or more or unlimited</p>
Gap Year Travel Insurance Policy	Delay Maximum Sum Insured	<p>DNA1 - No benefit for delayed departure</p> <p>DNA2 - Total benefit for delayed departure is less than £200</p> <p>DNA3 - Total benefit for delayed departure is £200-£299</p> <p>DNA4 - Total benefit for delayed departure is £300-£499</p> <p>DNA5 - Total benefit for delayed departure is £500 or greater</p>
Goods Carrying Vehicle - Comprehensive Policy	Adjustment Fee	<p>DNA1 - Adjustment Fee is £50 and or greater</p> <p>DNA2 - Adjustment Fee is between £30 and £49.99</p> <p>DNA3 - Adjustment Fee is between £20 and £29.99</p> <p>DNA4 - Adjustment Fee is less than £20</p> <p>DNA5 - There is no Adjustment Fee</p>
Goods Carrying Vehicle - Comprehensive Policy	Audio Limit - Manufacturer	<p>DNA1 - Audio equipment is not covered as standard</p> <p>DNA2 - Audio equipment sum insured is less than £500</p> <p>DNA3 - Audio equipment sum insured is between £500-£999</p> <p>DNA4 - Audio equipment sum insured is £1,000 or more</p> <p>DNA5 - Audio equipment si is market value or unlimited</p>

Table Name	Column Name	New DNA Structure
Goods Carrying Vehicle - Comprehensive Policy	Loss of Keys (standard limit)	<p>DNA1 - Loss of keys cover is not provided</p> <p>DNA2 - Loss of keys cover is less than £500</p> <p>DNA3 - Loss of keys cover is between £500 and £999</p> <p>DNA4 - Loss of keys cover is between £1,000 and £1,499</p> <p>DNA5 - Loss of keys cover is £1,500 or more or unlimited</p>
Goods Carrying Vehicle - Comprehensive Policy	New Vehicle Period	<p>DNA1 - No cover for new vehicle replacement</p> <p>DNA2 - New vehicle replacement is less than 6 months</p> <p>DNA3 - New vehicle replacement is 6 months - 10 months</p> <p>DNA4 -</p> <p>DNA5 - New vehicle replacement is 11 months or greater</p>
Goods Carrying Vehicle - Comprehensive Policy	Personal Accident - Death Benefit	<p>DNA1 - No cover for death following personal accident</p> <p>DNA2 - Benefit for death following personal accident is less than £5,000</p> <p>DNA3 - Benefit for death following personal accident is £5,000-£9,999</p> <p>DNA4 - Benefit for death following personal accident is £10,000-£14,999</p> <p>DNA5 - Benefit for death following personal accident is £15,000 or more</p>
Goods Carrying Vehicle - Comprehensive Policy	Personal Accident - Disability	<p>DNA1 - No disability benefit</p> <p>DNA2 - Driver disability benefit is less than £5,000</p> <p>DNA3 - Driver disability benefit is between £5,000 and £7,499</p> <p>DNA4 - Driver disability benefit is between £7,500 and £9,999</p> <p>DNA5 - Driver disability benefit is £10,000 or greater</p>
Goods Carrying Vehicle - Comprehensive Policy	Renewal Fee	<p>DNA1 - Renewal Fee is £60 and or greater</p> <p>DNA2 - Renewal Fee is between £40 and £59.99</p> <p>DNA3 - Renewal Fee is between £20 and £39.99</p> <p>DNA4 - Renewal Fee is less than £20.00</p> <p>DNA5 - There is no Renewal Fee</p>

Table Name	Column Name	New DNA Structure
Goods Carrying Vehicle - Comprehensive Policy	Sat. Nav Limit - Manufacturer	<p>DNA1 - Cover for manufacturer fitted sat. nav. equipment is not provided</p> <p>DNA2 - Cover for manufacturer fitted sat. nav. equipment is less than £500</p> <p>DNA3 - Cover for manufacturer fitted sat. nav. equipment is between £500-£999</p> <p>DNA4 - Cover for manufacturer fitted sat. nav. equipment is £1,000 or more</p> <p>DNA5 - Cover for manufacturer fitted sat. nav. equip is market value or ul</p>
Goods Carrying Vehicle - Comprehensive Policy	Set Up Fee (£)	<p>DNA1 - A policy 'set-up' fee of £60 or more is applied at inception</p> <p>DNA2 - A policy 'set-up' fee of between £40.00 and £59.99 or more is applied</p> <p>DNA3 - A policy 'set-up' fee of between £20.00 and £39.99 or more is applied</p> <p>DNA4 - A policy 'set-up' fee of less than £20.00 is applied at inception</p> <p>DNA5 - There is no 'set-up' fee applied at the inception of the policy cover</p>
Goods Carrying Vehicle - Comprehensive Policy	Theft of Keys (standard limit)	<p>DNA1 - Theft of keys cover is not provided</p> <p>DNA2 - Theft of keys cover is less than £500</p> <p>DNA3 - Theft of keys cover is between £500 and £999</p> <p>DNA4 - Theft of keys cover is between £1,000 and £1,499</p> <p>DNA5 - Theft of keys cover is £1,500 or more or unlimited</p>
Goods Carrying Vehicle - Comprehensive Policy	Windscreen - Repair Excess	<p>DNA1 - Windscreen repair excess is £30 or greater</p> <p>DNA2 - Windscreen repair excess is £26-£29</p> <p>DNA3 - Windscreen repair excess is £20-£25</p> <p>DNA4 - Windscreen repair excess is less than £20</p> <p>DNA5 - No windscreen excess if damage is repaired</p>
Goods Carrying Vehicle - Comprehensive Policy	Windscreen - Replace Excess	<p>DNA1 - Windscreen replacement excess is £115 or more</p> <p>DNA2 - Windscreen replacement excess is £100-£114</p> <p>DNA3 - Windscreen replacement excess is £75-£99</p> <p>DNA4 - Windscreen excess is between £60 - £74</p> <p>DNA5 - Windscreen excess is less than £60</p>

Table Name	Column Name	New DNA Structure
Home Buildings Policy	Minimum Escape of Water Excess	<p>DNA1 - Minimum escape of water excess is over £500</p> <p>DNA2 - Minimum escape of water excess is between £450 - £500</p> <p>DNA3 - Minimum escape of water excess is between £300 - £449</p> <p>DNA4 - Minimum escape of water excess is between £100 - £299</p> <p>DNA5 - Minimum escape of water excess is less than £100</p>
Home Buildings Policy	Renewal Fee	<p>DNA1 - Renewal fee is £50 or greater</p> <p>DNA2 - Renewal fee is £30.00 to £49.99</p> <p>DNA3 - Renewal fee is £15.00 to £29.99</p> <p>DNA4 - Renewal fee is less than £15</p> <p>DNA5 - There is no renewal fee</p>
Home Buildings Policy	Set Up Fee	<p>DNA1 - Setup fee is £50 or greater</p> <p>DNA2 - Setup fee is £30.00 to £49.99</p> <p>DNA3 - Setup fee is £15.00 to £29.99</p> <p>DNA4 - Setup fee is less than £15</p> <p>DNA5 - There is no setup fee</p>
Home Contents Policy	Minimum Escape of Water Excess	<p>DNA1 - Minimum escape of water excess is over £500</p> <p>DNA2 - Minimum escape of water excess is between £450 - £500</p> <p>DNA3 - Minimum escape of water excess is between £300 - £449</p> <p>DNA4 - Minimum escape of water excess is between £100 - £299</p> <p>DNA5 - Minimum escape of water excess is less than £100</p>
Home Contents Policy	Renewal Fee	<p>DNA1 - Renewal fee is £50 or greater</p> <p>DNA2 - Renewal fee is £30.00 to £49.99</p> <p>DNA3 - Renewal fee is £15.00 to £29.99</p> <p>DNA4 - Renewal fee is less than £15</p> <p>DNA5 - There is no renewal fee</p>
Home Contents Policy	Set Up Fee (£)	<p>DNA1 - Setup fee is £50 or greater</p> <p>DNA2 - Setup fee is £30.00 to £49.99</p> <p>DNA3 - Setup fee is £15.00 to £29.99</p> <p>DNA4 - Setup fee is less than £15</p> <p>DNA5 - There is no setup fee</p>

Table Name	Column Name	New DNA Structure
Motorcycle Policy - Comprehensive	Adjustment Fee	<p>DNA1 - Adjustment Fee is £50 and or greater</p> <p>DNA2 - Adjustment Fee is between £35 and £49.99</p> <p>DNA3 - Adjustment Fee is between £25 and £34.99</p> <p>DNA4 - Adjustment Fee is less than £25</p> <p>DNA5 - There is no Adjustment Fee</p>
Motorcycle Policy - Comprehensive	Emergency 24 Hour Helpline	<p>DNA1 - Insurer does not provide an emergency 24 hour claims helpline</p> <p>DNA2 -</p> <p>DNA3 -</p> <p>DNA4 -</p> <p>DNA5 - Insurer provides an emergency 24 hour claims helpline</p>
Motorcycle Policy - Comprehensive	Helmet and Clothing Limit	<p>DNA1 - Cover for protective clothing is not provided</p> <p>DNA2 - Cover for protective clothing is less than £1,000</p> <p>DNA3 - Cover for protective clothing is between £1,000 and £1,499</p> <p>DNA4 - Cover for protective clothing is between £1,500 and £1,999</p> <p>DNA5 - Cover for protective clothing is £2,000 or more</p>
Motorcycle Policy - Comprehensive	Helmet and Clothing Limit (max)	<p>DNA1 - Cover for protective clothing is not provided</p> <p>DNA2 - Cover for protective clothing is less than £1,000</p> <p>DNA3 - Cover for protective clothing is between £1,000 and £1,999</p> <p>DNA4 - Cover for protective clothing is between £2,000 and £2,999</p> <p>DNA5 - Cover for protective clothing is £3,000 or more</p>
Motorcycle Policy - Comprehensive	Loss of Keys (standard limit)	<p>DNA1 - Loss of keys cover is not provided</p> <p>DNA2 - Loss of keys cover is less than £250</p> <p>DNA3 - Loss of keys cover is between £250 and £349</p> <p>DNA4 - Loss of keys cover is between £350 and £399</p> <p>DNA5 - Loss of keys cover is £400 or more</p>

Table Name	Column Name	New DNA Structure
Motorcycle Policy - Comprehensive	Personal Accident - Death	<p>DNA1 - Personal Accident cover is not provided</p> <p>DNA2 - Personal Accident death benefit is less than £10,000</p> <p>DNA3 - Personal Accident death benefit is between £10,000 and £19,999</p> <p>DNA4 - Personal Accident death benefit is between £20,000 and £24,999</p> <p>DNA5 - Personal Accident death benefit is £25,000 or more</p>
Motorcycle Policy - Comprehensive	Personal Accident - Death (max)	<p>DNA1 - No cover for death following personal accident</p> <p>DNA2 - Max benefit for death following personal accident less than 10,000</p> <p>DNA3 - Max benefit for death following personal accident is £10,000-£19,999</p> <p>DNA4 - Max benefit for death following personal accident is £20,000-£29,999</p> <p>DNA5 - Max benefit for death following personal accident is £30,000 or more</p>
Motorcycle Policy - Comprehensive	Personal Accident - Disability	<p>DNA1 - Personal Accident cover is not provided</p> <p>DNA2 - Personal Accident disability benefit is less than £10,000</p> <p>DNA3 - Personal Accident disability benefit is between £10,000 and £19,999</p> <p>DNA4 - Personal Accident disability benefit is between £20,000 and £24,999</p> <p>DNA5 - Personal Accident disability benefit is £25,000 or more</p>
Motorcycle Policy - Comprehensive	Personal Accident - Disability/Sight (max)	<p>DNA1 - No benefit for disability following personal accident</p> <p>DNA2 - Maximum benefit for personal accident disability is less than £10,000</p> <p>DNA3 - Maximum benefit for personal accident disability is £10,000-£19,999</p> <p>DNA4 - Maximum benefit for personal accident disability is £20,000-£29,999</p> <p>DNA5 - Maximum benefit for personal accident disability is £30,000 or more</p>

Table Name	Column Name	New DNA Structure
Motorcycle Policy - Comprehensive	Renewal Fee	DNA1 - Renewal Fee is £75 or greater DNA2 - Renewal Fee is between £50 and £74.99 DNA3 - Renewal Fee is between £25 and £49.99 DNA4 - Renewal Fee is less than £25 DNA5 - There is no Renewal Fee
Motorcycle Policy - Comprehensive	Repairs Guarantee - Period	DNA1 - A repair guarantee is not given DNA2 - Repair guarantee period is 1 -2 years DNA3 - Repair guarantee period is 3 years DNA4 - Repair guarantee period is 4 years DNA5 - Repair guarantee period is 5 years or longer
Motorcycle Policy - Comprehensive	Set Up Fee (£)	DNA1 - A policy 'set-up' fee of £75 or more is applied at inception DNA2 - A policy 'set-up' fee of between £50.00 and £74.99 or more is applied DNA3 - A policy 'set-up' fee of between £25.00 and £49.99 or more is applied DNA4 - A policy 'set-up' fee of less than £25.00 is applied at inception DNA5 - There is no 'set-up' fee applied at the inception of the policy cover
Motorcycle Policy - Comprehensive	Theft of Keys (standard limit)	DNA1 - Theft of keys cover is not provided DNA2 - Theft of keys cover is less than £250 DNA3 - Theft of keys cover is between £250-£349 DNA4 - Theft of keys cover is between £350-£399 DNA5 - Theft of keys cover is £400 or more
Motorcycle Policy - Comprehensive	Total Loss Bike Period	DNA1 - Total loss courtesy bike is not provided DNA2 - Total loss courtesy bike period is less than 14 days DNA3 - Total loss courtesy bike period is 14 -20 days DNA4 - Total loss courtesy bike period is 21 - 27 days DNA5 - Total loss courtesy bike period is 28 days or longer

Table Name	Column Name	New DNA Structure
Motorcycle Policy - Comprehensive	Year 1 Cancellation	<p>DNA1 - Cancellation is based on short period rates plus a cancellation fee</p> <p>DNA2 - Cancellation is based on short period rates</p> <p>DNA3 - Cancellation is based on pro-rata basis plus a cancellation fee</p> <p>DNA4 -</p> <p>DNA5 - Cancellation is based on pro-rata basis</p>
Motorcycle Policy - Comprehensive	Year 2 Cancellation	<p>DNA1 - Cancellation is based on short period rates plus a cancellation fee</p> <p>DNA2 - Cancellation is based on short period rates</p> <p>DNA3 - Cancellation is based on pro-rata basis plus a cancellation fee</p> <p>DNA4 -</p> <p>DNA5 - Cancellation is based on pro-rata rates</p>
Private Car - Comprehensive Policy	New Car Damage	<p>DNA1 - New car replacement cover is not provided</p> <p>DNA2 - New car replacement damage is 75% or more</p> <p>DNA3 - New car replacement damage is 60% - 74%</p> <p>DNA4 - New car replacement damage is between 51% - 59% of the list price</p> <p>DNA5 - New car replacement damage is 50% or less or by agreed value</p>
Private Car - Comprehensive Policy	New Car Period	<p>DNA1 - New car replacement cover is not provided</p> <p>DNA2 - New car replacement period is less than 11 months</p> <p>DNA3 - New car replacement period is 11 - 23 months</p> <p>DNA4 -</p> <p>DNA5 - New car replacement period is 24 months or unlimited</p>

Table Name	Column Name	New DNA Structure
Private Car - Comprehensive Policy	Personal Belongings	<p>DNA1 - Cover for personal belongings in the car is not provided</p> <p>DNA2 - Cover for personal belongings in the car is less than £200</p> <p>DNA3 - Cover for personal belongings in the car is between £200 and £499</p> <p>DNA4 - Cover for personal belongings in the car is between £500 and £999</p> <p>DNA5 - Cover for personal belongings in the car is £1,000 or greater</p>
Private Car - Comprehensive Policy	Total Loss Car Period	<p>DNA1 - A total loss courtesy car is not provided</p> <p>DNA2 - Maximum total loss courtesy car period is less than 14 days</p> <p>DNA3 - Maximum total loss courtesy car period is between 14 and 20 days</p> <p>DNA4 - Maximum total loss courtesy car period is between 21 and 27 days</p> <p>DNA5 - Maximum total loss courtesy car period is 28 days or more</p>
Private Car - Comprehensive Policy	Windscreen - Replace Excess	<p>DNA1 - Windscreen replacement excess is £115 or more, or varies</p> <p>DNA2 - Windscreen replacement excess is £100-£114</p> <p>DNA3 - Windscreen replacement excess is £75-£99</p> <p>DNA4 - Windscreen replacement excess is £60-£74</p> <p>DNA5 - Windscreen replacement excess is less than £60</p>
Private Car - TPFT Policy	Hotel Expenses - Maximum	<p>DNA1 - Cover for hotel expenses following a fire or theft is not provided</p> <p>DNA2 - Cover for hotel expenses following a fire or theft is less than £200</p> <p>DNA3 - Cover for hotel expenses following a fire or theft is £200-£299</p> <p>DNA4 - Cover for hotel expenses following a fire or theft is £300-£499</p> <p>DNA5 - Cover for hotel expenses following a fire or theft is £500 or greater</p>

Table Name	Column Name	New DNA Structure
Private Car - TPFT Policy	Personal Belongings	<p>DNA1 - No cover for personal belongings in the car</p> <p>DNA2 - Cover for personal belongings in the car is less than £150</p> <p>DNA3 - Cover for personal belongings in the car is £150-£249</p> <p>DNA4 - Cover for personal belongings in the car is £250-£399</p> <p>DNA5 - Cover for personal belongings in the car is £400 or greater</p>
Private Car - TPFT Policy	Total Loss Car Period	<p>DNA1 - A total loss courtesy car is not provided</p> <p>DNA2 - Maximum total loss courtesy car period is less than 14 days</p> <p>DNA3 - Maximum total loss courtesy car period is between 14 and 20 days</p> <p>DNA4 - Maximum total loss courtesy car period is between 21 and 27 days</p> <p>DNA5 - Maximum total loss courtesy car period is 28 days or more</p>
Private Car - TPFT Policy	Windscreen - Replace Excess	<p>DNA1 - Windscreen replacement excess is £115 or more, or varies</p> <p>DNA2 - Windscreen replacement excess is £100 - £114</p> <p>DNA3 - Windscreen replacement excess is £75 - £99</p> <p>DNA4 - Windscreen replacement excess is £60 - £74</p> <p>DNA5 - Windscreen replacement excess is less than £60</p>
Single Trip Travel Insurance Policy	Delay Maximum Sum Insured	<p>DNA1 - No benefit for delayed travel</p> <p>DNA2 - Total benefit for delayed travel is less than £200</p> <p>DNA3 - Total benefit for delayed travel is £200-£299</p> <p>DNA4 - Total benefit for delayed travel is £300-£499</p> <p>DNA5 - Total benefit for delayed travel is £500 or greater</p>

6.3 Wealth Management

The following columns' DNA will be amended to better reflect the market:

Table Name	Column Name	New DNA Structure
Discretionary Management Services	Interest Paid on Cash (%)	DNA1 - 0% interest currently payable on client cash DNA2 - More than zero, but less than 0.1% DNA3 - Less than Base Rate, but at least 0.1% paid on client cash DNA4 - Interest payable on client cash in line with BoE Base Rate DNA5 - Interest payable on client cash greater than BoE Base Rate