

## Case Study

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# TPD Claims Advice Created an Online Total & Permanent Disability Calculator with Zero Coding

### The Challenge

Andrew Reynolds is a financial advisor, and the founder of EFS Advice and TPD Claims Advice. TPD Claims Advice specializes in providing financial advice to Total & Permanent Disability (TPD) insurance claimants.

Andrew has been working in this niche area of disability insurance and settlements for years. Now, he is looking to tap into a market with thousands of transactions every year.

*“One of the most googled questions in my area is “Total and permanent disability claim tax calculation”. I have information on my website about it, and also have this manual calculation I was trialing for a while. Now, I just want to be able to put that calculator on the website, because I believe it will draw heaps of traffic to the website, and help people with that initial understanding of the tax calculation, and be able to do it on their own.”* Says Andrew Reynolds about why he started this project.

Andrew has been using this Excel tool for years. Since its inception, users have been sending their data to Andrew and his team, they would run the inputs through their model, and send the results back to the users manually. They were looking to automate this process, and through that, add value to their services.

### The Solution

Building this calculator was going to be a lengthy and costly process if it was to be created from scratch for web consumption.

*“Building this calculator online was going to cost a lot of money. I talked to a few people that do web development. They just gave me rough estimates, but it seemed like it*

*was going to be very expensive to build my own calculator.”* Says Andrew on their search for a viable solution.

Spending thousands of dollars for creating a web application from this tool did not make sense. The cost for the convenience gained from this transformation would not make sense otherwise.

Andrew continues, *“I found SpreadsheetWeb after a Google search. Then, I created a trial account and it looked like it would do what I wanted.”* Explaining why SpreadsheetWeb made sense for this particular project, and he also adds *“Low initial and ongoing costs, as well as the simplicity of converting my existing calculator into an application made this a very easy choice. I also got some help from the SpreadsheetWeb team to make everything look nicer.”*

With a “NoCode approach” to this problem, SpreadsheetWeb proved to be the best solution. The calculation logic is derived directly from the underlying workbook, and no coding is required to make changes to the application.

### The Results

Andrew was able to build a working model in the matter of a few hours. The SpreadsheetWeb team extended their help to configure the visuals of the application, and the final touches.

*“I spent a few hours, and were able to get the application pretty close. Then, I had some help from the SpreadsheetWeb team to fix it up, and it all took a couple days. I was ready to go live within a week. I would have guessed that custom coding would have taken weeks or months, and thousands of dollars. Several to tens of*

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*thousands of dollars range.” says Andrew about his experience with creating this application, and feasibility of the project.*

Tax and claims policies usually see frequent changes, and with this, the rules of the calculation logic would have to be updated every now and then. Since the web application was built around the Excel model, the tool can now be accessed from anywhere around the world, without any concerns about versioning. Andrew can make his edits on the fly, and publish the latest version with one click.

*“I probably wouldn’t have done this if I had to custom code it. Previously, I had a form on my website and people would send me the data. My admin person would input the data into the calculator, and send back the results to the users. We were stuck with this approach for a while. However, SpreadsheetWeb helped bridge the gap, and the end product looks and works great.”*

Now, the entire process of capturing data, and generating the results is handled from a centralized location. The IP

behind the calculation logic is completely secure, and is controlled from a single source.

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