

Data Submission Requirement National Claims Information Database Business Interruption and State Supports

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1 Background

The Insurance (Miscellaneous Provisions) Act 2022 amended the Central Bank (National Claims Information Database) Act 2018 to include the following within the functions of the NCID – providing data on “costs borne and provisions made associated with dealing with relevant claims, **including details of deductions, in respect of payments out of public moneys**, made by insurance undertakings from the amounts paid in satisfaction of relevant claims”.

This will require an additional data collection by the NCID on the level of state support deductions. This data collection will focus on business interruption insurance and any deductions made to claims due to claimants receiving off-setting payments from one of the State Support schemes.

Business interruption coverage can be included under different policy types. Therefore, this collection relates to business interruption claims across policy types rather than being specific to any one policy type.

2 Submission Requirements

Submissions to be provided by all companies¹ that write business interruption insurance for risks located in the Republic of Ireland. No distinction regarding data submission requirements to be made between companies based on market share.

2.1 Assumptions

- Data is a point in time view as-at 31 December 2024.
- Data is aggregated unless otherwise stated.
- Data is gross of reinsurance and net of recoveries such as salvage, subrogation, apportionment or contributory negligence.
- All data relates to business written in respect of risks located in the Republic of Ireland only.
- Data is net of any policy deductible.

2.2 Settled Claims

At a quarterly level in the period Q1 2018 to Q4 2024, the following data is required on **settled** business interruption insurance claims:

The total number of settled claims and total cost of those claims. The specific measures required are:

- HsMeasureID 1: Settled Claim Numbers – Total. Claim numbers settled in the calendar quarter (claimant-level numbers).
- HsMeasureID 2: Settled Claim Cost - Total (€s). These are the total claims cost settled in the calendar quarter.

¹ This includes domestically-regulated firms and insurers that provide insurance in Ireland under Freedom of Establishment or Freedom of Services.

The total number of claims and costs for settled claims which had a deduction applied to them because the claimant had received a State Support. The specific measures required are:

- HsMeasureID 10: Settled Claim Numbers - with State Support Deductions. Claim numbers settled in the calendar quarter where deductions were made to the award because the claimant had received state support payments (claimant-level numbers).
- HsMeasureID 11: Settled Claim Costs - with State Support Deductions (€s). Total costs of claims settled in the calendar quarter for claims where deductions were made to awards because the claimant had received state support payments. Total amount actually paid.
- HsMeasureID 12: Total State Support deducted from Claim Cost (€s). Amount that claims were reduced by because claimants received State Supports.

As an example of the measures, for a particular settled and accident quarter a reporting agent has 1,000 settled business interruption claims and these have a total cost of €10,000,000. Of these, 100 claims had an amount deducted from the payment because of State Supports and these 100 claims had a total settled amount paid to claimants of €2,000,000. Of the 100 claims that had an amount deducted, the total amount deducted was €500,000, if the claimants hadn't received State Supports their insurance payment would have been €2,500,000. This data would be reported as:

Settled Claim Numbers - Total	1,000
Settled Claim Cost - Total (€s)	10,000,000
Settled Claim Numbers - with State Support Deductions	100
Settled Claim Costs - with State Support Deductions (€s)	2,000,000
Total State Support deducted from Claim Cost (€s)	500,000

The data is required split by settled and accident quarter:

- Settled Quarter
- Accident Quarter

The data is required for the business interruption policy claim type:

- PolicyClaimTypeID 5 - Business Interruption.

All data is required to be provided with a support type ID. The specific support types are as follows:

- SupportTypeID 1: Employer COVID-19 Refund Scheme
- SupportTypeID 4: Temporary Covid Wage Subsidy Scheme (TWSS)
- SupportTypeID 3: Employment Wage Subsidy Scheme (EWSS)
- SupportTypeID 4: Commercial Rates Waiver
- SupportTypeID 5: Covid restrictions support scheme (CRSS)
- SupportTypeID 6: Other. Any other subsidy schemes not listed above
- SupportTypeID 7: n/a

To facilitate reporting of data, in instances where a deduction was made to an award because the claimant received payments from a support type not listed SupportTypeID 6 - Other is to be used.

Of the measures listed previously, only HsMeasureID 12: Total State Support deducted from Claim Cost (€s) relates to a specific support type. When this measure is reported the corresponding support type is required (SupportTypeID 1 to 6). For the other measures (HsMeasureID 1,2,10 and 11) no single support type is valid and therefore SupportTypeID 7: n/a should be used.

Further definitions of support types are provided in the appendix.

3 Appendix

3.1 Employer COVID-19 Refund Scheme²

On 15 March 2020, the Government announced the implementation of exceptional measures, administered through the Department of Employment Affairs and Social Protection (DEASP), to enable workers who were temporarily laid off due to the COVID-19 (Coronavirus) pandemic to claim a special support payment.

Who did the scheme apply to?

- Employers who have temporarily laid off staff as a result of the impact on their business of the COVID-19 (Coronavirus) pandemic
- Employers that keep their staff on payroll and have not ceased the employee(s) with Revenue
- Employees for whom a payroll submission was made by the employer in the period from 1 February 2020 to 15 March 2020
- Employers that are unable to make top-up payments over and above the emergency payment of €203 per week.

3.2 Temporary Covid Wage Subsidy Scheme (TWSS)³

TWSS was a program focused on assisting employers with employees who were laid off without pay due to the COVID-19 pandemic. All companies, including SMEs, were able to avail of the scheme. Revenue operated the TWSS from 26 March 2020 to 31 August 2020 and it replaced the Employer COVID-19 Refund Scheme.

It enabled employers that were affected by the pandemic to:

- Give significant supports directly to their employees.
- Keep their employees on the payroll throughout the pandemic. This meant employers could retain links with employees for when business picked up after the crisis.
- Employers who were able to do so, could make an additional payment, with each wage subsidy, to employees.

²<https://www.revenue.ie/en/news/archive/employer-covid-19-refund-scheme.aspx#:~:text=Based%20on%20the%20information%20provided,the%20reference%20COVID%20Employer%20Refund.>

³<https://www.revenue.ie/en/jobs-and-pensions/twss/index.aspx>

- Revenue reimbursed the employer for the wage subsidy they paid to employees after receipt of the payroll submission.
- The TWSS ended on 31 August 2020 and was replaced by the Employment Wage Subsidy Scheme.

3.3 Employment Wage Subsidy Scheme (EWSS)⁴

The Employment Wage Subsidy Scheme (EWSS) scheme replaced the TWSS and was an economy-wide enterprise support for businesses in respect of eligible employees. The scheme provided a flat-rate subsidy to qualifying employers based on the numbers of eligible employees on the employer's payroll and gross pay to employees.

Prior to the cessation of the TWSS, the EWSS was launched on 1 July 2020 until the end of March 2021, with the possibility of extension to the end of June 2021. The EWSS ran concurrently with the TWSS until that scheme ended on 31 August 2020.

While the TWSS was considered a payment to the employee (albeit administered by the employer), under the new EWSS, the subsidy to be paid to the employer is now more akin to an employment support grant.

To qualify for EWSS, the employer must have been able to demonstrate at least a 30% reduction in either turnover or in customer orders received during the period 1 July 2020 to 31 December 2020, as compared to the same period in 2019. Where the business suffered hardship in the first half of 2020 but recovered in the second half of the year, they no longer qualified for EWSS even where the business had substantial losses from the first half of the year.

3.4 Commercial Rates Waiver⁵

Commercial Rates Waivers due to Covid-19

Over the course of the Covid-19 pandemic, significant and unprecedented support was provided to ratepayers by Government, in the form of commercial rates waivers.

Waivers were applied to ratepayer accounts as credits in lieu of commercial rates. Applications from ratepayers were not required. Local authorities automatically applied a 100% credit in lieu of commercial rates for the relevant period of the waiver scheme to eligible ratepayers.

Waiver of commercial rates in 2020

For the waiver in place for nine months of 2020, a total of €729m of commercial rates were waived for over 120k ratepayers.

A 100% waiver was applied to all businesses with the exception of a small number of categories, mainly banks, utilities, large supermarkets and corporates. The rationale for the exclusion of certain categories of ratepayers is that their operations are not as severely impacted by the pandemic, coupled with the need to direct resources appropriately. However, provision was made for businesses in excluded categories to demonstrate serious impact to the relevant local authority and claim the waiver.

Waiver of commercial rates in 2021

⁴ <https://www.revenue.ie/en/employing-people/employment-wage-subsidy/ewss/index.aspx>

⁵ <https://www.gov.ie/en/publication/3ac02-support-for-businesses-impacted-by-covid-19-through-the-commercial-rates-waiver/>

The Q1-Q3 2021 rates waiver scheme was a separate scheme with more limited eligibility criteria than the 2020 rates waiver scheme. For the waiver in place for Q1 to Q3 2021, a total of €424m of commercial rates were waived for over 70,000 ratepayers.

The 2021 rates waiver scheme applied to businesses most seriously affected by the restrictions. Automatic eligibility was extended to hospitality including hotels, pubs and restaurants, leisure and entertainment, personal services such as hairdressers and barbers, and various other sectors. Categories of commercial property, such as offices, industrial premises, banks, building societies and credit unions were not automatically eligible, but could qualify if they could provide proof of serious impact to their local authority.

The Q4 2021 rates waiver applied to property categories in areas such as hospitality, including pubs and restaurants, entertainment and leisure, certain tourism related properties and airports.

For the more limited waiver in place for Q4 2021, a total of €61.5m of commercial rates was waived for just over 20k ratepayers. That is a total of €485.3m for 2021.

Waiver of commercial rates in 2022

Government agreed on 6 December 2021 to extend the targeted Q4 2021 waiver, on the same terms to cover Q1 2022.

For the waiver in place for Q1 2022, a total of €61.7m of commercial rates was waived for over 20k ratepayers.

3.5 Covid Restrictions Support Scheme (CRSS)⁶

The CRSS ended on 22 January 2022.

The CRSS was introduced to support businesses significantly affected by restrictions introduced to combat the COVID-19 pandemic.

The support was available to eligible businesses who carried on a business activity that was impacted by COVID-19 restrictions. The business was required to have prohibited, or considerably restricted, customers from accessing their business premises. Generally, this refers to COVID-19 restrictions at Level 3, 4 or 5 as explained in the Government's Plan for Living with COVID-19. Certain businesses may have qualified for the support where lower levels of restrictions were in operation. The specific restrictions applying to businesses were provided for in regulations made by the Department of Health.

Eligible businesses could make a claim to Revenue for a payment known as an Advance Credit for Trading Expenses (ACTE). An ACTE was payable for each week a business was affected by the restrictions.

Scheme rates

The ACTE was equal to:

10% of the average weekly turnover of the business in 2019 up to €20,000 and 5% on turnover over €20,000.

For new businesses established between 26 December 2019 and 26 July 2021, the turnover was based on the average actual weekly turnover in a reference period. This depended on when the business was established.

⁶<https://www.revenue.ie/en/self-assessment-and-self-employment/crss/index.aspx#:~:text=Overview,-Note&text=The%20CRSS%20ended%20on%2022,impacted%20by%20COVID%2D19%20restrictions.>

The ACTE was subject to a maximum weekly payment of €5,000.

Publication

Revenue published a list of businesses which availed of the CRSS at the end of the scheme.