

## Claims Bands

Claims bands have been in place since 2017 as following continued detailed analysis of claims trends, it has been established that the claims trends in those clubs who will fall into a claims loading are unsustainable at their current subscription rates and therefore, the Injury Fund needs to be continually rebalanced to ensure the long term financial viability of the Fund.

Every club \ county team's claims experience for the years 2016, 2017 and 2018 as at the 30/06/2019 has been reviewed against the annual subscription fees that they have been paying and a band has been assigned to each Club/County. The discount \ load applicable to the club is noted on the invitation renewal and is also noted on the invoice that will be received when the 2020 renewal is confirmed.

Example:

Club A

Subscription rates	Claims Payments
2016 - €3000	2016 - €5600
2017 - €3200	2017 - €450
2018 - €2000	2018 - €1200
Total - €8200	Total - €7250

Claims Payments/Subscription Rates x 100 = Band Percentage

$€8200/€7250 \times 100 = 88\% = \text{Band A}$

Club B

Subscription rates	Claims Payments
2016 - €1500	2016 - €6500
2017 - €2000	2017 - €0
2018 - €2200	2018 - €9000
Total - €5700	Total - €15500

Claims Payments/Subscription Rates x 100 = Band Percentage

$€15500/€5700 \times 100 = 272\% = \text{Band D}$

What are the bands?

- Band A (0 – 100%) : Discount of 10% will be applied to total annual subs
- Band B (101 – 150%) : Claims Load of 10% will be applied to total annual subs
- Band C (151 – 200%) : Claims Load of 50% will be applied to total annual subs
- Band D (200%+) : Claims Load of 100% will be applied to total annual subs