



ELTO 2026 Business Plan

Discover how Members' continuing investment is helping
to improve ELTO for both insurers and claimants

Our mission

We work to create a world where anyone who has suffered a work-related illness or injury has immediate access to the information they need to help facilitate making a claim.

Reflecting on 2025

2025 was a year of significant operational delivery and strategic change for the Employers' Liability Tracing Office (ELTO). Alongside maintaining continuity of the core tracing service, we made important decisions to transform the Employers' Liability Database (ELD) for the future. The year saw continued improvement in search outcomes, increased overall enquiry volumes, further investment in stabilising and securing the current platform, and the foundations laid for the new ELD.

Maintaining service continuity through change

Throughout 2025, ELTO continued to provide an essential tracing service for claimants, representatives, Members and other users. The current ELD platform remained central to service delivery during the year, and work continued to stabilise and secure it so that users could continue to rely on the service while preparations progressed for the transition to the new ELD.

Strong operational performance

ELTO delivered strongly against its core purpose in 2025. The database held 41.8 million policy records, representing more than 53.2 million policy years, and supported 99,938 enquiries during the year. Of these, 88,921 resulted in successful traces, giving an overall success rate of 89.0%, an improvement on 2024. Simple search success also increased to 84.5%, while extended search success rose to 28.8%, demonstrating continued progress in helping users identify the right insurer.

Building the foundations for the next generation of the ELD

Important decisions were made during the year about ELTO's future technology landscape. Following a tender exercise, ELTO moved to appoint technology partners to support the design and build of the next generation

platform. This represents a multimillion-pound investment programme and is intended to ensure that ELTO remains resilient, secure and fit for the future, with a service that can continue to meet regulatory expectations and the needs of the market.

Alongside the technology programme, Members supported changes to ELTO's Articles of Association. These changes were an important step in modernising the levy process, making it fairer for the market and ensuring ELTO's funding arrangements remain appropriate as the organisation enters a period of major investment and change.

Engagement, governance and assurance

Engagement with the market remained a priority, including through ELTO's presence at BIBA, where conversations with brokers, insurers and stakeholders helped build understanding of the tracing service, data quality and the direction of travel for ELD NextGen. Good governance also remained central to ELTO's work. The Board continued to oversee corporate risk, regulatory matters and key performance indicators, while ELTO satisfied the FCA Tracing Office requirements during 2025 and received independent assurance that the database was complete and accurate in all material respects in relation to the maintenance of data uploaded by Underwriters.

ELTO's year in numbers for 2025



In **87.7%** of searches, claimants were able to trace their employer's insurer from policies loaded following the launch of the ELD

79.8% of claimants said they were satisfied with the ELTO service



More than **66,000** searches led to a claimant tracing an EL policy



79.8% of ELTO Members were satisfied with the ELTO service



Our priorities for 2026

In brief, we will...

Progress the ELD NextGen transformation programme

Continue the design and build of the new ELD platform with our appointed technology partners, focusing on resilience, security, scalability and a service that remains fit for the future.

Maintain continuity and quality of the current service

Keep the existing ELD platform stable, secure and available while the transition to the new ELD progresses, ensuring claimants, representatives, Members and other users can continue to rely on the service.

Strengthen data quality and timely policy record submission

Maintain focus on the completeness, accuracy and timeliness of policy records, supporting the tracing outcomes experienced by claimants and their representatives while recognising that some matching dependencies remain outside ELTO's direct control.

Deepen Member and market engagement

Continue clear and proactive communication with Members, solicitors who use the service representing claimants, delivery partners and wider market stakeholders so they understand the direction of travel, their role in the transformation programme and the benefits the new ELD will deliver.

In detail, we will...

Progress the ELD NextGen transformation programme

Building on the decisions taken in 2025, ELTO will continue to progress the ELD NextGen programme through design, build and delivery activity with our appointed technology partners. The programme will support a more resilient, secure and future-ready platform, delivering long-term benefits for the market and for claimants by improving the reliability, accessibility and sustainability of the tracing service. Delivery will be governed through clear milestones, regular oversight and continued engagement with Members and stakeholders.

Maintain continuity of the current ELD platform

While transformation activity progresses, ELTO will maintain focus on the stability, security and availability of the existing ELD platform. This will include continued monitoring, risk management and targeted activity to ensure the service remains reliable for claimants, representatives, Members and other users throughout the transition period.

Strengthen data quality, timely submissions and tracing outcomes

Accurate and timely data remains central to ELTO's purpose. In 2026, we will continue to work with Members and relevant stakeholders to improve the quality and timeliness of policy record submissions and support the tracing outcomes experienced by claimants and their representatives. We will also continue to monitor opportunities to improve matching capability, recognising that some dependencies remain outside ELTO's direct control.

Engage and inform Members and the wider market

As the ELD NextGen programme develops, ELTO will continue to communicate clearly and proactively with Members, solicitors who use the service representing claimants, delivery partners and wider market stakeholders. This will include regular updates on programme progress, opportunities to support readiness and continued engagement on the importance of data quality, regulatory expectations and service continuity.

Sustain strong governance, assurance and risk management

Good governance will remain central to ELTO's work in 2026. The Board will continue to oversee corporate risk, regulatory matters, key performance indicators and programme delivery, ensuring ELTO remains well governed, aligned to its purpose and able to meet regulatory expectations while undertaking a major transformation programme.

ELTO membership levy	
2020	£2,958,000
2021	£3,111,000
2022	£3,111,295
2023	£3,319,556
2024	£3,419,000
2025	£3,590,000

The levy for 2026 will increase by 5% to £3,590,000. This increase is principally due to inflationary pressures and project costs.

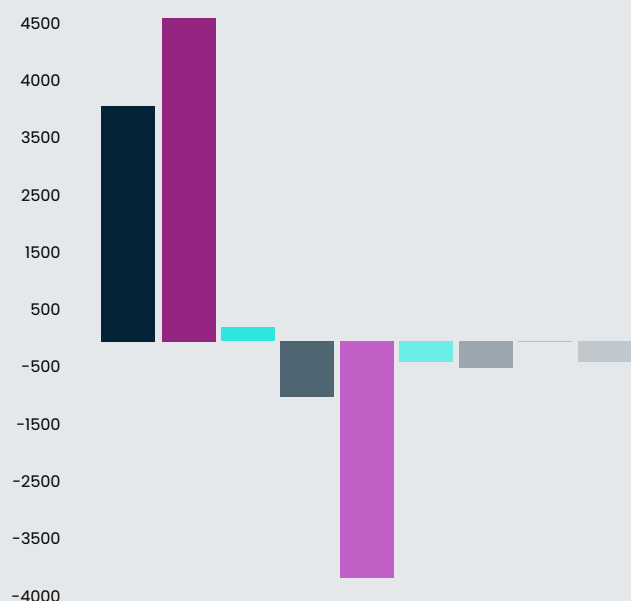
How the ELTO membership levy is spent

A detailed forecast of our costs in 2026.

Q1	Q2	Q3	Q4
Mobilise the ELD NextGen programme and maintain core platform operations			
	Advance new ELD design, discovery and technology delivery activities		
		Prepare Members and stakeholders for ELD NextGen through engagement and change readiness activities	
		Strengthen governance, assurance and operational readiness for future platform delivery	
			Deliver ELD NextGen programme milestones and targeted service improvement

2026 financials

How we will spend the membership levy in 2026



2026 financials		£k	£k
Levy revenue		3,734	
Programme		4,500	
DAR income (*)		275	
Total levy and DAR income		8,508*	
Costs			
Management recharging and staffing			(1,362)
Development/projects			(3,906)
Legal and professional			(438)
IT and hosting			(581)
Communication material			(10)
Irrecoverable VAT			(444)
Total costs			(6,740)
Net surplus/(deficit)		1,768*	

*Totals rounded

Learn more about the important work we do at: www.elto.org.uk

Employers' Liability Tracing Office (ELTO), Linford Wood House,
6-12 Capital Drive, Milton Keynes MK14 6XT

Registered in England - No 6964651