



ELTO Employers' Liability
Tracing Office

ELTO Business Plan 2018

Vision

To provide an excellent service that gives claimants and their representatives quick and easy access to a database of Employers' Liability (EL) policies through an online enquiry facility, helping them to find their employer's EL insurer.

Introduction

ELTO was introduced by the insurance industry in 2011 to make it easier to search for employers liability insurance policies using a central database. Six years on it remains committed to providing a service that helps its members comply with their regulatory obligations and helps as many claimants as possible find an insurer. This has been a continued focus in 2017 and will remain so for 2018.

We have seen a similar level of enquiries through the system in 2017 as we did in 2016. Noise Induced Hearing Loss (NIHL) continues to see the highest volume of enquiries but this is much reduced from its peak in 2015. Importantly the number of cases being found at simple search stage has improved through 2017 and we will look to maintain this progress during 2018.

During 2017, ELTO also took significant steps forward in getting access to HMRC Employee Reference Number (ERN) data which we will look to continue in 2018.



Budget expenditure summary

The budget in 2018 will be £2,367,000 including irrecoverable VAT.

This is a small increase of £80,000 on the 2017 budget.

Running costs

- ▶ This includes TSL (Tracing Services Ltd) operations resource costs, auditing and service management.

ELD technology

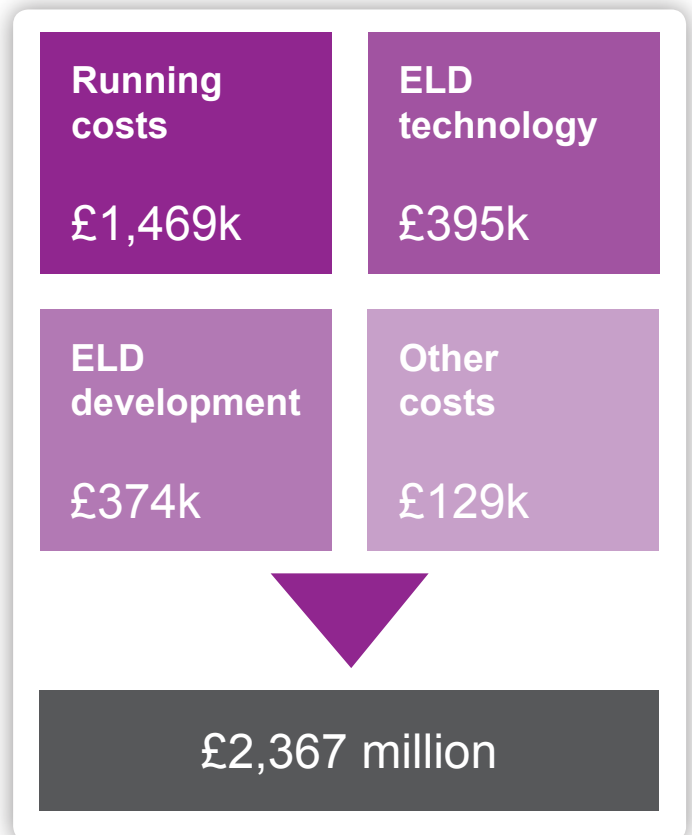
- ▶ This includes hosting, capacity planning and technical support.

ELD development

- ▶ This includes system improvements and project resources.

Other costs

- ▶ This includes external audit, communications, legal advice and expenses.



The HMRC ERN project is not included in the current levy costs as there is currently not enough certainty surrounding the requirements to enable us to produce accurate costing and anticipated resource requirements. If there is a requirement to start a project during 2018, a request for separate funding will be required.

Priorities in 2018

The key priorities for the year ahead are summarised below.

Employers' Liability Database (ELD) system development

- ▶ During the course of 2017 significant progress has been made with HMRC. The legal basis for ELTO to access ERN data is now in place via the Digital Economy Bill and a proof of concept is underway. Following the outcome of the proof of concept, the plan for 2018 will be to progress the discussions with HMRC over access to ERN data and if appropriate, implement a technical solution.
- ▶ Following feedback from the customer survey that some users feel the service could be improved, the ELTO board has asked that a user journey review is conducted to look at how improvements could be made for our users of simple search. This will look at both the user journey and any technical improvements that can be made. The aim of the project will be to produce a roadmap for future technical enhancements so that we can ensure ELTO remains fit for purpose.

- ▶ Ensuring ELTO complies with the General Data Protection Regulations (GDPR).

Support members with Financial Conduct Authority (FCA) requirements

- ▶ ELTO plans to launch an Upload policy to help members who wish to upload their historic data to the database.
- ▶ ELTO tracing programme undertakes its 4th cycle.
- ▶ Continue data assurance audits – the cost of this work will continue to be collected separately from those members who choose to use this service.

ELTO work programme

The programme of work to be delivered during 2018 is set out below and is aligned to ELTO's strategic objectives.

2018

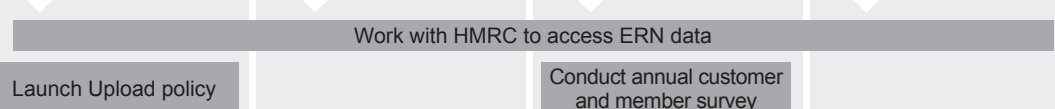
Q1

Q2

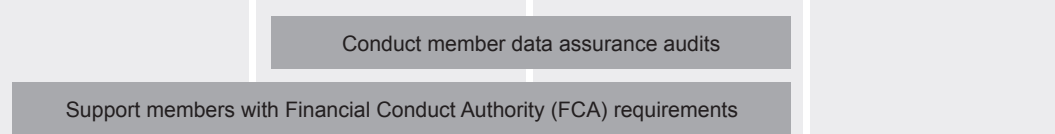
Q3

Q4

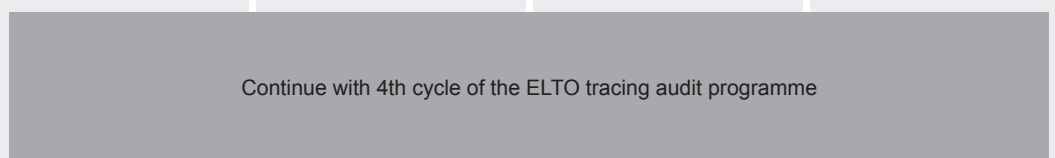
ELTO is the main easy to use route for claimants to trace an insurer



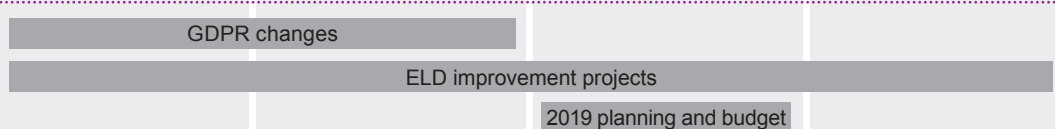
Increase the number of claimants receiving a response that allows them to pursue the right insurer



All claimant enquiries through the extended search service receive when requested a response in line with the FCA requirements



ELTO is run efficiently for the industry and its policy holders.



Summary of 2017 achievements

The programme of work for 2017 was agreed by the ELTO Board and has achieved a number of outcomes, the key highlights being:

- ▶ Overall search success has improved from 90.9% to 92.3%.
- ▶ Significant progress with HMRC including legislation being introduced to allow ELTO access to ERN data and a proof of concept taking place.
- ▶ Security improvements to the system including password resets, upgrading recaptcha and deleting inactive users was successfully implemented in Q1.
- ▶ Further enhancements to the system including multiple claim contacts and registration renewals implemented in Q4.
- ▶ Regular communications and engagement with registered users to highlight how to get the best out of the system.
- ▶ 3rd cycle of tracing audits completed.
- ▶ 22 Data Assurance Report engagements were completed successfully with positive feedback.
- ▶ ELTO obtained an unqualified independent assurance report in respect of the year ending 31 December 2017.

*Policy records with an inception date prior to 1 April 2011 that an insurer has loaded for any reason other than the FCA instrument. As at 13 December 2017.

**As at the end of 31 December 2017.

*** Made at least one enquiry from 1 April 2015 to 13 December 2017.

Key facts

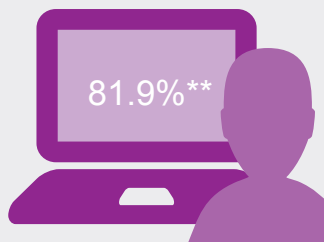
22.3M ELD records - 8.5M are voluntary*



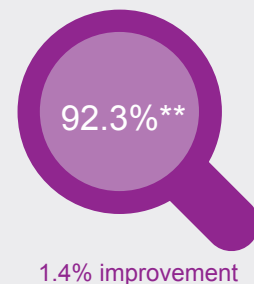
5,491 registered users ***



Member time to supply success **



Overall search enquiry success rate increased **



Customers satisfaction

57.1%



Successful Tracing office audit

