

# ELTO Business Plan 2019

## Our 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 continues to push towards achieving the strategic goals that were set in 2011 when ELTO was first established. Further progress was made during 2018 and further investment is planned during 2019 to ensure that ELTO continues to support both its members with their regulatory obligations and also claimants in ensuring they can identify their employer's insurer.

## STRATEGIC OBJECTIVE 1

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

Overall search success -

92.7%

## STRATEGIC OBJECTIVE 2

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

No of successful enquiries -

113,646

# Key priorities in 2019

The priorities for the year ahead are summarised below:

### HMRC

- ▶ 2018 saw the successful proof of concept exercise take place with HMRC to prove that a data share was a worthwhile project to commit to. ELTO now wants to work with HMRC to try and progress a long term solution for obtaining employer reference numbers (ERN). Alongside this we will also continue the ongoing discussions with the FCA around the implications for members if ELTO can access ERN's directly.
- ▶ **The HMRC ERN project is not included in the current levy costs as there is not enough certainty surrounding the requirements to enable us to produce accurate costing and anticipated resource requirements. However it is highly likely the project will go ahead in 2019 and therefore a separate funding request will be issued.**

### Service enhancements

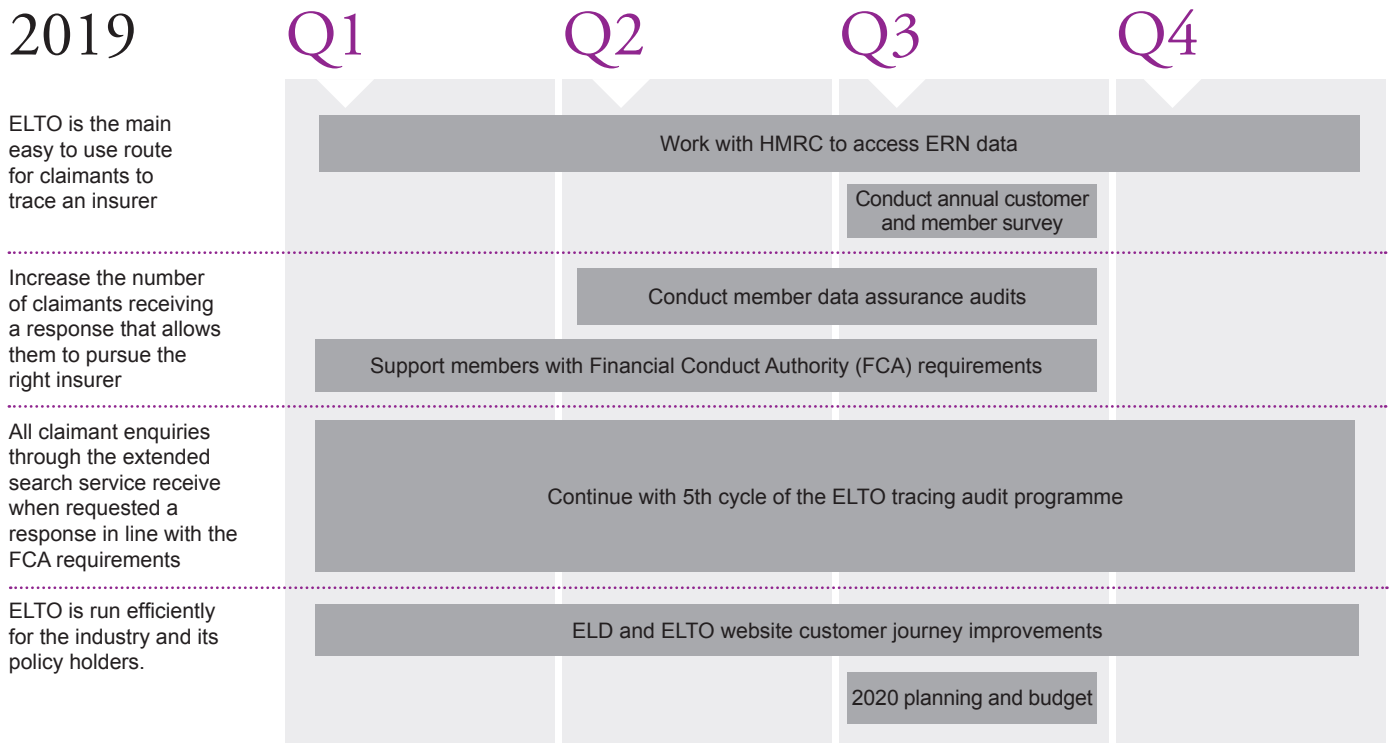
- ▶ During 2018 ELTO undertook a User journey review to look at how Users currently use simple search. Following this review, the ELTO Board have committed to try and make improvements to the search journey to ensure its clear and easy to use.
- ▶ Creation of a new ELTO website to further support our stakeholders.

### Support members with Financial Conduct Authority (FCA) requirements

- ▶ ELTO 4th tracing cycle will conclude and the 5th cycle start.
- ▶ Continue data assurance audits.

# ELTO work programme

The programme of work to be delivered during 2019 is set out below and is aligned to ELTO's strategic objectives.



## Budget expenditure summary

The budget in 2019 will be £2,645,000 including irrecoverable VAT. This is an increase from 2018 and is due to further investment in the system as outlined above. This is the Board's commitment to ensuring the system works as well as possible for those looking to search for insurers and should also lead to benefits for members such as less enquiries being sent for extended searches. The Board continues to monitor the costs of the service alongside the benefits and strive to ensure the correct balance is being set.



# Summary of 2018 achievements

Total enquiries  
**122,596**



**25m** ELD records -  
**9.9m** are voluntary



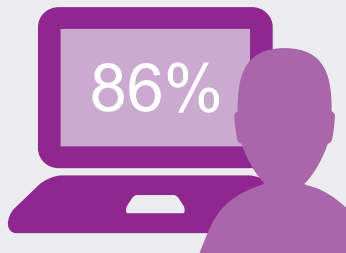
Registered users  
**4,964**



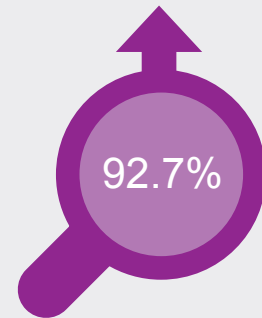
Top enquiry type  
**Noise induced hearing loss**



Member time to supply



Overall search enquiry success rate increased



ELTO membership  
In excess of



of EL market are ELTO Members based on GWP

Customers satisfaction

**71.7%**



Successful Tracing office audit

