



ELTO 2021 Business Plan

Find out how industry investment is helping to improve ELTO for insurers and claimants.

Our mission

We work to create a world where everyone affected by a work-related illness or injury has instant access to the information they need to make a claim.

A look back at 2020

2020 saw a strong focus on managing the service through the challenges of COVID19 whilst also focusing on progressing stakeholder relationships with the FCA and HMRC.

Search success rates continue to be over 90%

One of the signs of ELTO's success in recent years has been a gradual increase in the number of claimants successfully finding a policy through the ELD; its pleasing to note that even through the challenges of 2020 that standard has been maintained.

Working with the FCA

ELTO has continued to foster and maintain an important relationship with the FCA, which meant we could react quickly when the impact of COVID19 was apparent for Data Assurance Audits. This led to the requirement of Data Assurance audits being relaxed for 2020.

Improvements to the Service including progress on HMRC and a new Website

2020 saw a new revamped ELTO website released which has meant important information on ELTO is easier to find for our users.

The HMRC project has progressed and importantly a data sharing agreement was signed which means we can now receive Employer Reference Number (ERN) data from HMRC. The Employers' Liability Database (ELD) has also been updated to accept the ERN data from HMRC and we hope we can progress this further during 2021.

Progress against our strategic objectives

92.3% of searches

helped enquirers find an insurer



More than 74,000

search enquiries led to claimants successfully tracing an EL policy



80.9% An increase of almost 4% on 2019
customer satisfaction



84.2%
member satisfaction



Our priorities for 2021

Your investment in 2021 will continue to ensure those affected by a work-related illness or injury can easily trace their employer’s insurer, as well as helping employment liability insurers meet their regulatory obligations.

In brief:

Faster, more accurate search results

Increasing the number of policies that are searchable by Employer Reference Number (ERN)

Reducing the cost of sourcing ERNs

Introducing a more cost-effective way for members to meet their regulatory obligations

Improving our data capabilities

Investing in a new datamart to allow greater and use of data reporting

Improving the Customer Journey

Removing unnecessary information from the search process

Faster, more accurate search results

We believe increasing the number of policies that can be searched using a unique ID will dramatically reduce the time required for a claimant to trace their employer’s insurer.

During 2021, we want to embed the HMRC data share process into our systems. The results will help inform our discussions with the FCA, about ELTO members using this function to meet their ICOBs requirements on ERN collection.

Improving the Customer Journey

ELTO has always been focused on ensuring the enquirers of the system are able to easily search the database. One of the changes in which we want to invest this year is to remove unnecessary information from that search process, we will be looking at what fields are appropriate for the search and ensuring the data we collect is appropriate under GDPR.

Improving our data capabilities

A major investment in 2021 is a new datamart. This investment is needed to improve the security posture of the datamart and allows us to provide improved levels of reporting for our members and the ELTO Board.

ELTO membership levy to rise in 2021

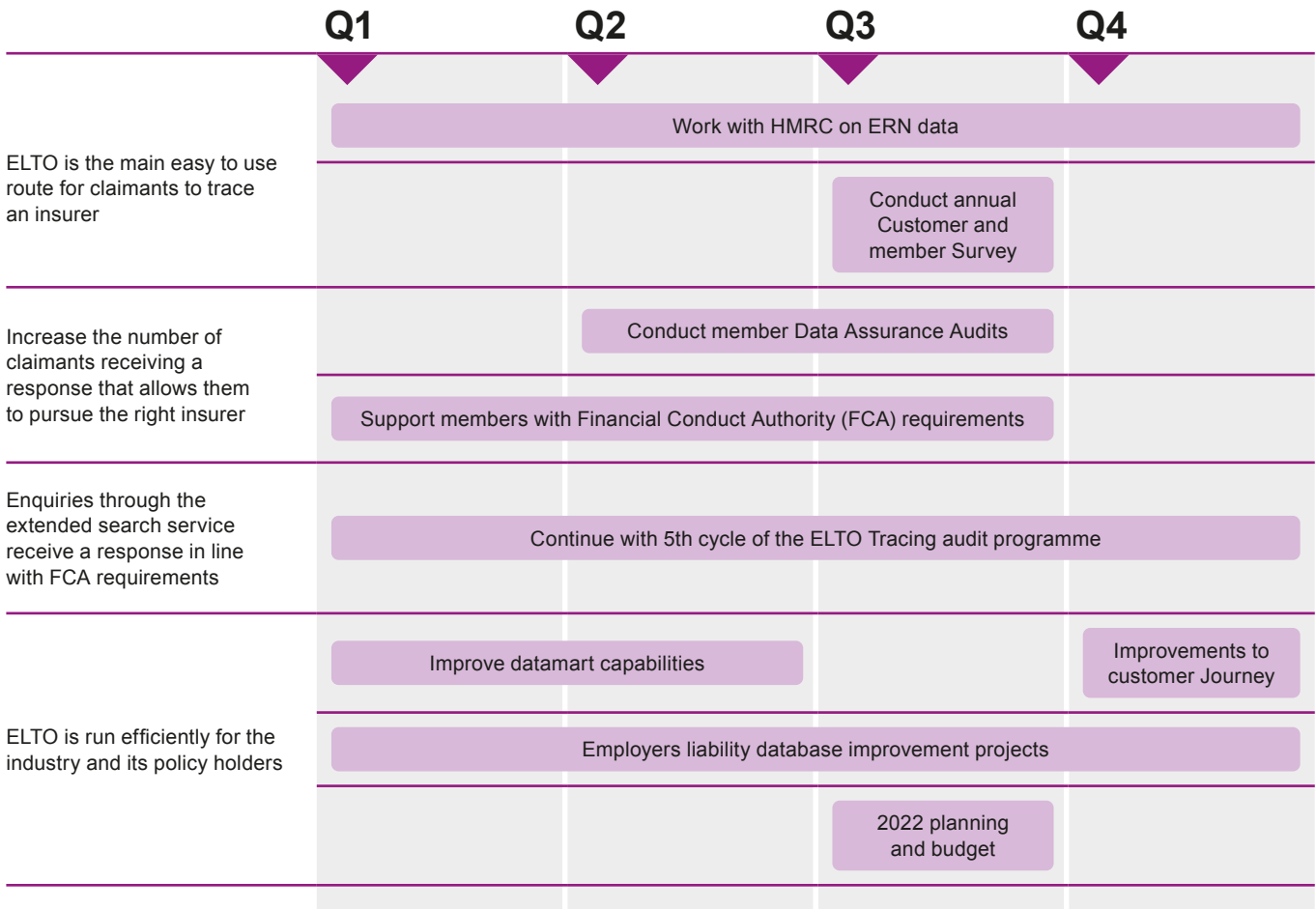
To meet the cost of these important changes, we have made the difficult to decision to increase the ELTO membership:

ELTO Membership Levy	
2020	£2,958,000
2021	£3,111,000

The levy for 2021 will be £3,111,00. While this represents an increase, we have tried to ensure that spending is only being conducted on areas where there is a requirement to do work.

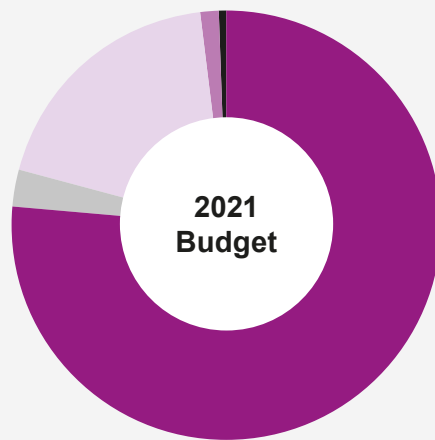
The next section provides a detailed forecast of our costs in 2021.

2021 work plan



2021 financials

How we will spend the membership levy in 2021



MIB Recharge and Staffing costs	£2,033,000
Legal & Professional	£55,000
ELD development	£502,000
PR & Communications	£4,000
Irrecoverable VAT	£517
Total	£3,111,000

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

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