



ELTO 2021 Annual Report

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2021 achievements

ELTO made further progress during the course of 2021, with improving success rates and investment to ensure that the service is fit for purpose and able to meet its strategic objectives.

STRATEGIC OBJECTIVE 1

ELTO is the key route for claimants to trace an insurer

ELTO holds over **32 million** records covering 44 million policy years

85.4% of disease enquiries get a successful response

97.7% of accident enquiries get a successful response

STRATEGIC OBJECTIVE 3

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

Overall success rate improved to

90.9%

STRATEGIC OBJECTIVE 2

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

70,740
successful enquiries

STRATEGIC OBJECTIVE 4

ELTO is run efficiently for the industry's policyholders

ELTO is the only regulated tracing office in the UK

82.1% Net customer satisfaction score

87.4% Net member satisfaction score

Results from annual Customer and Member Satisfaction survey

Chair's statement

ELTO's vision has always been to ensure that individuals looking for their employer's insurer can obtain a successful result. Despite the challenges of last year, ELTO's focus remained on enhancing the customer journey and improving success rates for those individuals seeking their employer's insurer.



At the time of writing, our emergence out of the global pandemic seems to be continuing in a positive trajectory. But COVID-19 meant yet another incredibly challenging year for the insurance industry and our members alike, with the impact of the pandemic having a profound effect on the way we worked. We continued to rely on remote working via the digital mechanisms that were enabled at the start of lockdown, to ensure

we were able to deliver against our ambitions. Now more than ever, we expect to continue to provide services through a high-quality digital experience and for that experience to continue to evolve as the world around us changes also.

The continued impact of the lockdown that existed for large parts of 2021 had a minimal impact on the way that ELTO performed over the past 12 months. This is in no small part as a result of the continued hard work by the wider ELTO team, our partners and suppliers and attention on the aims we set out at the start of the year.

As we continued to stay at home throughout much of last year, there was a continued reducing trend in the number of employers' liability claims raised. In spite of this, I'm delighted that the search success rate continued to remain high in 2021 at 90.9%. ELTO members benefitted from immediate results through the Employers Liability Database (ELD), which reached 80.7% of all enquiries in 2021.

Throughout 2021 we continued to focus as one of our key priorities on improving the HMRC data share project and an ongoing investment in the reliability and stability of the technology that underpins our services. The HMRC data share initiative saw this process being delivered into our systems and began the process of continual reviewing and enhancing of the match rates with HMRC, with increasingly encouraging results.

Continual investment in the infrastructure of ELTO saw the migration of the ELD to a new platform, which has delivered

enhanced flexibility and stability of this service. As we progress through this year, we will continue to invest in the ELTO infrastructure, delivering improvements on our data capabilities. We also started an investment in 2021 with the new DataMart initiative, to improve both the security and flexibility of the reporting and MI.

Improving the ELTO customer journey has always been a key areas of focus, as we continue to ensure the enquirers of the system are able to easily access and search the database. A key change we delivered last year was to remove unnecessary information from the searching process, to ensure that the fields we ask our customers to populate are both necessary and appropriate for the search and as part of GDPR.

Our mission is 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, and a key pillar within this mission is to ensure our members are tracing in an appropriate and compliant way. Our audit programme ensures we maintain this objective and despite the continued lockdown, we were able seamlessly to continue with our cycle of activity remotely. As we progress through 2022, we expect to increase the balance of audits away from desktop and back to an increase in the share of on-site visits.

2021 was a year we where we learnt to live with the pandemic and the changing nature of how the virus infection levels impacted how and where we worked and interacted with each other. I am immensely proud of the achievements and determination of the ELTO team and the support we delivered throughout this challenging year.

We will continue to focus on customer experience and to transform the services we offer to the insurance industry in 2022, offering a stable and innovative service to our members and customers alike.

Steve Browne Chair

Operational statement

ELTO's 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.

Our commitment to providing a successful service remained unchanged throughout 2021. We carried out a set of key initiatives to improve the customer journey. Highlights included:

- ▶ Removing claimant information from Simple Search to improve the customer journey
- ▶ Achieving key milestones as part of the ongoing HMRC project to improve the ability for a claimant to search under a unique ID and help members meet their ICOBS requirements for ERN collection
- ▶ Investing in our MI reporting capabilities through a new DataMart to improve the levels of reporting for our members and for the ELTO Board

ELTO developments

Improving the customer journey

ELTO has always been focused on ensuring enquirers are able

to easily search the database. One of the changes we made in 2021 was to remove unnecessary information from that search process, not only to speed up the time taken to complete an ELTO search form, but to also ensure that the fields we ask our customers to complete are appropriate for the search and under GDPR.

Ongoing investment in ELTO infrastructure

We migrated the ELD to a new platform with our ELD hosts, this has provided more flexibility and stability of this service and provide a more robust and secure infrastructure going forward.

Improving our MI for ELTO Members

In 2021 we made a major investment in creating a new DataMart. While the design and build has continued in to 2022, we are ensuring that our MI capabilities continue to support our members in achieving compliance and to deliver the necessary insight for the ELTO Board.

Support members with FCA requirements

HMRC dialogue

Since 1 April 2012, the capture of the employer reference number (ERN) became mandatory for insurers to populate on new and renewed policies. The ERN is a unique identifier, key for a claimant to trace their employer's insurer for injury or disease caused in the workplace.

In 2020 a data sharing agreement was signed, to share policies with HMRC to populate the ERN on the ELD. In April 2021, we achieved a key milestone whereby we started to share policies with HMRC in a secure and efficient way. Throughout 2021 we have been working closely with HMRC to refine the ERN matching process and have been making changes to improve the overall match rate.

ELTO is continuing to ensure the FCA is up to date with our progress and discussions are continuing in 2022.

Benefits

- ▶ ERN collection on behalf of members
- ▶ Improved customer journey for enquirers tracing their employer's insurer

ELTO members activity

Time to supply (TTS) increased in 2021 from 78.7% in 2020 to **83.0%** in 2021, which is a positive result for ELTO members. TTS is calculated by members loading policies to the ELD within 90 days of inception and does tend to fluctuate throughout the year, with 2021 being no exception. We encourage members to load without delay to ensure a more complete database to improve the outcome of any searches made by potential claimants.

Our members with historic policies that trace responded to **62,297** extended searches within 28 days, an increase to **92.7%** in 2021 from 89.2% in 2020. The proportion of successful responses to extended searches decreased slightly to **53%** in 2021 from 55.7% in 2020. Our ELTO tracing investigators reviewed **10,307** extended searches in 2021 thereby by reducing enquiries sent on to insurers.

Continuing to listen to our user community and making improvements to the tracing service to ensure that ELTO can realise its vision

User survey

Each year ELTO undertakes a customer and member satisfaction survey. The survey captures important measures and KPIs in relation to how the service is performing.

Members

Overall satisfaction with the service was **87.4%** in 2021, an increase of **3.2%** from 84.2% in 2020.

The main areas which saw improvements were:

- ▶ Overall functionality of the ELD
 - ▷ Edit policies increase of **17.2%**
 - ▷ Find an EL Policy saw an increase of **12.7%**

Registered users results

We have seen an increase in overall satisfaction for the service, increasing by 1.7% from 89.6% to **91.3%**. The other areas which saw an increase in satisfaction were:

- ▶ ELTO website, navigation – increased by **17.8%**
- ▶ Clarity of information – increased by **11.3%**
- ▶ ELTO query resolution – increased by **14.7%**

The areas which saw a decrease in scores were in the extended search functionality:

- ▶ The process was made clear to you – decreased by **3.3%**
- ▶ Response time – decreased by **10.7%**

With the removal of the need to enter claimant details at the end of 2021 we should see satisfaction improve further for the 2022 customer survey.

Audit

The ELTO tracing audit programme was introduced in July 2012, assessing the extent to which members comply with the requirements of the ELTO Tracing Policy, through either a historic tracing or upload audit.

The cumulative sum of all member tracing audit scores is aggregated and market-weighted to provide an overall measure (tracing audit KPI) of the industry's tracing performance. The fifth cycle of tracing audits neared completion in 2021. 86 members are eligible for audit in the fifth cycle. At 31 December 2021, 61 audits had been completed, with a KPI of 85.1%. This compares favourably against the KPI from the fourth cycle of audits, of 79.8%. The tracing audits focus on two main areas – the identification of available records and the quality of the tracing process – with agreed recommendations followed up by the ELTO Audit Team to ensure implementation, and enable visibility of progress to be provided to the ELTO Board.

In 2018 ELTO published a historic upload policy. Where a Member believes that all EL policy records they hold are accurately represented on the ELD, they may be eligible for an historic upload audit. These audits also focus on two main areas – the identification of available records and the completeness and accuracy of those records held on the ELD. Where a member passes a historic

upload audit they are no longer required to perform regular tracing activity and are not subject to subsequent tracing audits. Therefore the volume of members eligible for a tracing audit may decrease between cycles. A total of 59 members have successfully achieved the historic upload criteria across all audit cycles, including 10 members who had achieved this criteria in the fifth cycle prior to 31 December 2021. Under the terms of the ELTO-FCA Co-operation Agreement the FCA continue to receive the results all tracing and upload audits as well as all red-rated audit reports with any others provided on request.

In June 2016 the FCA published a modification by consent recognising ELTO as eligible to issue SUP 16.23A.6(1) reports (previously ICOBS 8.4.4R (1)) (Data Assurance Reports) in respect of current records. In 2021, ELTO provided this service to 59 members. In 2022 ELTO have formally agreed to provide this service to 62 members.

Financial overview

The ELTO budget for 2021 was set with the base figure of **3.1m**.

ELTO – the year in numbers

Overall search enquiry success rate

Review period:

2021

Total enquiries
77,807

Successful traces
70,740



Review period:

2020

Total enquiries
81,073

Successful traces
74,477

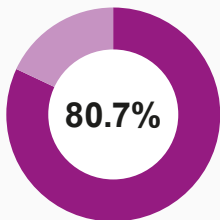


By result type

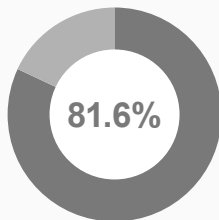
Simple search enquiry

Successful enquiries immediately obtained from the database.

2021



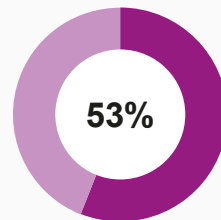
2020



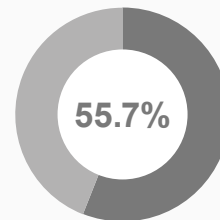
Extended search enquiry

Successful enquiries obtained from members searching their records.

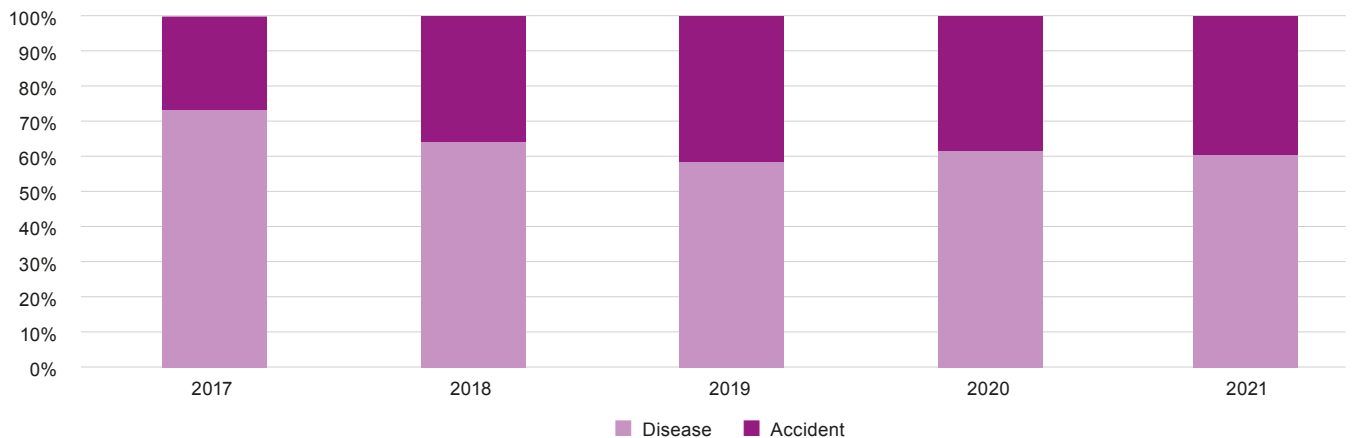
2021



2020

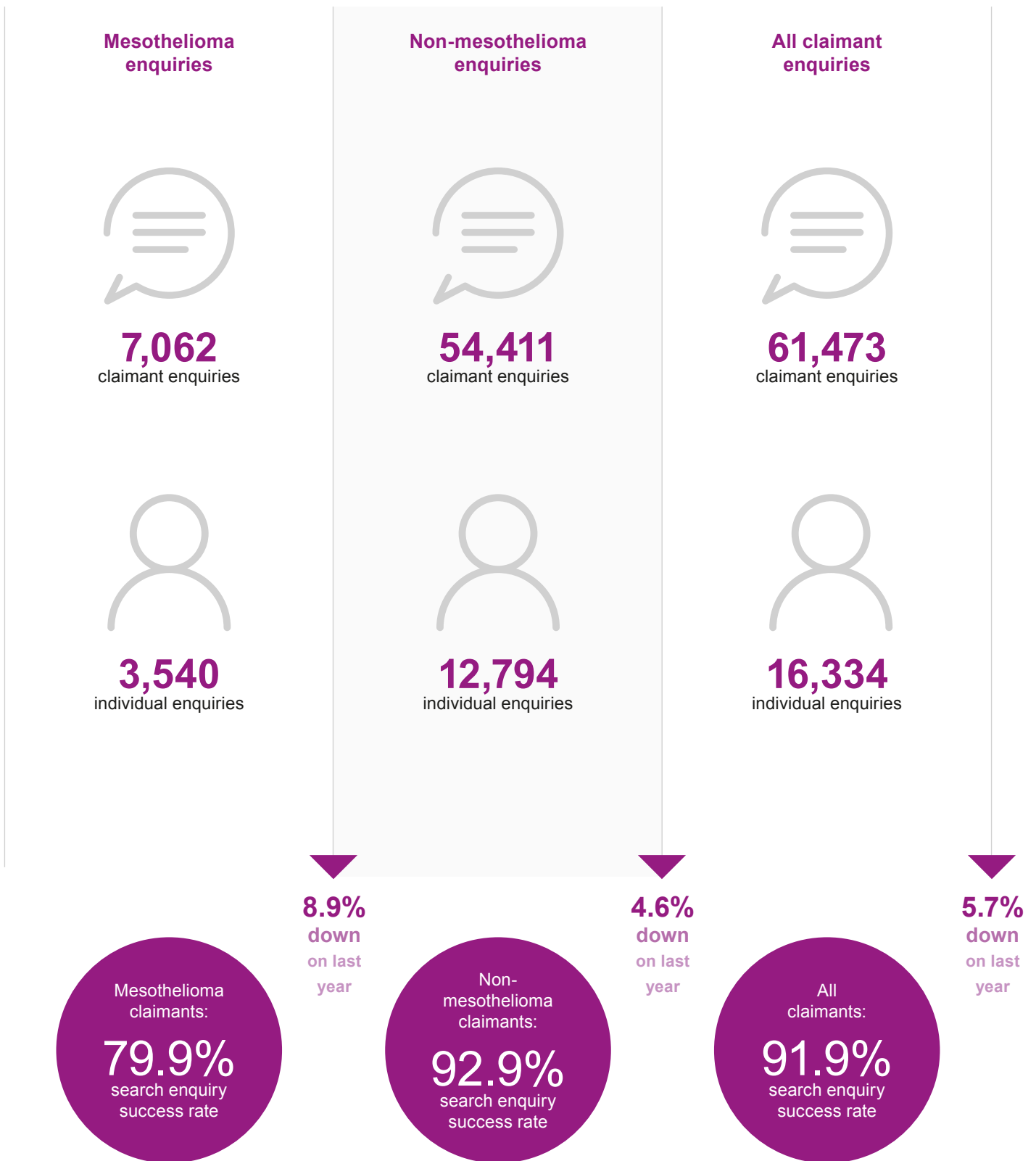


Split of ELD enquiries by accident or disease (%)



Claimant search enquiry success rate

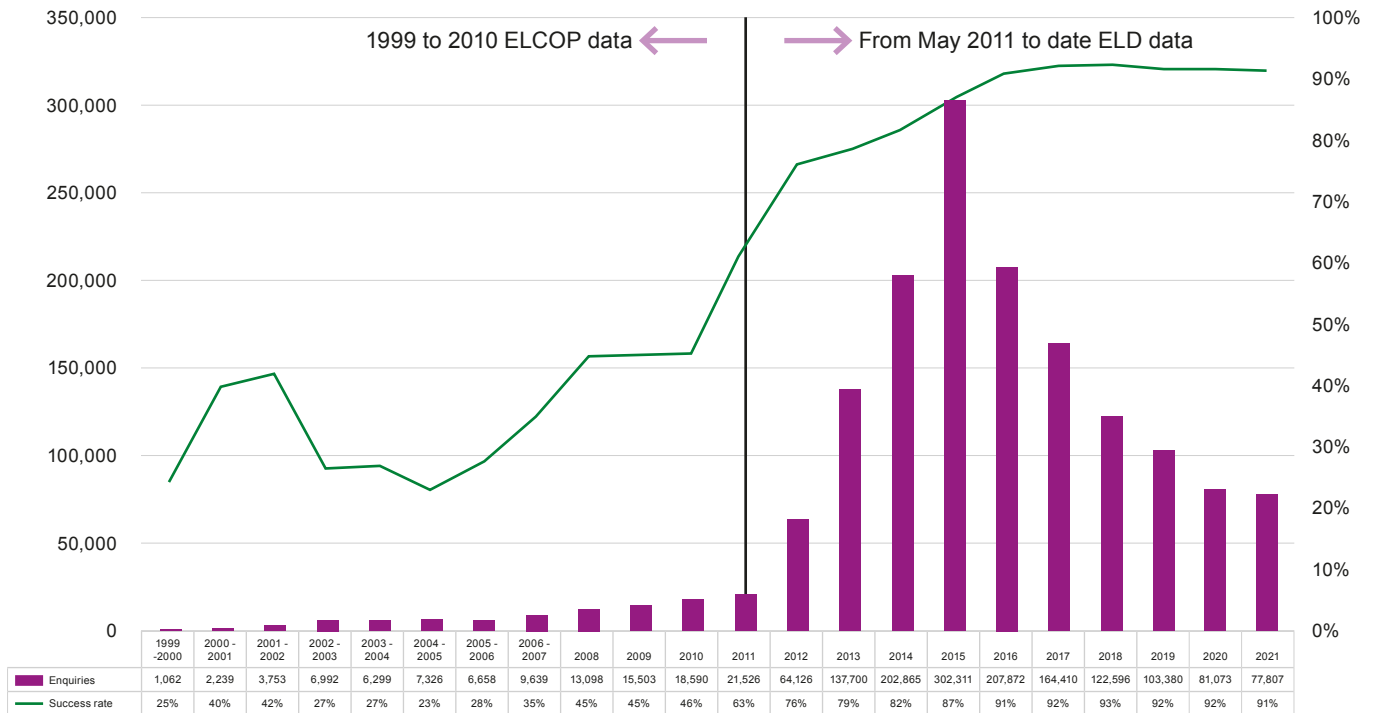
The overall volume of enquiries through the service continued to fall through 2021. However, this drop was mainly seen in the non-mesothelioma enquiries the service sees and is due to a reduction in the number of noise induced hearing loss (NIHL) enquiries.



The same individual claimant can appear in the both the mesothelioma and non-mesothelioma category.

ELCOP/ELTO enquiries and success rate trends

Commentary – ELTO replaced the previous voluntary Employers’ Liability Code of Practice (ELCOP) tracing service.



Note: No data is available for the period January to April 2011.

Exposure periods – consistent high performance across all exposure periods

Overall search success rates across all the exposure periods are now beginning to level out. However they continue to be above 90% for all post-1972 exposure periods.

ELD success rate – exposure period trends

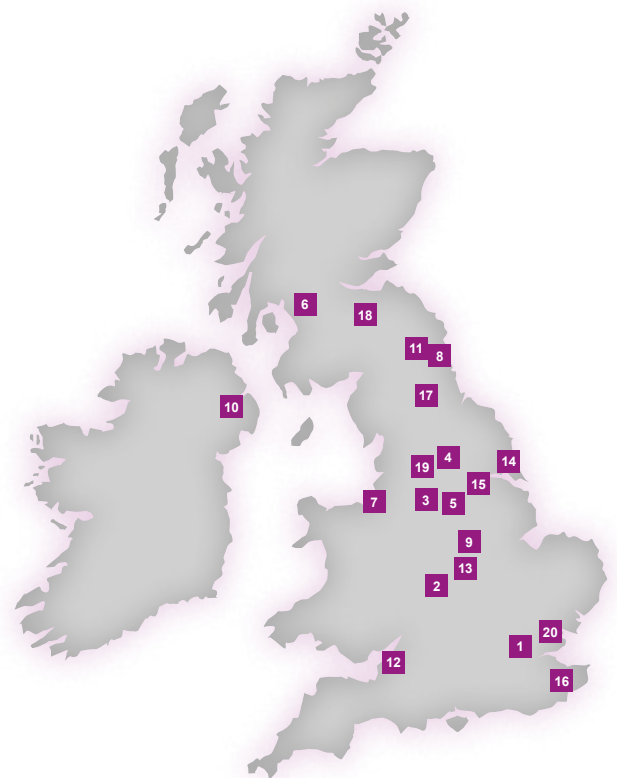


Claimant and defendant periods of exposure (Pre-1972, 1972-1999, 2000-ELD, Post-ELD)

Enquiry type	Fast track (mesothelioma) enquiries			Non-fast track enquiries			Total enquiries		
	Enquiries	Successful traces	Success rate	Enquiries	Successful traces	Success rate	Enquiries	Successful traces	Success rate
Claimant enquiries	7,062	5,642	79.9%	54,411	50,537	92.9%	61,473	56,179	91.4%
Defendant enquiries	3,540	2,801	79.1%	12,794	11,760	91.9%	16,334	14,561	89.1%
Total enquiries	10,602	8,443	79.6%	67,205	62,297	92.7%	77,807	70,740	90.9%

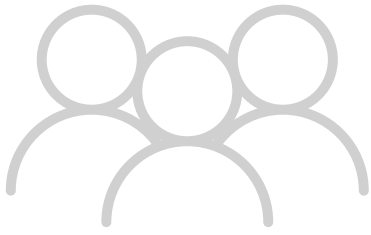
The top 20 employer locations as identified by claimant search enquiries on ELD

	Employer location	Enquiries	Successful traces	Success rate	% of all clamant enqs
1	London	5,362	4,898	91%	8.7%
2	Birmingham	1,488	1,348	91%	2.4%
3	Manchester	1,327	1,203	91%	2.2%
4	Leeds	1,102	977	89%	1.8%
5	Sheffield	958	851	89%	1.6%
6	Glasgow	850	726	85%	1.4%
7	Liverpool	771	705	91%	1.3%
8	Newcastle	726	639	88%	1.2%
9	Nottingham	631	561	89%	1.0%
10	Belfast	570	526	92%	0.9%
11	Newcastle upon Tyne	567	476	84%	0.9%
12	Bristol	509	473	93%	0.8%
13	Leicester	484	434	90%	0.8%
14	Hull	476	441	93%	0.8%
15	Doncaster	455	420	92%	0.7%
16	Kent	413	378	92%	0.7%
17	Yorkshire	412	399	97%	0.7%
18	North East	412	364	88%	0.7%
19	Bradford	408	383	94%	0.7%
20	Essex	395	372	94%	0.6%



Top 10 disease types as identified by claimant search enquiries on the ELD

	Disease	Enquiries	Successful traces	Success rate	% of all claimant enqs	% of all claimant disease enqs
1	Noise induced hearing loss	15,094	13,245	88%	24.6%	47.6%
2	Mesothelioma	7,062	5,642	80%	11.5%	22.3%
3	Asbestosis	2,313	1,866	81%	3.8%	7.3%
4	Vibration white finger (VWF)	1,190	1,086	91%	1.9%	3.8%
5	Pleural plaques	1,089	881	81%	1.8%	3.4%
6	Pleural thickening	961	779	81%	1.6%	3.0%
7	Asbestosis related illness	819	703	86%	1.3%	2.6%
8	Abestosis related cancer	707	588	83%	1.2%	2.2%
9	Hand arm vibration syndrome (HAVS)	569	525	92%	0.9%	1.8%
10	Other (please specify)	464	432	93%	0.8%	1.5%



Registered users

In **2021**, the number of registered users who had made at least one enquiry in the last 2 years.

2,324
REGISTERED
USERS

Policy records held on the ELD

At the close of Q1 2021, the ELD contained **33 million policy records** covering the equivalent of more than **44.7 million policy years**, of which 9.5 million are voluntary policy records representing nearly 22 million policy years.



Time to supply policy records onto the ELD

% of records supplied within expected period *

TIME TO SUPPLY
POLICY DATA IN 2021

83%

* The expected period to supply the data is 90 days

Policy type

COMPULSORY COUNT

23m

policy records as defined by the necessary instruments issued by the FCA and relate to new or renewed EL policies post-implementation of the ELD (1 April 2011); and EL policies relating to claims traced/notified post-implementation of the ELD but relate to records with inception dates pre-ELD implementation



VOLUNTARY COUNT

9.4m

policy records with an inception date prior to 1 April 2011 that an insurer has loaded for any reason other than the FCA instrument



TOTAL COUNT 32.4m

Corporate governance

The Board

ELTO is an industry body with a robust and transparent governance structure. The ELTO Board has been in place since April 2010 and meets at least four times per year. The Board pays close attention to corporate risks, regulatory matters and key performance indicators. The current directors are:

Steven Browne - Chair

AXA Insurance UK Plc
(Chair from March 2018)

Helen Bancroft

Allianz Insurance Plc
(Appointed 12 March 2019)

Matt Lacy

QBE European Operations
(Appointed 19 June 2014)

Grace Flowers

Zurich Insurance Plc
(Appointed 11 December 2018)

Emma Lawton

BAI Claims
(Appointed 1 July 2020)

Richard Guest

RSA Group
(Appointed 12 March 2019)

Graeme Trudgill

BIBA
(Appointed 20 November 2019)

Roland Jackson

Catalina UK
(Appointed 19 June 2014)

Peter Webb

Aviva
(Appointed 24 November 2020)



ELTO has a contract with Tracing Services Limited (TSL) which manages the day-to-day service provision to ELTO customers. TSL takes direction from and reports to the Board. TSL has a contract with DXC Technology to manage the hosting of the ELD and with Sopra Group to manage the day-to-day technical support for the ELD.

Membership

ELTO's members are firms with EL policy liabilities for UK employers, both active and run-off insurers. Members subscribe to ELTO's Articles and Rules which compel them to submit data to ELTO in a specified format within specified timescales. Members are also obliged to comply with ELTO's Tracing Policy.

The proportion of EL insurers who opted to join ELTO as members remained extremely high, increasing from 195 at the end of 2020 to 199 at the end of 2021. This represents in excess of 99% of the current EL market. Non-members were approached to obtain their policy data as catered for by FCA regulations and where this has been obtained it has been loaded onto the ELD.

ELTO is funded through a levy on its membership which is based on an individual insurer's proportion of members' EL gross written premium (GWP). All members are, on an annual basis, required to provide ELTO with their previous year's GWP. All members whose GWP is above the de minimis level of £5 million are liable to pay a levy.

FCA tracing office audit

ELTO's service satisfied the FCA Tracing Office requirements during 2021. Please see the Independent Assurance Report on pages 15 to 16. ELTO remains committed to ensuring its services are delivered through a well-governed, robust framework.

FCA tracing regulations

ELTO has a formal tracing policy which reflects FCA tracing regulations and a full audit programme has been implemented to ensure the industry does all it can to fulfill its obligations.

Summary financial statements

Statement of comprehensive income for the year ended 31 December 2021

	Note	2021 £	2020 £
Turnover		3,081,528	2,970,949
Gross profit		3,081,528	2,970,949
Administrative expenses		(3,081,300)	(2,970,785)
Operating profit	3	228	164
Interest payable and expenses	5	(228)	(164)
Profit before tax		-	-
Tax on profit		-	-
Profit for the financial year		-	-

Balance sheet as at 31 December 2021

	Note	2021 £	2020 £
Current assets			
Debtors: amounts falling due within one year	7	130,916	536,269
Cash at bank and in hand	8	942,550	488,064
		1,073,466	1,024,333
Creditors: amounts falling due within one year	9	(1,073,466)	(1,024,333)
Net current assets		-	-
Total assets less current liabilities		-	-
Net assets		-	-
Capital and reserves		-	-

Directors' statement

These summarised financial statements do not constitute the full accounts but are a summary of the statement of comprehensive income and balance sheet contained in the full accounts. The full accounts were approved by the Board on 9 June 2022 and were audited by Nexia Smith & Williamson, who issued them with an unqualified audit opinion on them. The accounts have been filed at Companies House.

A copy of the full accounts can be obtained from: Employers' Liability Tracing Office, Linford Wood House, 6 – 12 Capital Drive, Milton Keynes, MK14 6XT.



Steve Browne, Chair

Directors' FCA compliance statement

Report by the directors of Employers' Liability Tracing Office Limited (ELTO) on the requirements of ICOBS 8.4.9 as set out in the FCA Handbook in respect of the year ended 31 December 2021.

In accordance with the requirements in ICOBS 8.4.9R(7)(a) of the Financial Conduct Authority ("FCA") Handbook effective as at 31 December 2021, the board of directors of the Employers' Liability Tracing Office ("ELTO") are able to confirm that for the year to 31 December 2021, ELTO complied in all material respects with the requirements in ICOBS 8.4.9R(1) to (6).

The financial statements were approved and authorised for issue by the Board and were signed on its behalf.



Steve Browne, Chair

Independent assurance report

Independent assurance report to the directors of Employers' Liability Tracing Office on the requirements of ICOBS 8.4.9 of the FCA Handbook in respect of the year ended 31 December 2021.

- 1) In accordance with the terms of our letter of engagement dated 4 April 2018, we have been commissioned by the directors of Employers' Liability Tracing Office Limited ('the Company') to perform an independent reasonable assurance engagement in respect of the requirements of ICOBS 8.4.9 of the FCA Handbook effective as at 31 December 2021. ICOBS 8.4.9 requires an auditor satisfying the requirements of SUP 3.4 and SUP 3.8.5 R to SUP 3.8.6 R to provide an independent assurance report to the directors of the Company addressing the accuracy and completeness of the database as defined in paragraph 2 below for the year ended 31 December 2021.
- 2) The database maintained by the Company comprises information provided to it by the members of Employers' Liability Tracing Office ('the Underwriters'). Under the FCA regulations (ICOBS 8.4), it is the responsibility of the Underwriters to ensure that information provided to the Company is accurate and complete. Underwriters provide information to the Company by uploading their own information onto the database. The Company then has responsibility to ensure that it maintains a database which accurately and reliably stores information submitted to it by the Underwriters for the purpose of complying with the FCA regulations and has systems which can adequately keep it up to date in the light of new information provided to the Company by the Underwriters. Any reference in this report to accuracy and completeness of the Company's database relates only to the accurate and complete maintenance of data uploaded to the database by the Underwriters.
- 3) For the purposes of this report, a 'material error' is an error in a data field which would significantly affect the outcome of a search by an external user of the database. We have determined for the purposes of this report that materiality is defined as the occurrence of errors at a rate of 1% or more in the specific population which is subject to a test or other procedure.

Respective responsibilities of the directors and Nexia Smith & Williamson

- 4) The directors of the Company are responsible for the Company's policies for the accuracy and completeness of the database and for ensuring that the Company complies with all relevant requirements of the FCA including those of ICOBS 8.4.9 in order to meet the requirement of a qualifying tracing office.
- 5) The directors of the Company are responsible for preparing a certificate stating whether the Company has complied with the requirements in ICOBS 8.4.9 (1) to (6) in relation to the year ended 31 December 2021. The directors have included their report in this published annual report.
- 6) As set out in paragraph 1, our responsibility is to form an independent opinion based on our assurance procedures, addressing the accuracy and completeness of the database for the year ended 31 December 2021.
- 7) This report, including our opinion, has been prepared for the Company to assist the directors in complying with ICOBS 8.4.9 of the FCA Handbook. As required by ICOBS 8.4.7 1(b), we permit the disclosure of this report by the directors in their published annual report to enable the directors to demonstrate they have discharged their governance responsibilities by commissioning an independent assurance report in connection with those requirements of ICOBS 8.4.9 that relate to the accuracy and completeness of the Company's database. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company for our work or this report save where terms are expressly agreed in advance and with our prior consent in writing.

Scope of assurance work

- 8) We conducted our reasonable assurance engagement in accordance with International Standard on Assurance Engagements – ‘ISAE 3000 (Revised), Assurance Engagements Other than Audits or Reviews of Historical Financial Information’ issued by the International Auditing and Assurance Standards Board.
- 9) Our work included examination, on a test basis, of evidence relevant to the accuracy and completeness of the database for the year ended 31 December 2021. We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence on which to base our opinion in respect of the accuracy and completeness of the database for the year ended 31 December 2021.

Our work included the following procedures:

- ▶ Making enquiries of relevant management
- ▶ Evaluating the design and implementation of the key processes and controls for the accuracy and completeness of the database for the year ended 31 December 2021
- ▶ Testing, on a sample basis, the preparation and maintenance of the database using a combination of compliance and substantive procedures
- ▶ Obtaining written representations from management.

Inherent and other limitations

- 10) Non-financial information is subject to more inherent limitations than financial information, given the characteristics of the subject matter and the methods used for determining such information. The absence of a significant body of established practice on which to draw allows for the selection of different but acceptable assessment and evaluation techniques which can result in materially different outcomes and conclusions and can affect comparability. The precision of different assessment and evaluation techniques may also vary. Furthermore, the nature and methods to determine such information, as well as the assessment and evaluation criteria and precision thereof may change over time.

Our reference to accuracy and completeness of the Company's database relates only to the accurate and complete maintenance of data uploaded to the database by the Underwriters. Accordingly, our assurance work has not included an examination of the data uploaded to the database by those firms required to maintain an employers' liability register under ICOBS 8.4.4 of the FCA Handbook.

Our assurance work has not included examination of the derivation of the information contained within such EL registers nor upon any other third-party information.

Conclusion

- 11) Based on the results of our procedures, in our opinion, the database is complete and accurate in all material aspects as regards to the maintenance of data uploaded to the database by the Underwriters, at the year ended 31 December 2021, and that there are systems in place which can adequately keep the database up to date in the light of new information provided by the Underwriters, in accordance with the requirements of ICOBS 8.4.9 of the FCA Handbook.

9 June 2022

Nexia Smith & Williamson
Chartered Accountants Statutory Auditors
Cumberland House
15-17 Cumberland Place,
Southampton
SO15 2BG

Glossary

Compulsory record type

Policy records as defined by the necessary instruments issued by the FCA and relating to new or renewed EL policies post implementation of the ELD (1 April 2011); and EL policies relating to claims traced/notified post-implementation of the ELD but relating to records with inception dates pre-ELD implementation.

Employers' Liability Tracing Office (ELTO)

ELTO is a not-for-profit organisation set up to provide claimants and their representatives with quick and easy access to a central database of employers' liability (EL) policies through an online enquiry facility that helps them to find their employer's EL insurer. ELTO has replaced the previous voluntary Employers' Liability Code of Practice (ELCOP) tracing service, which was in place since 1999 and helped thousands of claimants trace the EL insurer to pursue a claim.

Employers' Liability Database (ELD)

The ELD, or 'database' as referred to in this report, launched in April 2011 and contains all new and renewed EL policies; policies from before April 2011 which have new claims made against them and policies that have been and will continue to be identified through the ELTO tracing service.

Employer reference number (ERN)

The ERN is also known as the employer PAYE reference. From 1 April 2012, the capture of the ERN and all subsidiary company names and their ERNs (if applicable) became mandatory for insurers to provide on new and renewed records. The ELD's ability to provide enquirers with successful trace results is supported by establishing a unique identifier for employers. ELTO has adopted the ERN as the most effective unique identifier available.

Extended search

If the customer is dissatisfied with the Simple Search results or the search fails to return any records, then the user can request an Extended Search. The enquiry is sent to all ELTO members to check against their policy records. A response is provided within 28 days and any subsequent positive results are then provided to the claimant. The FCA is the regulator for financial services firms and financial markets in the UK GDPR <https://ico.org.uk/for-organisations/guide-to-data-protection/>

HMRC

His Majesty's Revenue and Customs – tax office

Secondary extended search

A Secondary Extended Search is where the preceding Simple Search and Extended Search processes have led to an unsuccessful result but further investigations by an ELTO Tracing Investigator have identified new information. Consequently, the enquiry is re-issued to members which will enable an insurer to find a positive match.

Simple search

Enquiries are made on the database using the initial 'Simple Search' facility whereby the system searches the information input by the customer against the EL policies held on the database. The results are returned in real time.

Voluntary record type

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



ELTO Employers' Liability
Tracing Office

www.elto.org.uk