



ELTO 2022 Annual Report

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2022 achievements

ELTO made further progress during the course of 2022, 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 **33 million** records covering 44 million policy years

85.3% of disease enquiries get a successful response

98.1% 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

90.4%

STRATEGIC OBJECTIVE 2

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

80,297
successful enquiries

STRATEGIC OBJECTIVE 4

ELTO is run efficiently for the industry's policyholders

ELTO is the only regulated tracing office in the UK

78.6% Net customer satisfaction score

74.3% 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.



Our vision has always been, and will remain, 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. A key foundation within that mission is to ensure that our members are tracing in an effective and compliant way. A fundamental tenet of this is our audit programme, which ensures we maintain this objective.

As we largely saw the end of the pandemic and a broad move towards business as usual, we were able to continue with our cycle of audit activity by visiting more of our members in person. As we progress throughout 2023 and beyond, we expect to increase the balance of tracing audits in favour of on-site visits. We will do this while also balancing the commercial justification to do so and the greater effectiveness that on-site visits bring where they are most needed.

I'm delighted that the search success rate continued to remain high at more than 91%. That means that more than 80,000 people were able to successfully trace their employer's insurer thanks to our important work. That was achieved despite the service seeing almost a 15% increase in the number of search requests. And since ELTO was first created in 2011, our average search success rate has improved significantly to 96%.

ELTO members and users benefitted from the immediate results produced where the enquiry was matched directly by the Employers' Liability Database (ELD), which reached more than 83% of all enquiries in 2022, a slight increase on last year. That is a great success and demonstrates the commitment of the teams that support the daily functioning of the ELTO service and reflects the hard work from so many people that have created an ELD that now houses just under 35 million records spanning many decades.

The picture with regards to the HMRC data-share project continued to improve and this exercise continued to take place to populate the Employer Reference Number (ERN). We introduced file fixes with an aim to improve the match rate

and we also removed non-UK policies from the file (including employers registered in the Isle of Man or the Channel Islands) to further improve the ERN match rate. We reviewed and enhanced the fuzzy-logic matching to improve match rates even further. We also continue an active dialogue with the Financial Conduct Authority on this important work, its implications for our members and the best way to collect ERNs in future.

We did further work to look at how we could best manage the growing global threat of cyber-related attacks on our platform. Cyber security is a growing threat to all organisations and, as a result, we strengthened ELTO's overall cyber-security credentials through the introduction of Multi-factor Authentication (MFA) to users of the ELD. MFA has introduced a vital layer of additional verification of the identity of the user and enhanced the protection we provide to our users and their data. But as with all change, we needed to balance that against the need to continue delivering an improved customer journey. Thankfully, MFA does that by removing the need for multiple passwords as well as strengthening ELTO's security credentials.

We also progressed with the investment in the new DataMart initiative to improve the flexibility and resilience of our management information reporting. As we progress through 2023, we will continue to invest in this project to deliver further improvements.

I am immensely proud of the achievements and determination of the ELTO team and the enhancements and support we delivered throughout this past 12 months. That was the result of the continued focus of the entire ELTO team, our user groups, key partners and suppliers and their dedication and focus in improving the service we provide. We will continue to look to enhance our customer experience and develop the services we offer to the insurance industry in 2023, providing a resilient and user-friendly service to all our members.

My thanks also go to our very committed and experienced Board of Directors, that help ensure all parts of ELTO are delivering for our members and stakeholders.

Steve Browne, Chair

Operational statement

Our mission: 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 insurer.

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

- ▶ Improved cyber-security measures with the introduction of Multi-factor Authentication (MFA)
- ▶ Continued development in ELTO's digital infrastructure
- ▶ 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 (Insurance Conduct of Business Sourcebook) requirements.

Recent developments

We focused on strengthening the security of ELTO through the introduction of MFA for ELD access and continued to progress our work to improve data sharing with HMRC.

Improving cyber-security

We introduced MFA to users of the ELD, strengthening ELTO's overall cyber-security. MFA introduces an extra layer of

protection through additional verification of the identity of the user. It also improves efficiency and creates an improved user experience by eliminating the need for multiple passwords.

Investing in ELTO's digital infrastructure

We upgraded the operating system and the server database continued at pace. The ELTO application sits on an older version of the Windows Server operating system, and extended support for this system ends in October 2023. We therefore needed to upgrade the public and internal application server to a more recent version of the Windows server, which can continue to be supported.

Improving management information (MI) for our members

We continued work on the project to improve our MI for our members, with the improved and more robust DataMart to be delivered in 2023.

Supporting our members with Financial Conduct Authority (FCA) requirements

Collaboration with HMRC

In April 2012, it became mandatory for insurers to provide an Employer Reference Number (ERN) when uploading new and renewed policies. The ERN is a unique identifier that makes it quicker and easier for a claimant to trace their employer's insurer.

We worked alongside HMRC to further progress the ongoing project to add more ERNs to the ELD. We also made important changes to the data-sharing process. As a result, claimants returned more accurate search results making it quicker and easier for claimants to trace their employers' insurer. Working with HMRC we were able to improve the overall match rate of ERNs to an employers' liability policy.

Benefits

- ▶ ERN collection on behalf of members
- ▶ Improved customer journey for claimants and their representatives who need to trace an insurer.

ELTO members' activity

Time to supply (TTS) **increased** from 83% in 2021 **to almost 85%**, which is a positive result for our members.

TTS is calculated by members loading policies to the ELD within 90 days and tends to fluctuate throughout the year, with 2022 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 responded to **94.3%** extended searches within 28 days, **a slight increase** from 92.7 % in 2021. The proportion of **successful responses to extended searches decreased to 50%** compared to 55.7% in 2021.

Our investigators reviewed **15,021** extended searches, **reducing enquiries sent on to our members by 3,453**.

83% of claimants who searched the ELD were able to find a policy instantly, **an increase of 2.4%** from 2022.

Continuing to listen to our claimants and members

User survey

Each year ELTO undertakes a claimant and member satisfaction survey. The survey captures important measures and KPIs in relation to how the service is performing. Responses were down in 2022 and going forward we are looking at improved ways of capturing satisfaction.

Member results

Overall satisfaction with the service was just over **74%** in 2022, a decrease of 13%.

Areas which saw improvements were:

- ▶ Administration site – satisfaction increased by **3.6%**
- ▶ On-screen help – satisfaction increased by **4.2%**.

Claimant results

We have seen a small reduction in satisfaction of 1.7% from 82.1% to **78.6%**. Areas which saw an increase in satisfaction were:

- ▶ ELTO website, navigation – increased by **10.9%**
- ▶ On screen help – increased by **5.1%**.

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%**.

Areas we can improve on include the performance of searches and better training for claimants. We are offering training days for our claimants and members in 2023 to get the most out of the search function.

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 was effectively completed in 2022, with either draft or final audit reports issued to all eligible members. Following mergers and Part VII transfers, a total of 86 members were eligible for audit in the fifth cycle. The fifth cycle of tracing audits reported a weighted Tracing Audit KPI of 82.7%. 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.

By 31 December 2022, four sixth cycle audits had been completed, with a KPI of 90.0%.

In 2018 we published our Historic Upload Policy. Where a member believes that all employer liability 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. That means that the volume of members eligible for a tracing audit may decrease between cycles. A total of 58 members have successfully achieved the historic upload criteria across all audit cycles, including nine members who had achieved this criteria in the fifth cycle. Under the terms of the ELTO-FCA Co-operation Agreement the FCA continue to receive the results of 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 2022, ELTO provided this service to 61 members. In 2023 ELTO have formally agreed to provide this service to 63 members.

Financial overview

The ELTO budget for 2022 was set with the base figure of **£3.32 million**.

ELTO – the year in numbers

Overall search enquiry success rate

Review period:

2022

Total enquiries

88,969

Successful traces

80,297



Review period:

2021

Total enquiries

77,807

Successful traces

70,740

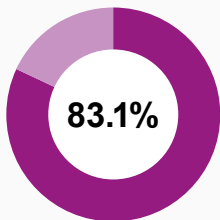


By result type

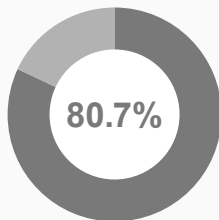
Simple search enquiry

Successful enquiries immediately obtained from the database.

2022



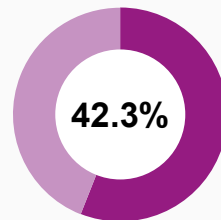
2021



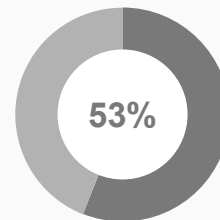
Extended search enquiry

Successful enquiries obtained from members searching their records.

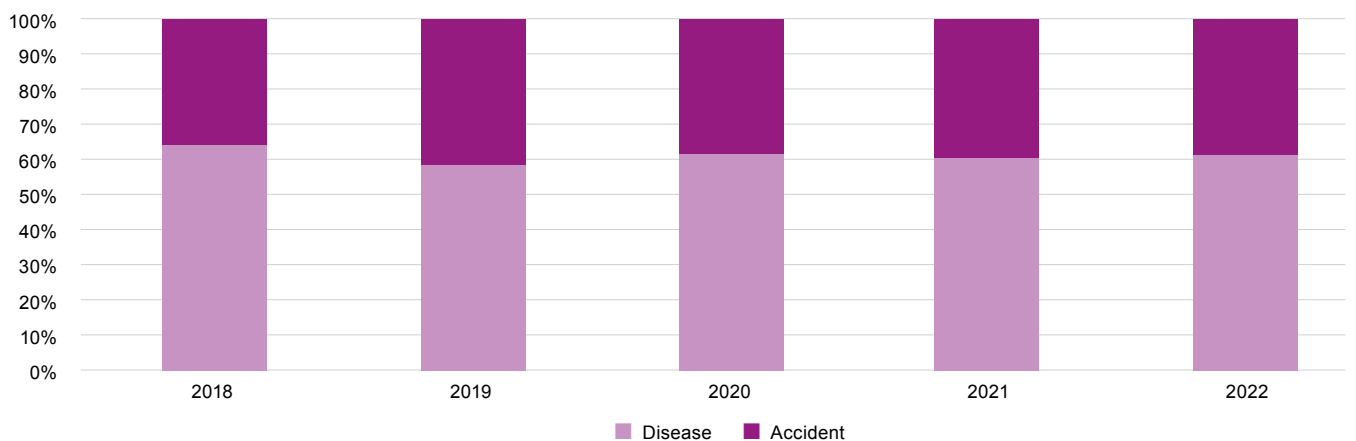
2022



2021

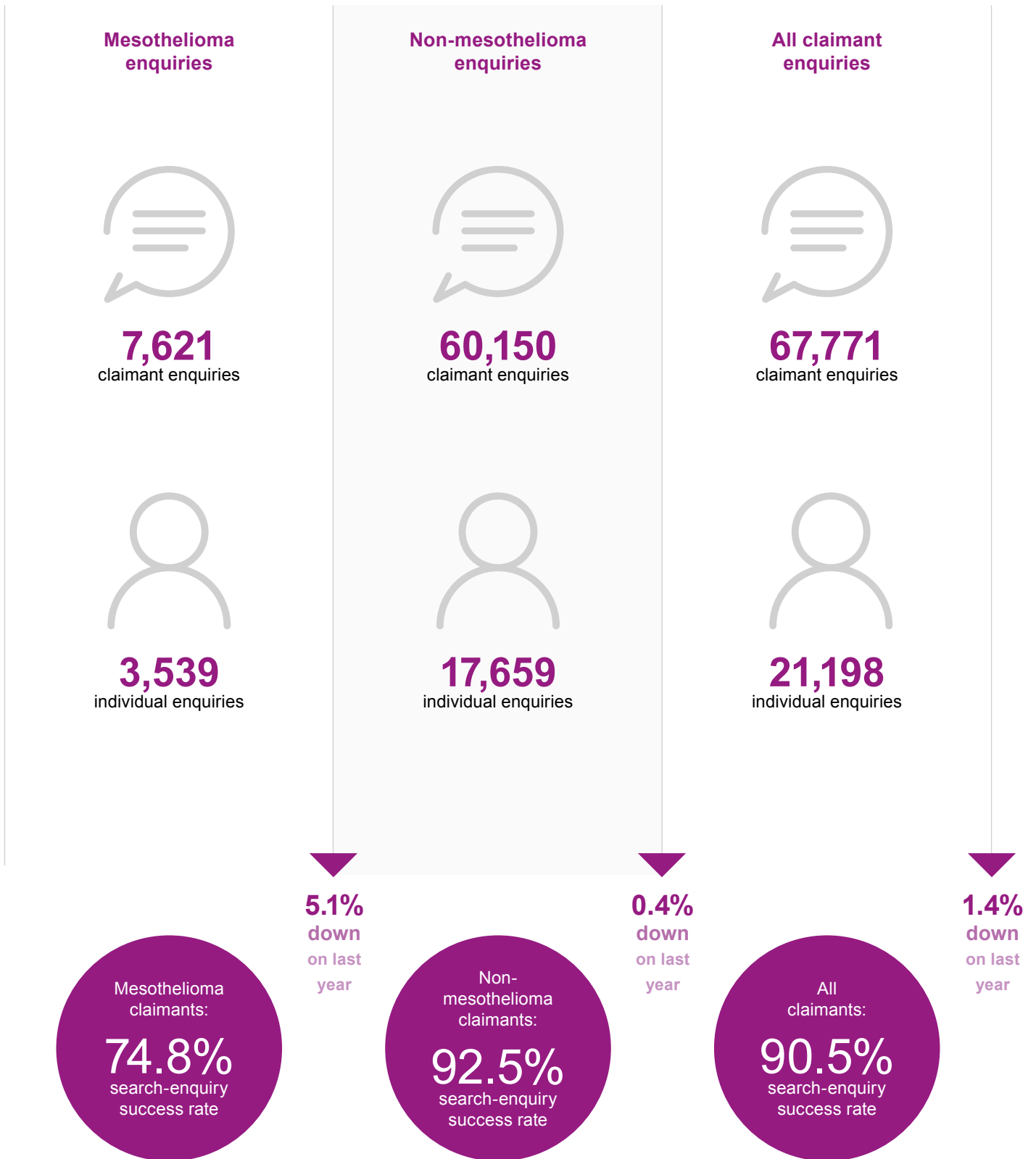


Split of ELD enquiries by accident or disease (%)



Claimant search-enquiry success rate

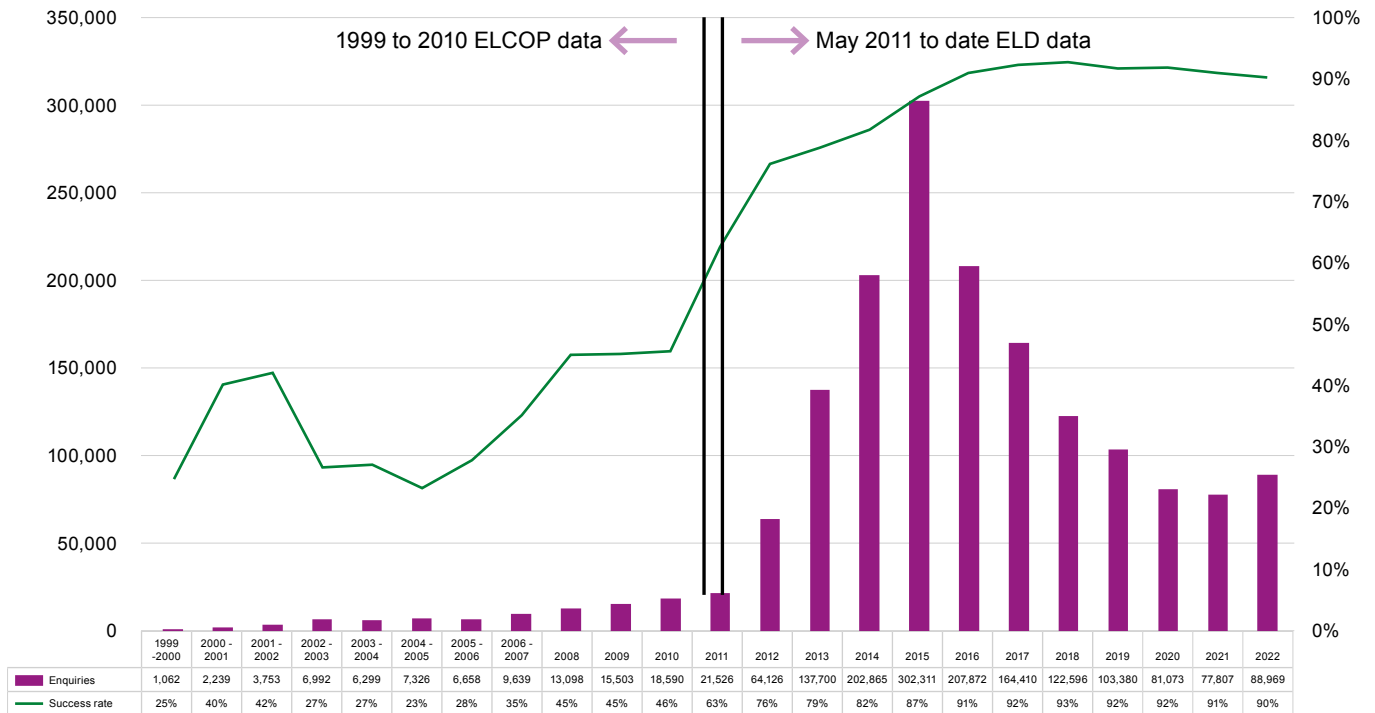
The overall volume of enquiries through the service increased in 2022 with a significant improvement in simple search success to 83.1%. This improvement indicates enquirers are able to find a policy instantly on the ELD without the search going to an extended search.



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.

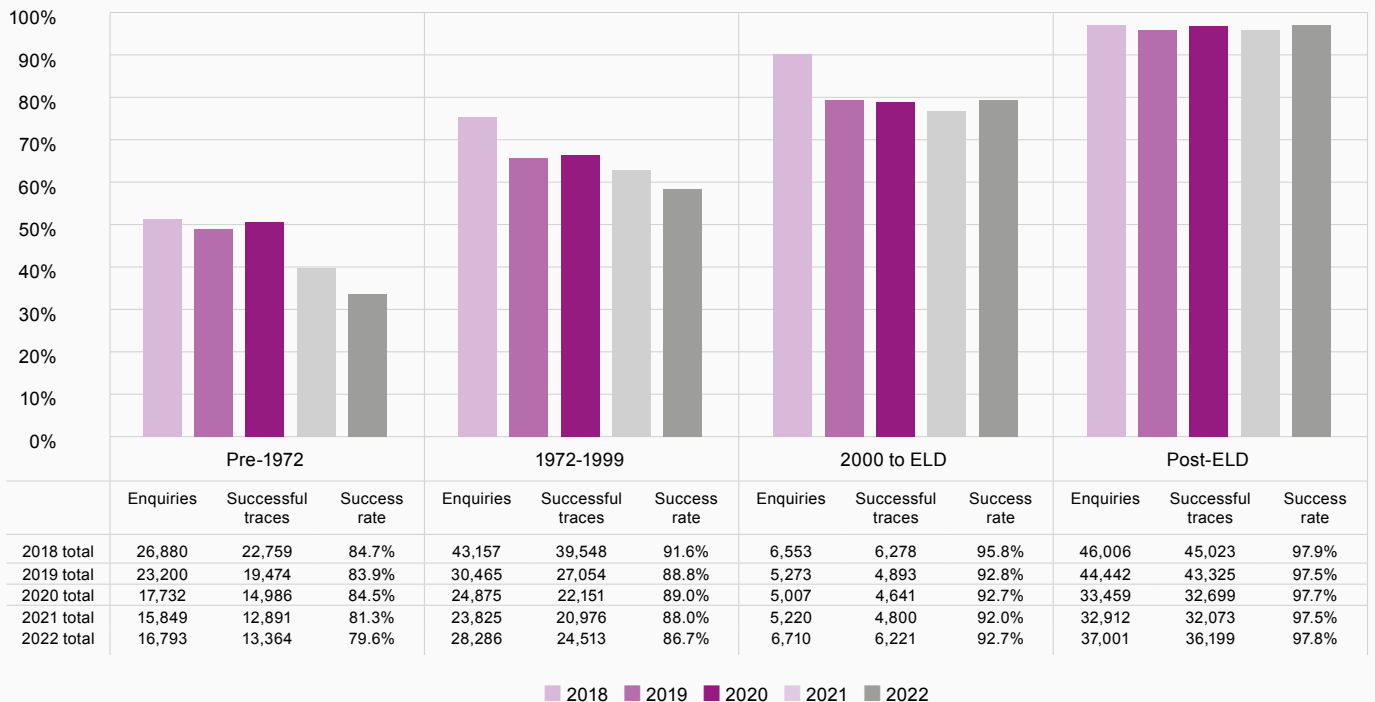


Note: No data is available for the period January to April 2011.

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

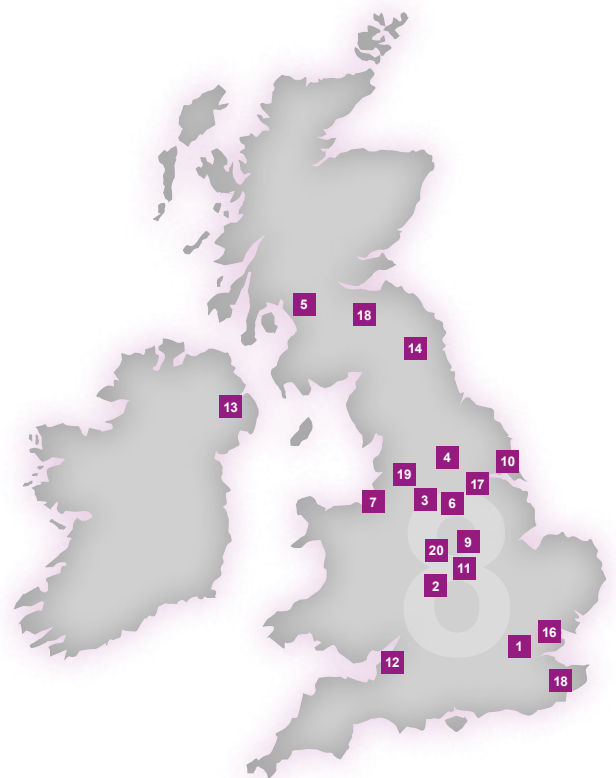


Claimant and defendant periods of exposure (Pre-1972, 1972-1999, 2000-ELD, Post-ELD)

Enquiry type	Pre-1972			1972-1999			2000-ELD			Post-ELD		
	Enquiries	Successful traces	Success rate	Enquiries	Successful traces	Success rate	Enquiries	Successful traces	Success rate	Enquiries	Successful traces	Success rate
Claimant enquiries	6,797	5,062	74%	3,884	3,030	78%	253	220	87%	44	39	89%
Defendant enquiries	9,996	8,302	83%	24,402	21,483	88%	6,457	6,001	93%	36,957	36,160	98%
Total enquiries	16,793	13,364	80%	28,286	24,513	87%	6,710	6,221	93%	37,001	36,199	98%

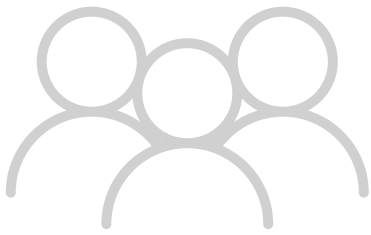
The top 20 employer locations as identified by claimant search enquiries on ELD

	Employer location	Enquiries	Successful traces	Success rate	% of all clamant enqs
1	London	6,241	5,620	90%	9.2%
2	Birmingham	1,696	1,550	91%	2.5%
3	Manchester	1,319	1,220	92%	1.9%
4	Leeds	1,231	1,107	90%	1.8%
5	Glasgow	1,101	935	85%	1.6%
6	Sheffield	1,014	897	88%	1.5%
7	Liverpool	929	854	92%	1.4%
8	Unknown	770	744	97%	1.1%
9	Nottingham	682	634	93%	1.0%
10	Hull	603	557	92%	0.9%
11	Leicester	565	516	91%	0.8%
12	Bristol	548	472	86%	0.8%
13	Belfast	519	479	92%	0.8%
14	Newcastle	498	455	91%	0.7%
15	Bradford	471	437	93%	0.7%
16	Essex	458	430	94%	0.7%
17	Doncaster	454	421	93%	0.7%
18	Kent	446	393	88%	0.7%
19	Bolton	398	347	87%	0.6%
20	Derby	383	358	93%	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	18,025	15,742	87%	26.6%	51.4%
2	Mesothelioma	7,621	5,700	75%	11.2%	21.7%
3	Asbestosis	2,621	2,033	78%	3.9%	7.5%
4	Pleural thickening	1,061	830	78%	1.6%	3.0%
5	Asbestosis related illness	1,004	839	84%	1.5%	2.9%
6	Pleural plaques	873	662	76%	1.3%	2.5%
7	Vibration white finger (VWF)	796	670	84%	1.2%	2.3%
8	Abestosis related cancer	668	532	80%	1.0%	1.9%
9	Repetitive strain injury(RSI)	428	416	97%	0.6%	1.2%
10	Hand arm vibration syndrome (HAVS)	426	391	92%	0.6%	1.2%



Registered users

In **2022**, the number of registered users who had made at least one enquiry in the last 2 years.

2,487

Policy records held on the ELD

At the close of Q1 2022, the ELD contained **32 million policy records** covering the equivalent of more than **44.7 million policy years**, of which 9.4 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 *

84.8%

* 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 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 32.6m

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)

Richard Guest

RSA Group
(Appointed 12 March 2019)

Kelly Beach

Zurich
(Appointed 7 December 2022)

Emma Lawton

BAI Claims
(Appointed 1 July 2020)

Richard Beresford

National Federation of Builders
(Appointed 7 December 2022)

Graeme Trudgill

BIBA
(Appointed 20 November 2019)

Steve Chinn

Covea Group
(Appointed 8 June 2022)

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 2022. 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 2022

	Note	2022 £	2021 £
Turnover		3,323,970	3,081,528
Gross profit		3,323,970	3,081,528
Administrative expenses		(3,323,970)	(3,081,300)
Operating profit	3	280	228
Interest payable and expenses	5	(280)	(228)
Profit before tax		-	-
Tax on profit		-	-
Profit for the financial year		-	-

Balance sheet as at 31 December 2022

	Note	2022 £	2021 £
Current assets			
Debtors: amounts falling due within one year	6	58,458	130,916
Cash at bank and in hand		1,028,727	942,550
		1,087,185	1,073,466
Creditors: amounts falling due within one year	7	(1,087,185)	(1,073,466)
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 31 August 2023 and were audited by CLA Evelyn Partners Limited, 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 2022.

In accordance with the requirements in ICOBS 8.4.9R(7)(a) of the Financial Conduct Authority (FCA) Handbook effective as at 31 December 2022, the Board of Directors of the Employers' Liability Tracing Office (ELTO) are able to confirm that for the year to 31 December 2022, 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 2022.

- 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 2022. 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 2022.
- 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 2022. 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 2022.
- 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 2022. 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 2022.

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 2022
- ▶ 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 2022, 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.

31 August 2023

CLA Evelyn Partners Limited
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 reissued 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