

ELTO 2025 Business Plan

Discover how Members' continuing investment is helping to improve ELTO for both insurers and claimants.

Our mission

We work to create 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.

Reflecting on 2024

The past year was one of strategic reassessment and bold decision-making for the Employers' Liability Tracing Office (ELTO), marking a turning point in the evolution of the Employers' Liability Database (ELD) and our digital infrastructure. While we made steady progress across a number of fronts, 2024's most significant development was our decision to pivot from incremental upgrades towards a wholesale transformation of the ELD platform – a move that will shape the future of ELTO and the service we provide to the industry.

A secure step forward in cyber protection.

In line with our continued commitment to robust cybersecurity, we successfully transitioned the ELTO websites and the ELD behind a Web Application Firewall (WAF). This move added a vital new layer of protection, shielding our public-facing systems from increasingly sophisticated cyber threats and enhancing the security posture of ELTO's digital estate.

Functionality enhancements.

We delivered targeted functionality upgrades to the ELD, focusing on improving the performance and user experience of our systems. While the originally planned infrastructure upgrade proved unsustainable due to legacy system limitations, the enhancements we did implement helped us to maintain operational reliability throughout the year.

A major strategic pivot: investing in long-term transformation.

Following a comprehensive review of our technology landscape and after facing persistent challenges in developing our existing server infrastructure, the ELTO Board took the considered decision to begin a programme of work that will move us onto a modern platform. It had become clear that further investment in a patchwork approach was not in the best interest of ELTO or our stakeholders. Instead, we announced plans to embark on a transformation programme to rebuild the ELD's infrastructure – infrastructure that has indeed served us very well since ELTO was formed back in 2011.

This programme represents a significant investment in the future of ELTO. It will ensure that our platform is fit for purpose for the long term – delivering the scalability, security, and compliance capabilities required by our Members and demanded by the evolving risk landscape.

ELTO's year in numbers for 2024

In **98%** of searches,

claimants were able to trace their employer's insurer from policies loaded following the launch of the ELD.



More than **60,000** searches

led to a claimant tracing an EL policy.



84.7%

of claimants said they were satisfied with the ELTO service.



84.3%

of ELTO Members were satisfied with the ELTO service.



Our priorities for 2025

In brief, we will...

Initiate ELTO's long-term technology transformation programme

Begin delivery of the new ELD platform, with a focus on modern architecture, resilience and cyber protection.

Maintain focus on functionality and security

While transformation work begins, we'll continue to deliver incremental enhancements to support business-as-usual needs and improve the existing user experience.

Enhance stakeholder engagement

We'll improve communication and transparency with Members throughout the transformation programme and provide regular updates on progress.

Support Employee Reference Number (ERN) matching and data governance

We'll sustain our efforts to optimise ERN capture and continue to strengthen our partnerships with HMRC and other key stakeholders.

In detail, we will...

Launch the ELD Transformation Programme

With the strategic direction now clear, 2025 marks the official start of the ELD Transformation Programme. We'll work closely with delivery partners to design and build a new, modern ELD platform. This will be a phased programme with iterative delivery milestones, ensuring progress is delivered transparently and with opportunities for feedback from stakeholders throughout. Our focus in 2025 will be on solution design, requirements definition and the commencement of core system development.

Strengthen the resilience of our current systems

While our transformation project progresses, we remain committed to maintaining and improving the current ELD platform. We will continue to monitor performance closely and deliver targeted updates to ensure Members and claimants can access the information they need, when they need it.

Continue to advance cyber security and risk governance

Cyber risk remains one of ELTO's most significant enterprise risks. We'll maintain our rigorous focus on protecting data and infrastructure by expanding WAF protection, updating endpoint protections and continuing vendor security assessments. Our enterprise risk register will also be updated in line with new and emerging risks, ensuring governance remains strong as transformation activities scale up.

Sustain momentum in ERN capture and matching

Following the successful regulatory change in 2023 (ICOB 8.4), ELTO retains its responsibility for ERN collection on behalf of the industry. In 2025, we'll continue refining our approach with HMRC, looking to ensure that our processes are not only compliant but optimised for improved match rates and better outcomes for all parties.

Engage and inform our Members throughout transformation

Transparency is central to our approach. As we progress the ELD Transformation Programme, we will increase the frequency and quality of Member communications, including regular project updates, webinars and the publication of key milestones. This will help our stakeholders understand the progress being made and how it will benefit them.

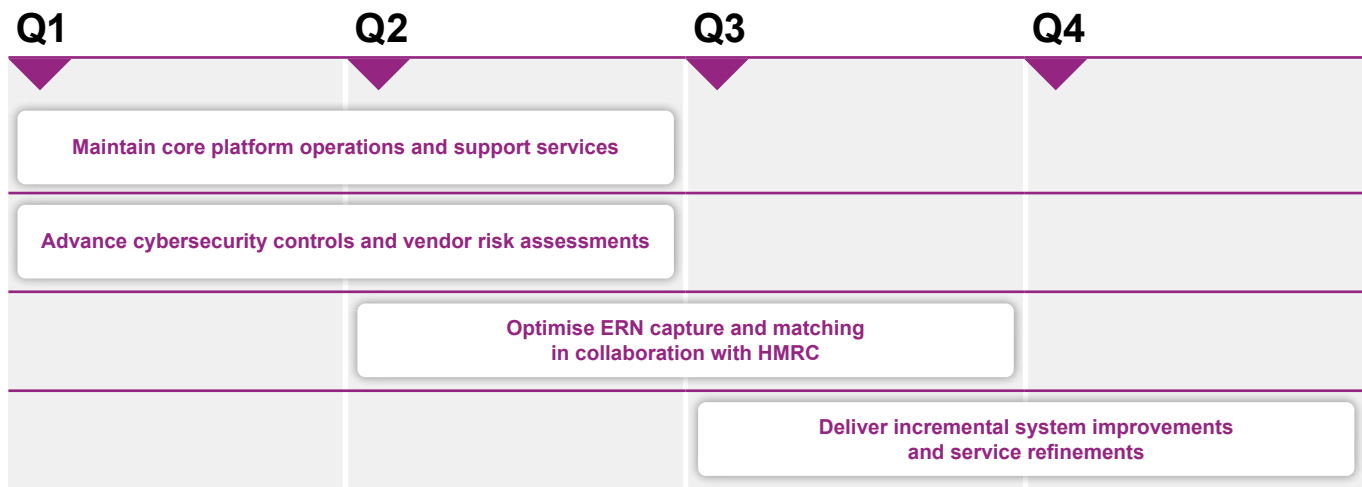
ELTO Membership Levy

2020	£2,958,000
2021	£3,111,000
2022	£3,111,295
2023	£3,319,556
2024	£3,419,000
2025	£3,590,000

The levy for 2025 will increase by 5% to £3,590,000. This increase is principally due to inflationary pressures and project costs.

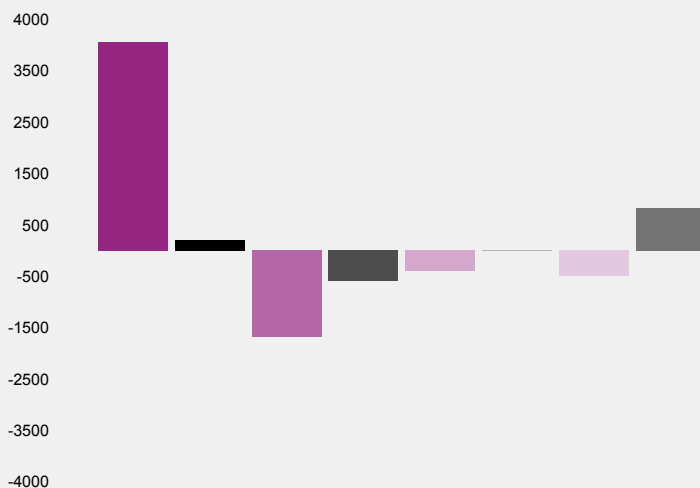
How the ELTO membership levy is spent

A detailed forecast of our costs in 2025.



2025 financials

How we will spend the membership levy in 2025.



2025 financials		£k	£k
Levy revenue		3,590	
DAR income (*)		270	
Total levy and DAR income		3,860	
Costs			
Management recharging and staffing			(1,666)
Development/projects			(545)
Legal and professional			(387)
Communication material			(10)
Irrecoverable VAT			(455)
Total costs			(3,063)
Net surplus/(deficit)		797	

Learn more about the important work we do at: www.elto.org.uk

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