

Employers' Liability Tracing Office (ELTO)



The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL insurers. In April 2011, the FSA will require all EL insurers to publish all current EL policies on a website in a searchable format. EL insurers can satisfy this obligation by becoming a member of ELTO and supplying data to the EL Database (ELD).

The ELD will be accessible for claimant searches from this data via www.elto.org.uk and will be used to trace EL policies.

What is the implication for brokers and Delegated Authorities (DA's) dealing with commercial lines?

Although it is the insurers' responsibility to provide the information to ELTO, insurers will be expecting brokers to capture the necessary information for onward transmission. The required policy information will be uniform based on a single industry wide template.

Insurers are obligated to upload data in respect of new and renewed compulsory EL policies and policies from before 2011 where claims have been made against them. This information consists of:

- Current Insurer
- Policy Number
- Policyholder Name
- Employer Name (if different from Policyholder Name)
- Cover Start Date
- Cover End Date
- Effective Date (this is either the claims settlement date or the claims notification date – Insurer can decide which)
- Address Fields

Insurers will supply data on a monthly basis, including the full current book of all live EL policies. From April 2011, brokers will need to capture and supply all subsidiary names as well as the Employer Reference Number (ERN) for the policyholder and all subsidiaries. By April 2012, the ERN will become mandatory for all new and renewed policies.

For further information contact Open GI:

T: +44 (0) 1905 754455 • F: +44 (0) 1905 754441 • W: www.opengi.co.uk

How will you do this?

You should be able to capture the required information using your existing Open GI system but if you would like some assistance then please contact us and we will be able to discuss how we can help.

How can Open GI help you?

We will be able to arrange an onsite visit for us to evaluate your Open GI system and make recommendations as to how you can best capture the data and produce a report to comply with ELTO requirements. Following our visit, we will then provide you with a detailed consultancy report outlining the specific steps you need to take.

For further information about our consultancy service and to arrange your consultancy visit, please contact us on 01905 754455 or email respond@opengi.co.uk. Alternatively, please contact your Open GI Account Manager.

Further information about ELTO

Brokers and DA's should contact their insurer partners to fully understand expectations and requirements.

General enquiries regarding ELTO can be made to information@elto.org.uk

Downloadable documents are also available from www.opengi.co.uk

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