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Overall search enquiry success rate for locating employer's EL policy record reaches 76%

ELTO demonstrates progress made in 2012 to improve the level of tracing EL insurance policies

The Employers' Liability Tracing Office (ELTO) has released its annual report for 2012 - the first full operational year of the tracing service. The [ELTO Annual Report and Accounts 2012](#) reveals the tracing service continued to improve in its operations and provide value to claimants with the overall search enquiry success rate at the end of 2012 standing at 76%.

ELTO aims to provide claimants and their representatives with quick and easy access to a central database of Employer's Liability (EL) policies, called the Employers' Liability Database (ELD), through an online enquiry facility which helps them to find their employer's EL insurer.

Milestones achieved at the close of 2012 compared to the eight months of ELTO's full operation in 2011 include:

- An increase in the overall search enquiry success rate from 70% to 76%.
- An increase in search enquiries from 22,200 to 64,126, a 94% increase on an annualised basis.
- An increase in policy records on the database from 4.3 million to 9.4 million.
- Of these, an increase in the volume of voluntary records supplied to the database. Despite such records not being required by FCA data regulations, ELTO members supplied more than 2.4 million of these records leading to ELTO achieving an impressive milestone of 5.2 million voluntary policies on the database.

Data released in the report also reveals that the 64,126 searches made during 2012 related to 24,980 individual claimants. Of this figure, 20,359 individual claimants (81.5%) found a policy match through the database.

Adrian Brown, Chair of ELTO and UK Chief Executive of RSA, said: "At the close of 2012 the volume of policy records on the Employers' Liability Database stood at 9.4 million and as over half of these records have been uploaded voluntarily by insurers on to the database this is evidence of the ELTO membership's determination to populate the database. As a result, the overall search success rate of locating an EL policy record has risen to 76%. This uplift is undoubtedly beneficial for claimants."

He continued: "ELTO strives to deliver an effective tracing service and the results from our operations in 2012 reflect this. Complacency however, is not an option and in response to customer feedback we will work to ensure that in 2013 we achieve further milestones through the delivery of an improved search process for claimants and their representatives. Additionally, we will also continue to provide support to members and this year will see the first full year of a comprehensive audit programme that examines how individual insurers search their old records."

ENDS

For further information

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About ELTO

The Employers' Liability Tracing Office (ELTO) is a not-for-profit organisation and has been 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, helping them to find their employer's EL insurer. The purpose of ELTO is to help claimants trace and identify the insurer to enable them to pursue compensation directly with them. ELTO is not a compensatory body.

ELTO has replaced the previous voluntary Employers' Liability Code of Practice (ELCOP) tracing service, which was in place since 1999 and helped around many thousands of claimants trace the EL insurer to pursue a claim.

The EL database (ELD) launched in April 2011 and contains all new and renewed EL insurance 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 tracing service. The ELD will also capture additional information such as Employer Reference Numbers (ERNs) for employers, which should make search results more thorough.