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ELTO marks five years with growing industry commitment

ELTO (Employers' Liability Tracing Office), marking five years since it was established in 2011, is seeing great commitment from the insurance industry leading to successful outcomes for claimants.

ELTO was set up in response to the need for the insurance industry to collectively improve the way people suffering from a disease/injury caused at work can find the insurer of their past employer. It has transformed this landscape through setting up the Employers' Liability Database (ELD) and has had a number of successes:

- During 2015 87.5% of searches on the ELD received a positive match. This has increased by 16% since ELTO was established in 2011 and almost doubles the success rate of the previous EL Code of practice (ELCOP) - a voluntary EL Code of Practice whereby insurers agreed to search records to the best of their ability. Only 46% of searches under ELCOP returned a positive match.
- In 2015 93.7% of individual claimants using the ELTO service were able to identify an EL policy, an increase of 12.2% since the start of ELTO in 2011.
- These successes are against a backdrop of the overall number of searches increasing considerably over the lifetime of ELTO. There were 18,590 searches conducted under ELCOP and after the first full year of ELTO this rose to 39,354 and then 302,311 in 2015.

Stephen Lewis, Chair of ELTO said: "Our commitment to assisting insurers to comply with regulatory obligations and helping as many claimants as possible to find an insurer remains as strong as ever and we are confident that our plans for 2016 will further enhance ELTO's performance."

Prior to ELTO, claimants and their representatives had to go to multiple insurers and undertake a long and arduous process. Responses to searches could take a long time and there was some uncertainty from the claimant community that searches were being

conducted thoroughly. Now a record can be traced through a single search on the ELD creating a better process for all parties involved.

Anne Griffiths, Chair of the ELTO Advisory Board and part of the team who set up ELTO in 2011 said:

“Supporting claimants when it comes to employers’ liability is an important issue for the industry. ELTO was established in 2011 to take forward the challenge of setting up a single database for claimants and agree to a consistent standard among insurers as to what data to provide and how quickly to respond with regards to tracing.

“We now have almost 100% of the employers’ liability market as members of ELTO. What has been particularly impressive is the amount of voluntary records added to the database and the fact that the ELD now has 18 million policy records covering 33 million policy years is testament to the industry’s support and commitment.”

-ENDS-

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Notes to editors:

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. It 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 also captures additional information such as Employer Reference Numbers (ERNs) for employers, which should make search results more thorough.

About ELCOP

In 1999, the ABI and insurance industry established a voluntary EL Code of Practice (ELCOP), whereby insurers agreed to search records to the best of their ability in response to enquiries from claimants; and to keep their EL future records in an easily searchable format for 60 years. ELTO introduced a central database meaning searches could be conducted in a quicker manner and the FCA requirements to publish data meant that the searches conducted are much more thorough.