



## ELTO data requirements

You will be aware that ELTO (the Employers' Liability Tracing Office) was launched last year. ELTO, in conjunction with BIBA, have published a revised guide

From 1st April, it will be obligatory for you to provide the following information for Employers' Liability policies that incept or renew on or after this date:

### Company name:

The full name of the insured and every subsidiary company (for which cover is required)

### Address:

The full address of the registered office of the insured and every subsidiary company

### ERN number:

The ERN number (Employer Reference Number) of the insured and every subsidiary company

We have a legal obligation to supply this information to ELTO, so that they can record the information on the Employers' Liability Database (ELD). The purpose of this database is to make it easier for employees to be able to trace their employer, especially if they make a claim many years later (e.g. a disease claim).

The obligation is with us, as the insurer, to supply this information to ELTO. If we fail to do so we may be subject to a fine by the Financial Services Authority. As a consequence it is very important that we receive the required information from you.

Although the requirement to provide the information about subsidiary companies does not start until 1st April, we ask, wherever possible, that you supply this information on any new business, or renewals, in the coming months.

To help make it easier to present this information to Tokio Marine, we have designed a simple spreadsheet that you can enter the information on, and attach as part of the new business or renewal presentation to our underwriters, particularly where there are multiple subsidiary companies to be

insured. This spreadsheet is Tokio Marine's preferred method for receipt of this data, but we will accept the data in other formats, subject to the core information being provided to allow us to meet our FSA obligations.

The regulations provide us with ninety days to submit the information to ELTO, but we are asking all of our brokers to provide us with the necessary information, prior to the inception or renewal date of each EL policy.

## Finally, some frequently asked questions...

### What is the ERN?

The Employer Reference Number (ERN) is the employer PAYE (Pay As You Earn) tax reference, or the tax code - a unique reference number for every company (see pages 5, 6 and 7 of the guide).

### Who is ERN exempt?

An insured or a subsidiary who pay all their employees below the current PAYE monthly threshold (£503 per month) or who are registered in Guernsey or Jersey (these locations have no tax presence in the UK).

### What about EL policies for Irish companies?

The ELTO rules do not apply to companies registered in the Republic of Ireland, but they do apply for companies registered in Northern Ireland.

### What if the UK insured has a trading subsidiary that is overseas?

For example, a subsidiary that is in France. Again, the ELTO rules do not apply and such overseas companies do not need to be recorded on the ELTO database.

We hope that you find this bulletin useful. You can find more information about ELTO at [www.elto.org.uk/Broker\\_Info.aspx](http://www.elto.org.uk/Broker_Info.aspx)

Please help us to make this initiative a success.

### Alastair Blundell

Executive Operations Officer  
Tokio Marine Europe Insurance Limited

