EMPLOYERS' LIABILITY TRACING OFFICE
Liability insurance tracing solution

The Employers' Liability Tracing Office (ELTO) was established by the insurance industry in 2011 as an independent, not-for-profit organisation to help individuals who have suffered injury or disease in the workplace to trace the correct insurer of their employer in order to pursue a potential claim. ELTO's members represent circa 99% of the employers' liability (EL) insurance market.

Background

The then existing industry solution for tracing insurers – the Employers' Liability Code of Practice (ELCOP) - was limited as the information was not held centrally and all searches had to be performed manually by insurers checking their own policy records.

Claimants and insurers required a more efficient solution for tracing EL insurance policy records that would simplify the pursuit of compensation.

During the period of Government consultation, the Association of British Insurers (ABI) worked with the Department for Work and Pensions and the Financial Services Authority (FSA), now called the Financial Conduct Authority (FCA), to ensure that the new tracing solution would meet the needs and requirements of all stakeholders (claimants and their representatives, the insurance industry, Government, etc).

A centralised tracing service

It was decided that ELTO should create a comprehensive online system that would contain all new and renewed UK EL policy records from 2011, as well as any policies identified via the previous tracing service.

The ELTO service provides claimants and their representatives with quick and easy access to a centralised system, the Employers' Liability Database (ELD), which was designed and developed by Sopra Steria.

A key requirement for the success of the ELTO service was establishing an operating model for the database to work within. This was a major factor in the decision to award the ELTO contract to Tracing Services Ltd (TSL), a subsidiary of the Motor Insurer's Bureau (MIB). MIB is responsible for successfully managing one of the insurance industry's key databases, the Motor Insurance Database (MID) - a database of over 35 million records containing the insurance policy details of all insured UK vehicles.

Based upon the MID experience, the ELTO programme would face similar challenges: the need to create a centralised system to be populated with a critical mass of data of sufficient quality to establish confidence and to be supplied by a large number of stakeholders.

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Why Sopra Steria?

With a long history of building and supporting MIB's critical business systems, and in particular experience of Business Intelligence development work related to the MID, Sopra Steria was selected to design and develop the ELD solution.

Solution

Sopra Steria was involved in the ELTO programme from the initial scoping project and was originally asked to provide a small and simple system: a web form linked to a database. However after detailed analysis, which took into account the sensitive nature of the service and its users, it was agreed that an integrated online solution directly linking the provider of data (insurers and delegated authorities) with the end users of the data (claimants and their representatives as well as insurers) should be designed.
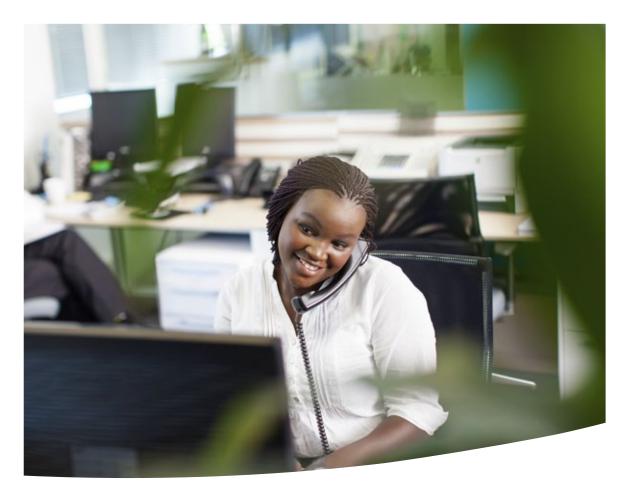
What did we do?

Sopra Steria designed and developed the ELD, a 'Greenfield' insurance solution that allows insurers (100+) to manually create individual insurance policies as well as add files containing bulk insurance policy data, which are then collated, validated and uploaded to the database.

The ELD is accessible online and enables end users to search the database according to a number of different criteria including: Employer's Name, Employer's Location, Individual's Exposure Period or Accident Date and/or Employer's Companies House Reference Number and/or the Individual's Employers Reference Number (ERN).

In particular, the ability to search based on an ERN is vital for simplifying the tracing process in the future as it is a unique field against which to search. Searches can also now be made using the name of an insurer's subsidiary company – previously these could be very difficult to trace.

Users receive immediate search results through the Simple Search functionality where results from the database are returned in real time. If the enquirer is dissatisfied with the Simple Search outcome they can request an Extended Search enquiry. An Extended Search request requires insurers to manually check the enquiry against their policy records. Should an Extended Search find a subsequent result the insurer will then update the database and the enquirer will be automatically informed of the result by email.

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Key challenges

Despite an approximate 4-fold increase in scope from the original solution, the ELD was delivered on time and on budget. The creation of the database encompassed the many complexities of designing a solution for such a diverse user community.

It also had to take into account the expected and anticipated needs of the general public, legal firms, trade unions and Government departments.

Benefits

The main benefit to the claimant community is the provision of a greatly improved tracing service through quick and easy access to EL policy records online. In 2013, 84.3% of individual claimants using the ELTO service successfully identified an EL insurer to pursue a potential claim.

Additional key benefits include:

- **Intuitive, easy-to-use online database available 24/7** - the database simplifies the process of identifying EL insurance policies for the general public and insurers.

- **Cost-effective solution** – creating a central electronic database of EL policies is more efficient than individual insurers maintaining their own database and enquirers having to search a number of different databases to obtain the information they require.

- **Compliance with FCA regulations** - insurers who are members of ELTO and upload policy records to the database are automatically fulfilling their regulatory obligations.

- **Improved general perception of the EL insurance industry**
Improving the experience of claimants when trying to identity an employer's EL policy helps to improve the general public's perception of the EL insurance industry.

- **Increased number of successfully traced policies** - ELTO aims to increase the number of successfully traced EL policies to enable civil cases to be pursued and compensation to be awarded where appropriate. In particular, some individuals who would have previously struggled to trace the correct EL policy/policies before the central database should now be able to pursue compensation.

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Future developments

Sopra Steria continues to support the application and is currently delivering a number of enhancements, requested by ELTO, to the existing system. These include improvements to the tracing process to significantly reduce the timescales for Extended Search enquiries and introducing a more intuitive, dynamic method for searching for policy information in a constantly growing database.

A Solution Based On Microsoft Technology:

Database Technology: Microsoft SQL Server 2008, SQL Server Integration Services (SSIS) 2008

Development Technologies: ASP.NET 3.5, C#.NET 3.5, MVC 2.0, HTML4, XML, CSS, JavaScript, .Net framework 3.5, Web Services,

> " *Sopra Steria has worked closely with ELTO to develop a database which has provided claimants and their representatives with improved access to EL policy records.* "

Ashley Sutton
Head of Information Services
Tracing Services Limited