

## **Employers' Liability Tracing Office (ELTO)**

Under new rules governing Employers' Liability Insurance, policyholders have an obligation to provide insurers, via their Insurance Brokers, with their Employer's Reference Number (ERN) allocated by HMRC. This number can be found on the P45, P60, P11D and most pay slips.

For full details and answers to FAQs please refer to the BIBA document within this section.