ELTO Employers' Liability Tracing Office

ELD NextGen Policy Management

Overview

Version 1.1 | 10th September 2026



Introduction

This document provides you with a summary of the key changes being proposed and the planned timelines.

It is supported by a number documents which set out the technical changes and provide an overview of the new API solution to help you and your teams prepare and plan.

The Test API, Developer Portal and supporting technical guidance are now available for insurer development and testing. We are seeking to transition to the new ELD platform in Quarter 1 2027.

Supporting Documents:

- ELD NextGen Policy Management – Summary of Changes
- ELD NextGen Policy API – Outline Specification
- ELD Policy Schema
- ELD File Transfer Guide
- ELD Getting Started Guide
- ELD FAQs
- The Developer Portal
- Bearer-token guidance.

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ELD NextGen - Headline Change

Single Modern HTTPS API

Policy data submission is moving from SFTP file drop to a modern HTTPS API, utilising robust Azure cloud architecture to provide a fast, reliable and future proofed solution.

Standard Formats

JSON or pipe-delimited text. No more proprietary whitespace encoding.

Clear Validation

Direct JSON requests are validated synchronously and return structured validation errors. File uploads are validated asynchronously, with status and validation results retrieved using the status endpoint or viewed in the ELD policy management area.

Clear endpoints

All policies — historic and current — go through the same route, with clear endpoints for direct UPSERT, direct DELETE, API-led file upload and file-upload status checking.

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Why we're making the change

Ensuring the future sustainability of the ELD

Improve reliability & data quality

Simplify and streamline policy submission

Enhance auditability & traceability

Reduce long-term, operational burden

Aligning the technology to modern standards

Provide a managed & realistic transition for members

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Old Way vs New Way

Today – Current ELD

- Outdated and complex requirements and technology
- SFTP file drop
- Complex file formatting with proprietary whitespace encoding
- Asynchronous, file-level validation feedback
- Complex error codes and validation
- Parent/child employer hierarchy
- Separate uploads for historic vs. current policies
- Portal experience poor
- Intermittent availability

After Change – ELD NextGen

- HTTPS API — direct (small) or file upload (bulk)
- Real-time, field-level validation feedback
- Single policy record covering all employers equally
- A common API surface for policy submission, deletion, file upload and upload status
- Portal for direct submission, status, and results
- Existing data migrated automatically
- High availability backed by strong SLA's (99.9%)

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ELD NextGen – Two ways to send data going forward

Via the API

Direct
Send & Confirm in one go

Best for

Smaller submissions where immediate validation feedback is useful. Online integrations, manual portal updates, day-to-day changes.

How validation works

Synchronous validation: All-or-nothing
If any policy fails, the whole submission is rejected — keeps your records consistent.

File Upload
Bulk Batch via secure upload

Best for

Larger batches and existing batch jobs — migrations, bulk catch-up, scheduled loads.

How validation works

Asynchronous Per-policy validation
Valid records are accepted, invalid ones flagged individually. No minimum pass rate.

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Validation that helps you

BEFORE

Errors discovered later, file-level only.

NOW

Real-time, field-level error reporting.

Tells you exactly which policy, which employer, and which field needs fixing.

1

Errors land where you can act on them

If you submit through the API directly, validation happens immediately and the response tells you what to fix.

2

Precise field-level locations

Instead of 'something is wrong with this file', you are directed to the specific policy or field that failed

3

A test endpoint for onboarding

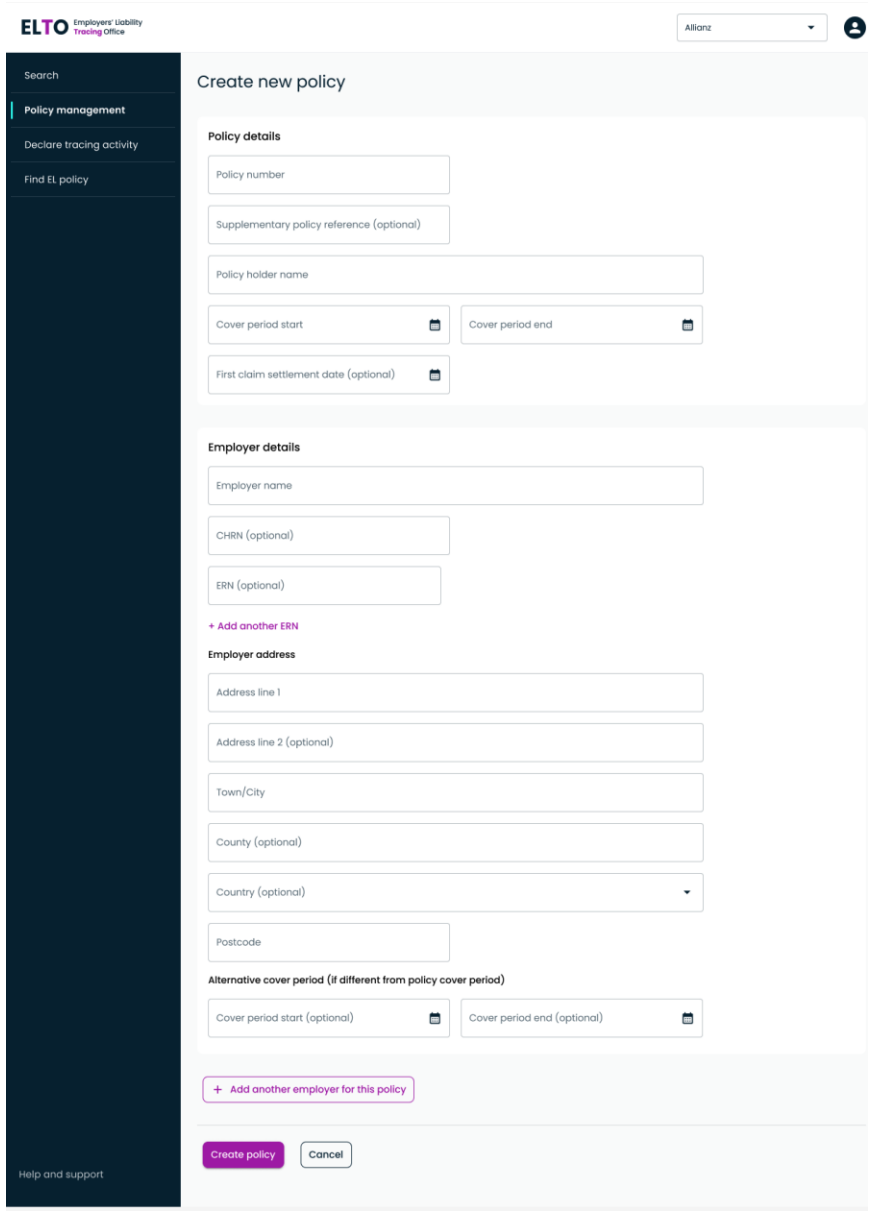
Test endpoints are available for development and integration testing. The current Test API exposes health, direct UPSERT, direct DELETE, file-upload initiation and file-upload status operations.

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Upload via the ELD will remain

Improved manual policy upload via the ELD will remain for single policy submissions.

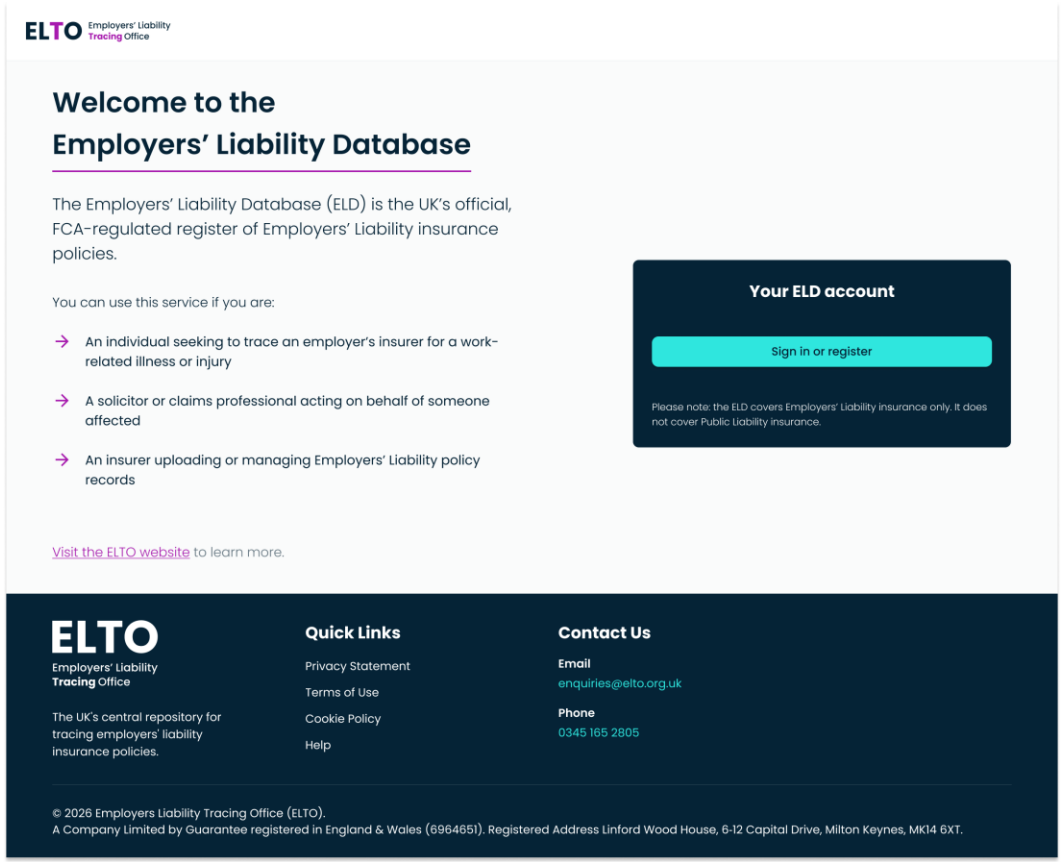
Note: The ability to upload a file will no longer be available via the ELD GUI. Single-policy create/update/delete and submission-status/validation views will remain available through the ELD portal. Bulk policy files are submitted via the API-led flows only.

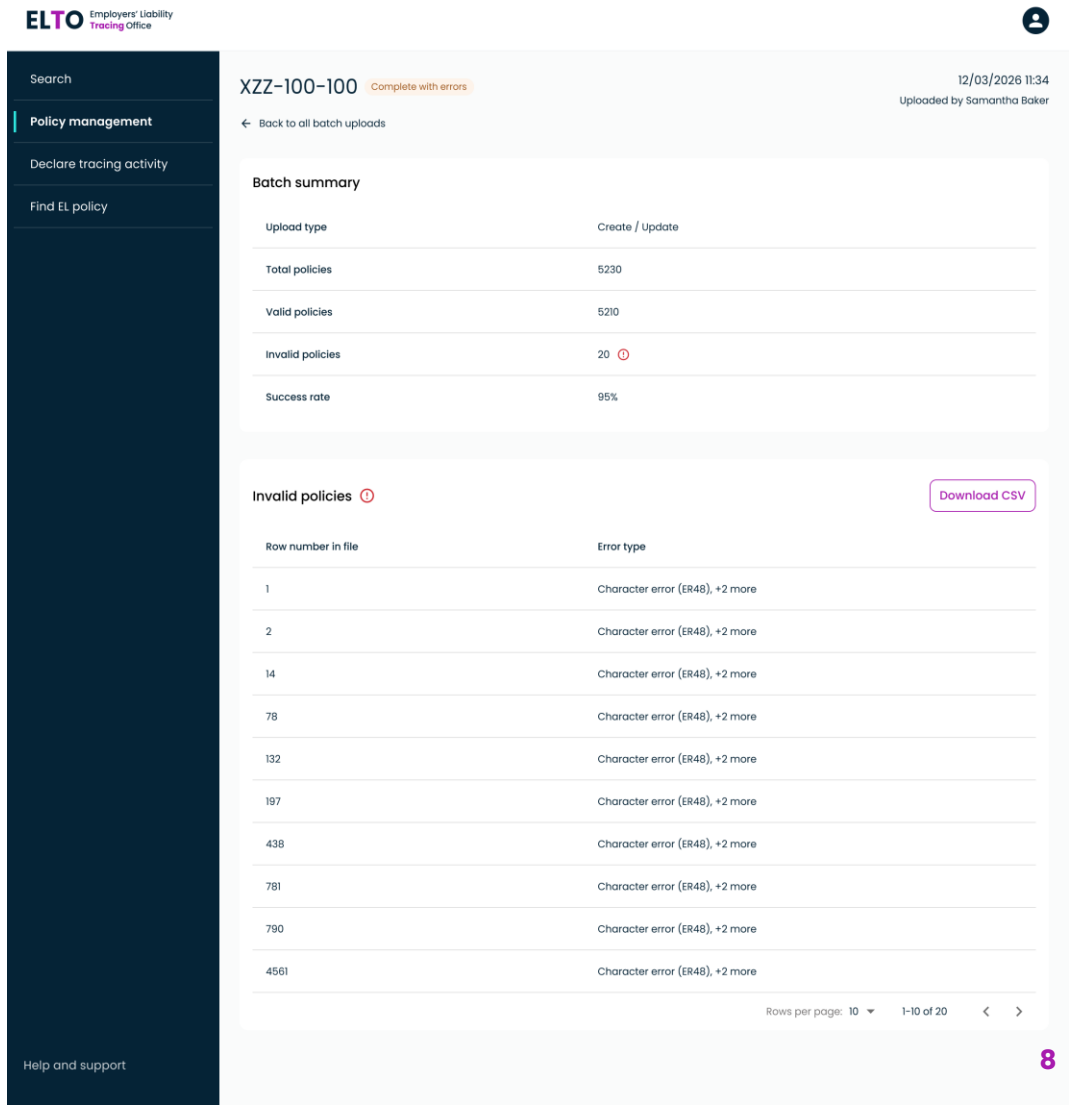


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Improved ELD User Experience

Improved Experience and Features





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Policy upload key dates

Policy upload change – planned timeline



Key changes released to the membership.

Outline API documentation.

Test endpoint released for Member development and integration activities to commence.

New environment released to begin Member onboarding.

Commence registration to the new ELD for users.

Cut over and launch to new ELD.

Subject to change - revised August 2026

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What you don’t need to worry about

Re-Supplying Old Data

Existing records are migrated automatically. You start the new system with your data already there.

Custom Encoding

Standard JSON or pipe-delimited text can be easily produced from your existing tools. There is no need for complex custom encoding.

Stricter Rules

Validation rules have been simplified by removing data no longer needed or enforced by design, making validation clearer and reported sooner.

Time-to-Supply

Routine policy edits do not trigger a new TTS measurement. Submission expectations stay the same.

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What to expect next

Webinars & Technical Drop-ins

Keep an eye out for our webinars and technical drop-ins to ask questions.

Outreach from our Engagement Team

Our Engagement Team will be in touch to ensure you have everything you need.

Developer Portal

The Developer Portal is available and is the authoritative technical specification for the Test API. It includes endpoint definitions, examples and supporting resources.

Ongoing Communication

We will be communicating both in our newsletter as well as on our website and social channels about the wider changes as part of the ELD Next Gen Programme.

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We'll move your data

Existing policy data will be migrated automatically:
No need to re-supply your historic records

A Few Data Adjustments

- The legacy parent/child hierarchy is transformed into one policy containing an employers array. Policy-level fields remain on the policy, while employer name, identifiers, address and adjusted cover dates remain at employer-level.
- Legacy address-lines 2-4 consolidated into a address line 2 for migration; new submissions must follow the current published schema
- Master ERN per employer carried over; extras are not

What you can do once live

- Re-upload addresses in your preferred structure
- Add additional ERNs to migrated employers
- Add CRN values where you have them on file

NOTE: We will provide a full and detailed Assurance Document confirming the migration for your audit purposes.

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What you should plan for

Decide on your submission method

Decide whether to use Direct (real-time, smaller volumes) or File Upload (bulk batch). Most organisations will use both.

Get developer-ready

Brief your engineering team. Identify whether your existing batch jobs need re-pointing, or if a small new integration is needed.

Plan a portal user list

Decide who needs portal access for direct submissions, status checking, and reviewing errors during day-to-day operations.

Plan for cutover

Migration timing and any freeze window will follow. Identify who needs to be in the loop and what runs through SFTP today.

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Questions?

Should you have any questions please reach out to the ELTO team.

ELD NextGen programme queries:
ELDNextGen@elto.org.uk

General ELTO enquiries:
customerenquiries@mib.org.uk