

ELD Policy Schema Guide

Guidance on the Policy Schema

Contents

1. About this guide	2
2. Policy Schema	2
3. Policy Field Mapping – Legacy ELD to NextGen.....	4
3.1. Policy-level fields	4
3.2 Employer-level fields	4
3.3 Fields outside the ingestion API request body.....	5
4. Worked mapping example: parent and child policy sync.....	5
4.1 Legacy source rows	5
4.2 Output produced by the current sync transform	7

1. About this guide

This guide helps insurer technical teams understand what is needed to be sent to the ELD within a policy and how to map the legacy platform to the new NextGen schema.

2. Policy Schema

The following explains each of the fields held against a policy and how to use them.

Field	Use	Example
policyNumber	The insurer's primary policy number or reference used to identify the Employers' Liability policy.	"policyNumber": "POL-12345678"
supplementaryPolicyReference	An additional policy reference that may be used alongside the primary policy number to distinguish or identify the policy e.g. from a broker.	"supplementaryPolicyReference": "SUPP-001"
coverStartDate	The start date of Employers' Liability cover for the policy.	"coverStartDate": "2026-01-01"
coverEndDate	The end date of Employers' Liability cover for the policy.	"coverEndDate": "2026-12-31"
policyholderName	The name of the main policyholder associated with the policy.	"policyholderName": "Example Holdings Ltd"
firstClaimSettlementDate	The date on which the first relevant Employers' Liability claim under the policy was settled, where applicable. This should be completed for all claimed policies. Under FCA regulations this must be completed for all policies pre-2011 where a claim is made.	"firstClaimSettlementDate": "2026-06-15"
originalInsurerName	If this is an active policy then this should be you. If it is a historic policy then it should be the previous insurer. If unknown, then state 'Not Known'. The name of the insurer that originally underwrote the policy. This should be you if underwriting today, the previous insurer if not you or if historic and unknown then stated as "Not Known"	"originalInsurerName": "Example Insurance Ltd"

Field	Use	Example
insurerRef	An insurer-defined internal reference that can be used to associate the ELD record with another reference, source system, product or internal record.	"insurerRef": "SYS-987654"
employers[]	An array containing one or more employers covered by the policy. Each employer can have its own name, ERN, company reference, address and adjusted cover dates.	"employers": [{ "name": "Example Manufacturing Ltd" }]
employers[].name	The name of the employer covered under the policy.	"employers": [{ "name": "Example Manufacturing Ltd" }]
employers[].erns[]	One or more Employer Reference Numbers associated with the employer.	"employers": [{ "erns": ["I23/AB45678"] }]
employers[].crn	The Company Registration Number associated with the employer, where applicable.	"employers": [{ "crn": "01234567" }]
employers[].singleLineAddress	The employer's address supplied as a single text value.	"employers": [{ "singleLineAddress": "1 Example Street, Bath, BA1 1AA" }]
employers[].multilineAddress	A structured employer address. Where used, the individual address components are supplied within this object.	"employers": [{ "multilineAddress": { "addressLine1": "1 Example Street", "cityTown": "Bath", "postCode": "BA1 1AA" } }]
employers[].multilineAddress.addressLine1	First line of the employer's address.	"employers": [{ "multilineAddress": { "addressLine1": "1 Example Street" } }]
employers[].multilineAddress.addressLine2	Second line of the employer's address, where applicable.	"employers": [{ "multilineAddress": { "addressLine2": "Example Business Park" } }]
employers[].multilineAddress.cityTown	City or town for the employer's address.	"employers": [{ "multilineAddress": { "cityTown": "Bath" } }]
employers[].multilineAddress.county	County or equivalent regional element of the employer's address, where applicable.	"employers": [{ "multilineAddress": { "county": "Somerset" } }]
employers[].multilineAddress.country	Country for the employer's address.	"employers": [{ "multilineAddress": { "country": "United Kingdom" } }]
employers[].multilineAddress.postCode	Postcode for the employer's address.	"employers": [{ "multilineAddress": { "postCode": "BA1 1AA" } }]
employers[].adjustedCoverStartDate	An employer-specific cover start date where the employer's period of cover differs from the overall policy cover start date.	"employers": [{ "adjustedCoverStartDate": "2026-03-01" }]
employers[].adjustedCoverEndDate	An employer-specific cover end date where the employer's period of cover differs from the overall policy cover end date.	"employers": [{ "adjustedCoverEndDate": "2026-10-31" }]

3. Policy Field Mapping – Legacy ELD to NextGen

The following tables show the field mappings between the legacy ELD and the NextGen policy schema and provide an example of how the legacy parent and child relationship are mapped to the Policy using the Employer array.

3.1. Policy-level fields

Legacy field	NextGen field
MasterPolicy.MasterPolicyNumber	policyNumber
MasterPolicy.BrokerDAResponse	supplementaryPolicyReference
MasterPolicy.CoverStartDate	coverStartDate
MasterPolicy.CoverEndDate	coverEndDate
MasterPolicy.PolicyHolderName	policyholderName
MasterPolicy.EffectiveDate	firstClaimSettlementDate
MasterPolicy.OriginalInsurerId	originalInsurerName
No legacy field mapped	insurerRef
Parent MasterPolicy plus active child MasterPolicy rows joined through PolicyLink	employers

3.2 Employer-level fields

Legacy field	NextGen field
MasterPolicy.EmployerName	employers[.].name
MasterPolicy.EmployerReferenceNumber	employers[.].erns
No mapped legacy field	employers[.].crn
MasterPolicy.SuppliedFullAddress	employers[.].singleLineAddress
Structured address fields listed below	employers[.].multilineAddress
MasterPolicy.AddressLine1	multilineAddress.addressLine1
MasterPolicy.AddressLine2	multilineAddress.addressLine2
MasterPolicy.CityTown	multilineAddress.cityTown
MasterPolicy.County	multilineAddress.county
MasterPolicy.Country	multilineAddress.country
MasterPolicy.PostCode	multilineAddress.postCode
Child MasterPolicy.CoverStartDate - when a child's cover start differs from the parent's	employers[.].adjustedCoverStartDate

Legacy field	NextGen field
Child MasterPolicy.CoverEndDate - when a child's cover end differs from the parent's	employers[].adjustedCoverEndDate

3.3 Fields outside the ingestion API request body

The fields are populated onto the policy as part of the policy sync process. They do not need to be supplied.

Legacy field	NextGen field	Notes
MasterPolicy.CurrentInsurerId	insurerId	The insurer ID is resolved from the authenticated credentials and not needed to be supplied.
MasterPolicy.SupplierId	supplierId	The supplier ID is a legacy field. For the purpose of migration this mapped via the policy sync and resolved from the authenticated credentials and not needed to be supplied.
MasterPolicy.FirstSuppliedDate	firstSuppliedAt	This is populated by the policy sync process and not needed to be supplied.
MasterPolicy.HMRCEmployerReferenceNumber	employers[].hmrcErn	This is populated by the policy sync process once enriched via the HMRC ERN process. This does not need to be supplied.
MasterPolicy.Id	employers[].legacyPolicyId	This is populated by the policy sync process for the purpose of traceability from the legacy to NextGen platform. This does not need to be supplied.

4. Worked mapping example: parent and child policy sync

This example shows one parent MasterPolicy and two linked child policies. The parent supplies policy-level values and becomes the first employer; each child becomes another employer.

4.1 Legacy source rows

Field	Parent Policy (Id: 1001)	Child Policy 1 (Id: 1002)	Child Policy 2 (Id: 1003)
Id	1001	1002	1003
CurrentInsurerId	50	50	50
OriginalInsurerId	50	50	50
MasterPolicyNumber	EMP-2024-001	EMP-2024-001	EMP-2024-001
BrokerDAResponse	BROKER-REF-12345	BROKER-REF-12345	BROKER-REF-12345

Field	Parent Policy (Id: 1001)	Child Policy 1 (Id: 1002)	Child Policy 2 (Id: 1003)
DummyPolicy	0	0	0
PolicyType	P	C	C
PolicyHolderName	Acme Corporation Ltd	Acme Corporation Ltd	Acme Corporation Ltd
EmployerName	Acme Corporation Ltd	Acme Manufacturing Division	Acme Retail Division
CoverStartDate	2024-01-01	2024-01-01	2024-03-01
CoverEndDate	2024-12-1	2024-12-31	2024-12-31
DerivedTown	London	NULL	Birmingham
DerivedAddress	123 Business Park, London, SW1A 1AA	NULL	789 Retail Park, Birmingham, B1 1AA
ERNEempt	0	0	0
EmployerReferenceNumber	123/AB45678	456/CD90123	789/EF45678
SupplierId	10	10	10
SiteId	5	5	5
UploadFileReference	UPLOAD-001	UPLOAD-001	UPLOAD-001
PostELDIndicator	1	1	1
FirstSuppliedDate	2024-01-15	2024-01-15	2024-01-15
ComplianceIndicatorLookUpId	1	1	1
EffectiveDate	2024-02-01	2024-02-01	2024-02-01
AddressTypeLookUpId	1	1	1
AddressLine1	123 Business Park	NULL	789 Retail Park
AddressLine2	Suite 100	NULL	NULL
AddressLine3	Floor 4	NULL	NULL
AddressLine4	Building A	NULL	NULL
CityTown	London	NULL	Birmingham
County	Greater London	NULL	West Midlands
Country	United Kingdom	NULL	United Kingdom
PostCode	SW1A 1AA	NULL	B1 1AA
CreatedOn	2024-01-10 10:00:00	2024-01-10 10:00:00	2024-01-10 10:00:00
CreatedBy	1	1	1
AmendedOn	2024-01-20 14:30:00	NULL	NULL
AmendedBy	2	NULL	NULL
MarkedForDeletion	0	0	0
Deleted	0	0	0
Version	1	1	1
LastSuccessfulSubmissionDate	2024-01-25	2024-01-25	2024-01-25
SuppliedAddressTypeLookUpID	251	249	250

Field	Parent Policy (Id: 1001)	Child Policy 1 (Id: 1002)	Child Policy 2 (Id: 1003)
SuppliedFullAddress	NULL	NULL	789 Retail Park, Birmingham, B1 1AA
RecordLastUpdatedDate	2024-01-20 14:30:00	2024-01-10 10:00:00	2024-01-10 10:00:00
HMRCEmployerReferenceNumber	123/AB45678	456/CD90123	789/EF45678
HMRCERNUndatedDate	2024-01-15	2024-01-15	2024-01-15

4.2 Output produced by the current sync transform

The JSON below uses the implemented lower-camel-case field names. It assumes SupplierMap resolves OriginalInsurerId 50 to 'Example Insurer Ltd' and that the two PolicyLink IDs are 5001 and 5002.

```
[
  {
    "policyNumber": "EMP-2024-001",
    "supplementaryPolicyReference": "BROKER-REF-12345",
    "coverStartDate": "2024-01-01",
    "coverEndDate": "2024-12-31",
    "policyholderName": "Acme Corporation Ltd",
    "firstClaimSettlementDate": "2024-02-01",
    "originalInsurerName": "Example Insurer Ltd",
    "firstSuppliedAt": "2024-01-15",
    "employers": [
      {
        "name": "Acme Corporation Ltd",
        "erns": [
          "123/AB45678"
        ],
        "crn": null,
        "adjustedCoverStartDate": null,
        "adjustedCoverEndDate": null,
        "hmrcErn": "123/AB45678",
        "legacyPolicyId": "1001",
        "multilineAddress": {
          "addressLine1": "123 Business Park",
          "addressLine2": "Suite 100",
          "cityTown": "London",
          "county": "Greater London",
          "country": "United Kingdom",
          "postCode": "SW1A 1AA"
        }
      }
    ],
    {
      "name": "Acme Manufacturing Division",
      "erns": [
        "456/CD90123"
      ]
    }
  ]
]
```



```
],
  "crn": null,
  "adjustedCoverStartDate": null,
  "adjustedCoverEndDate": null,
  "hmrcErn": "456/CD90123",
  "legacyPolicyId": "1002",
  "multilineAddress": {
    "addressLine1": null,
    "addressLine2": null,
    "cityTown": null,
    "county": null,
    "country": null,
    "postCode": null
  }
},
{
  "name": "Acme Retail Division",
  "erns": [
    "789/EF45678"
  ],
  "crn": null,
  "adjustedCoverStartDate": "2024-03-01",
  "adjustedCoverEndDate": null,
  "hmrcErn": "789/EF45678",
  "legacyPolicyId": "1003",
  "singleLineAddress": "789 Retail Park, Birmingham, B1 1AA"
}
]
}
```