

ELD File Transfer Guide

Guidance on preparing files to send to the ELD

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1. About this guide

This guide helps insurer technical teams understand what is needed to submit Employers' Liability policy data to the ELD using a file. This guide focuses on how to prepare a pipe-delimited text file.

2. File Types Accepted

The ELD will accept files in the following formats:

- JSON – using the JSON structure provided in the Direct Submission API endpoint
- TEXT – Pipe-delimited file in text file format

3. File format and row structure

The file uses a flat, row-based structure. The first row contains the column headings. Every row after the header represents one employer and ERN combination for a policy.

- Policy-level information is repeated on each row for that policy.
- Where a policy covers more than one employer, each employer is represented on its own row.
- Where an employer has more than one ERN, create a separate row for each ERN and repeat the policy and employer information.
- The employer CRN, where supplied, is repeated on each row for that employer.
- Optional fields with no value are left blank, but their column position must be retained using consecutive pipe delimiters.
- Use either the single-line address field or the structured address fields as appropriate; leave unused address columns blank.

4. File columns

The columns should be supplied in the order shown below. CRN and ERN are positioned at the end of the row, with ERN as the final column so that multiple ERNs can be represented by repeating the row and changing the final value. Each file should have a header row containing the columns in the order below.

#	Column	Use	Example value
1	PolicyNumber	The insurer's primary policy number or reference used to identify the Employers' Liability policy.	POL-12345678
2	SupplementaryPolicyReference	An additional policy reference used alongside the primary policy number, where applicable.	SUPP-001
3	CoverStartDate	The start date of Employers' Liability cover for the policy.	2026-01-01
4	CoverEndDate	The end date of Employers' Liability cover for the policy.	2026-12-31
5	PolicyholderName	The name of the main policyholder associated with the policy.	Example Holdings Ltd
6	FirstClaimSettlementDate	The date on which the first relevant Employers' Liability claim under the policy was settled, where applicable.	2026-06-15
7	OriginalInsurerName	The name of the insurer that originally underwrote the policy, where required.	Example Insurance Ltd
8	InsurerRef	An insurer-defined internal reference that can be used to associate the ELD record with another internal record or source system.	SYS-987654
9	EmployerName	The name of the employer covered under the policy.	Example Manufacturing Ltd
10	SingleLineAddress	The employer address supplied as one text value.	1 Example Street, Bath, BA1 1AA
11	AddressLine1	First line of the structured employer address.	1 Example Street
12	AddressLine2	Second line of the structured employer address, where applicable.	Example Business Park
13	CityTown	City or town for the employer address.	Bath
14	County	County or equivalent regional element, where applicable.	Somerset
15	Country	Country for the employer address.	United Kingdom
16	PostCode	Postcode for the employer address.	BA1 1AA
17	AdjustedCoverStartDate	Employer-specific cover start date where it differs from the policy cover start date.	2026-03-01
18	AdjustedCoverEndDate	Employer-specific cover end date where it differs from the policy cover end date.	2026-10-31
19	CRN	Company Registration Number associated with the employer, where applicable.	01234567
20	ERN	Employer Reference Number associated with the employer. Use a separate row for each ERN where more than one applies.	123/AB45678

NOTE: All fields follow the same schema requirements as detailed in the Developer Portal including mandatory and optional requirements.

5. Worked file examples

The examples below show the complete file row so that the position of each value and each blank field is clear.

Header row

```
PolicyNumber|SupplementaryPolicyReference|CoverStartDate|CoverEndDate|PolicyholderName|FirstClaimSettlementDate|OriginalInsurerName|InsurerRef|EmployerName|SingleLineAddress|AddressLine1|AddressLine2|CityTown|County|Country|PostCode|AdjustedCoverStartDate|AdjustedCoverEndDate|CRN|ERN
```

Single employer using a single-line address

In this example the single-line address is used, so the structured address columns are left blank.

```
POL-12345678|SUPP-001|2026-01-01|2026-12-31|Example Holdings Ltd||Example Insurance Ltd|SYS-987654|Example Manufacturing Ltd|1 Example Street, Bath, BA1 1AA|||||||01234567|123/AB45678
```

Employer using a structured address

In this example SingleLineAddress is blank and the individual address columns are populated.

```
POL-12345678|SUPP-001|2026-01-01|2026-12-31|Example Holdings Ltd||Example Insurance Ltd|SYS-987654|Example Manufacturing Ltd|1 Example Street|Example Business Park|Bath|Somerset|United Kingdom|BA1 1AA||||01234567|123/AB45678
```

Employer with multiple ERNs

Where one employer has more than one ERN, repeat the policy and employer information on a separate row for each ERN. The ERN value changes on each row; the employer CRN remains the same where applicable.

```
POL-12345678|SUPP-001|2026-01-01|2026-12-31|Example Holdings Ltd||Example Insurance Ltd|SYS-987654|Example Manufacturing Ltd|1 Example Street, Bath, BA1 1AA|||||||01234567|123/AB45678
POL-12345678|SUPP-001|2026-01-01|2026-12-31|Example Holdings Ltd||Example Insurance Ltd|SYS-987654|Example Manufacturing Ltd|1 Example Street, Bath, BA1 1AA|||||||01234567|456/CD90123
```

Blank optional values

A blank value is represented by leaving nothing between the two pipe characters. Do not remove the column. For example, if SupplementaryPolicyReference is blank, the start of the row would appear as:

```
POL-12345678||2026-01-01|2026-12-31|...
```

The two consecutive pipe characters preserve the position of the blank SupplementaryPolicyReference field.

6. Quotation marks, apostrophes and special characters

Values do not normally need to be enclosed in quotation marks. Quoting is required where the content of a field could otherwise be interpreted as part of the file structure.

A field value must be enclosed in double quotation marks when it contains a pipe character (|), a double quotation mark ("), or a line break. Where a double quotation mark is part of the value, represent it by two consecutive double quotation marks (").

Intended value	Value in file	Treatment
Example Manufacturing Ltd	Example Manufacturing Ltd	No quoting required.
O'Brien Engineering Ltd	O'Brien Engineering Ltd	Apostrophes have no special meaning and do not need escaping.
Employer Trading Ltd	"Employer Trading Ltd"	The pipe is the delimiter, so quote the complete value.
Employer "North" Ltd	"Employer ""North"" Ltd"	Quote the complete value and double each embedded double quote.
O'Brien "North" Ltd	"O'Brien ""North"" Ltd"	The apostrophe is unchanged; the embedded double quotes are doubled.
Employer "North" Trading Ltd	"Employer ""North"" Trading Ltd"	Apply both rules together.

Note: The value Employer "North" | Trading Ltd should be written as "Employer ""North"" | Trading Ltd". The outer quotes keep the complete value in one field, while the doubled quotes represent quotation marks that are part of the employer name.

7. Preparing a file for submission

Before submitting a file, carry out the following checks to reduce avoidable validation errors:

- Include the header row and make sure the column names and order match the required file format.
- Use the pipe character (|) as the delimiter throughout the file.
- Make sure every data row contains the same number of columns as the header.
- Retain blank optional fields using consecutive delimiters rather than removing columns.
- Repeat a row for each ERN where an employer has multiple ERNs.
- Keep the employer CRN consistent across repeated rows for the same employer, where a CRN is supplied.
- Check any value containing a pipe, double quote or line break is enclosed in double quotes.
- Within a quoted value, replace each embedded double quote with two double quotes ("").
- Do not escape apostrophes; they can be supplied as normal text.
- Check dates and field values against the current ELD validation rules before submission.

8. File Transfer

Files are transferred to the ELD using a secure, temporary SAS (Shared Access Signature) URL provided by the ELD Ingestion API. This allows the file to be uploaded directly to the ELD's secure storage without the file itself being sent as part of the API request. See the Developer Portal for full guidance on this.

The process is:

- Request a file upload using the appropriate ELD file-upload API endpoint and your authenticated credentials.
- The ELD returns a JSON response containing an uploadId, a temporary uploadURL, its expiry time (expiresAt) and a timestamp. The uploadId should be retained because it is used to track the processing of the file.
- Upload the prepared file to the returned SAS URL. The SAS URL already contains the temporary authorisation required for the upload and should be used exactly as returned.
- Once the file has been uploaded, use the uploadId to check the processing status and, once complete, retrieve the validation results. The file-processing

flow is asynchronous, so completion of the upload does not in itself mean that the policy data has been accepted.

- If the SAS URL expires before the file is uploaded, request a new upload rather than attempting to reuse the expired URL.

NOTE: *Once a SAS URL has been used it cannot be reused.*