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Letter to the editor: *Post Magazine*

Sir

MIB chief: warning over extra ELTO costs (Post, 1 April)

There are no grounds for Justin Jacobs' confident assertion that the ABI's vision of an Employers' Liability Tracing Office (ELTO) will make sure as many people as possible will be able to trace their insurer.

Anything less than the introduction of a statutory database of insurance information, will simply mirror the problems of the current failed code of practice. And Mr Jacobs' lukewarm remarks in relation to the need for an EL Insurance Bureau to work alongside any database reflect a lack of meaningful commitment to an intelligent and holistic response to this problem which is causing such misery to injured and dying people and their families.

The Government, in its consultation, has recognised that an ELIB should be part of the package of measures to provide a solution. That consultation also includes, among other things, open questions about how a database should be funded, what records it should include, who should be represented on the ELTO board and how it should be structured.

Public declarations at this stage about how the new system will work are, at worst, cynical and, at best, premature.

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