



ACC Savings.... What ACC doesn't tell you

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About Us

Trusted risk management specialists looking after 20+ industries and over 2,500 ACC accounts.



- **Reduce your Levies**
- **Guidance on ACC Issues**
 - Levies | Claims | Other
- **Guidance on Worksafe Issues**
 - Compliance
- **Manage your Risk**



ACC Savings

**On the 10th ACC started sending out
the employer invoices**

Next year....



ACC Savings

Payment Plans....



ACC Savings

- Husband & Wife
- Multiple Shareholders

ACC Savings

- Husband & Wife
- Multiple Shareholders
- **\$70K Tax Brackets**
- **Shareholder Salaries (drawings)**

ACC Savings

- Husband & Wife
- Multiple Shareholders
- \$70K Tax Brackets
- Shareholder Salaries (drawings)
- **Example \$100k in income**

ACC Facts – ACC Levies

		2017 / 18
64040	Helicopter Operation	\$2.07
64040	Flying School	\$2.07
02130	Agricultural Operation	\$2.07
66500	Sightseeing Operation	\$1.23

ACC Savings

	2017 / 18
Administration	\$0.28
Management	\$0.14

ACC Savings

\$100,000	2017 / 18
Helicopter Operation	\$2,070
Management	\$140
Saving	\$1,930

ACC Savings

Other areas we look at...

- **Levels of Cover**
- **Levy Codes**
- **Administration Companies**
- **Payment Plans**
- **Experience Rating**

ACC Stats for all industries as at 31 December 2016



ACC Stats for all industries as at 31 December 2016

- **44%** Largest Experience Rating discount
- **67%** Largest Experience Rating penalty

ACC Stats for all industries as at 31 December 2016

- **44%** Largest Experience Rating discount
- **67%** Largest Experience Rating penalty
- **19,000** Claims greater than 1 week
- **\$15,200,000** Cost of the 1st week
- **87** Average days per claim

Solutions

- **Doing ACC's job...**
- **Who are you employing?**
- **Doctors....???**
- **Alternatives**

Free Claims Toolkit



For assistance, please email
claims@managecompany.co.nz

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INTRO

STEP 1
PRE INJURY

STEP 2
TIME OF INJURY

STEP 3
COMMUNICATIONS

STEP 4
PAY

STEP 5
RETURN TO WORK

[Help / FAQs](#)

Introduction

Injuries will happen.

In fact 1 in 12 employees will have an injury at work every year. 10% of those will be severe and result in time off on ACC.

When that happens in your business you will receive a penalty on your ACC levies which can, depending on the size of your business, be up to 75%. On top of that you also have to deal with productivity loss, new labour to source and train, etc.

It can be difficult to know what to do and what to expect when an injury happens. Just relying on ACC will not be useful if you want to minimise your penalties. Relying on doctors to make the right decision when it comes to medical certificates has also proven to be challenging.

So what can you do?

The ManageCLAIMS Toolkit gives you the tools you need to manage the biggest risk areas.

We have purposely kept it down to five key steps and have given you all the templates, instructions, tips & ideas, support so that you can get control.

We wish you well with managing your claims and we are here if you need support.

Martin Wouters

Safety Star Rating Scheme (SSR)



Safety Star Rating Scheme (SSR)

- **September Launch**
- **Volunteer Scheme**
- **No ACC Discounts**
- **Risk Focused (Occupational Health)**
- **Connectivity - Directors to Subbies**

Safety Star Rating Scheme (SSR)

- **Name Change – Health & Safety Toolkit**
- **No stars but a band instead**
- **10 “Performance Requirements” (think WSMP)**
- **Two Step Assessment**
 - **Self-Assessment**
 - **Independent Audit**

Safety Star Rating Scheme (SSR)

- **Self-Assessment to be free and solution focused i.e. you get a score with solutions on how to improve**

Safety Star Rating Scheme (SSR)

- **SME's may just do the Self-Assessment**
- **Target of 50,000 employers (more or less all employers with 5 or more staff)**
- **Aim to sign up 15,000 employers over two years by August 2019**

Safety Star Rating Scheme (SSR)

What would make you sign up?

My thoughts...



Wrap Up

- **Did you know... 41% Average ACC Savings**
- **2,500+ Reviews – 7 Companies No Savings**
- **Free Review**
 - **ACC Authority**
 - **ACC Questionnaire**
- **Success Fee Based**
- **Handout**



**...everyone is over
paying until we
prove otherwise...**