



Revise your understanding of ACC – take control

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Martin Wouters is a man of many sayings – one being that it is better to live and die by your own sword than someone else's.

More importantly are his views on employers' understanding of ACC levies: "Most employers don't understand the rules. And when you don't understand the rules, it gets pretty hard to argue the rules."

The Managing Director of Manage Group established his business to essentially do one thing – translate ACC and WorkSafe speak into plain English.

It was a necessity in 2011, when he started his own business, and he says it is still a requirement today.

Why? Because, in his words, ACC is inefficient at communicating legislation, what is required of an employer, and what is disputable.

"At the same time [in 2011], I realised employers weren't well represented when it came to ACC risk," Martin says.

"Employers pay a substantial amount of money to ACC every year. But most overpay because they treat it like tax, rather than treating it like an insurance.

"It's no different to any other insurance brokerage, we just do it in the ACC space. People just don't understand ACC full stop, especially the protections needed or benefits on offer.

"The problem is often ignorance. Let's face it, ACC is not the sexiest topic in the world. But also, it's complicated. ACC, by default, is the bad cop, because they either charge you money, or don't provide the credit notes when you have overpaid."

Martin's argument is the ACC legislation is geared too heavily towards the protection of a claimant.

According to Statistics New Zealand, 238,800 work-related injury claims were made to ACC or ACC-accredited employers in 2018, up about 5,600 from 2017.

Since 2012, the total number of work-related injury claims has increased slightly each year, after steadily decreasing between 2005 and 2012.

The employer gets financially penalised by ACC on their levies for having claims, while also losing an employee for the time they're unable to work, Martin says.

However, there are no rules penalising a claimant for “taking the mickey”. So, the employer is not well respected in that regard when it comes to the legislation, he adds.

So, how can crane operators, business owners and employers in the industry remedy ACC issues or misunderstandings?

For starters, Martin says people need to rethink what ACC is.

“ACC is insurance for an employer, it just happens to be compulsory insurance. If you think insurance, you think risk, you should be thinking ‘well, what is my risk? And what should I be paying?’.

“That’s ultimately the starting point for any employer to start taking control. The second point is that there are so many different solutions around your levies and workplace claims that do not have to result in penalties on your ACC levies.

“It’s like health and safety, all the information to run really good health and safety is on the WorkSafe website. ACC is no different. Yet employers reach out to external consultants all the same.

“So why not reach out for support when it comes to your ACC levies because it is a unique space, and it is a costly space. I mean, the average crane company don’t employ two people, they are large businesses that pay a good whack of money.

“But it’s a bit like anything really, there’s a lot of stuff you probably should know, you know you should know it but you may not have the time to go out and know it, because there’s other things you’ve got to do in any given day. That’s reality.”

Emigrating from Kesteren in the Netherlands in 1983 with his family to Ponatahi near Greytown, Martin’s parents instilled in him a strong work ethic.

He quickly realised that life was about choices – “you’ll make some goodies and some bad ones” – and being a businessowner was definitely in the former category.

After receiving a Bachelor of Business in Accounting and Finance from Massey University in 1998, he joined Deloitte as an Auditor the following year.

In 2003, he joined the New Zealand Trade and Enterprise as a Business Coach before becoming General Manager of Creative Training Systems Ltd where he provided corporate training in management and sales and vocational rehabilitation for Work and Income.

A year later he purchased this business and was providing rehabilitation and return to work programmes for ACC, Work and Income, Child Youth and Family, and insurance companies as Aramahi Consultant’s Managing Director.

Martin says he’s always been “a bloke that likes to set pretty lofty goals”. Case in point his is attempt at the 2021 Talisker Whisky Atlantic Challenge – a 4,800-kilometre row from Spain to Nelson’s Dockyard, English Harbour, Antigua and Barbuda.

“Who doesn’t want to row 5000-odd kilometres across the water on their own? My business is a vehicle that allows me to do that. We have a team of amazing and dedicated people that share my passion to see employers treated fairly and equitably in the Government compliance space.”

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