

## Worker

### Imbalance of power and control

Workers often feel unable to influence their work environment

### Burden of Proof

Some workers told us they felt they had to prove that they were injured and that the injury occurred at work, and were frustrated when their honesty was called into question

### Return to work

Some workers feel pressured to return to work before they are ready, and are encouraged to use their business' doctor when they would rather make their own choice

### Lack of knowledge

Many workers told us they lack understanding of good H&S practices and what they need to do when injured

### Worker participation

Workers feel they have valuable on-the-ground experience that isn't shared by management, and want the opportunity to raise issues and contribute to solutions

### Workplace culture

Unspoken rules and behavioural norms can result in workers feeling pressured to 'get on with it' despite risks

### Independent worker voice

A lack of independence in considering worker voice (e.g. through AEP audits, which allow employer presence) contributed to workers perceiving a power imbalance between them and their employer

## Accredited Employer

### Low value and administratively burdensome processes

Some processes (application and audits in particular) require a lot of work that seemingly adds little value

### Lack of performance comparisons

AEs don't know or understand how their performance compares to others in their industry

### H&S not seen as a contributor to the bottom line

Some AEs see the time spent on H&S improvement as time taken away from improving the bottom line

### Communication

There is a broad disconnect between the four parties in AEP (AE, worker, ACC, TPA)

### Autonomy of AEP

Some AEs recognise and value the ability to manage their own costs and processes in order to provide greater worker support

### Motivations

AEs are motivated by reputation, a desire to be treated fairly, and see a return on their investment in H&S

### Ability to affect change

H&S managers may not have the mandate/support, visibility, trust or knowledge to make meaningful improvements that could lower risk or costs

### ACC point of contact

AEs do not know whether to speak to a Relationship Manager, the AEP team or another area of the business

### AE point of contact

Communications are not consistently received at the right level by AEs, and the regular point of contact may not have the ability to make significant decisions



## Third Party Administrator



## ACC

- Lack of coordination**  
Disconnection between TPAs, AEs, workers and ACC leads to communication breakdowns and a poor transfer of claims which can affect satisfaction with the claim management experience
- High-frequency audits**  
TPAs feel that they are audited every time an AE client is audited, and feel this is repetitive and inefficient, taking time away from the task of managing claims
- Lack of flexibility**  
The audit tool isn't flexible, and doesn't allow service to be tailored to the individual
- Feeling undervalued**  
TPAs feel that they are not a valued part of AEP and do not have the ability to effect change in a meaningful way, despite a desire to do so

- Inconsistency in outcomes**  
The Programme is not delivering consistent and positive outcomes for workers who are injured at work. This is evidenced by low worker satisfaction with the injury/claims/rehabilitation management process compared to claims managed by ACC.
- Inconsistency in approach**  
Workplaces are not consistently taking into account worker voice in risk management and activities relating to the prevention of injuries.
- Lack of investment**  
Claims data available to ACC does not provide confidence that businesses are investing (including funding, resources, equipment and leadership) adequately in preventing injuries and workplace H&S. Currently there is no requirement to spend savings on H+S improvements
- Data and processes**  
Data and processes do not facilitate robust performance monitoring and management of AEs, including the ability to easily identify and reward strong performance.
- Ongoing relationships**  
The ongoing relationship between ACC and AEs is focused on audit and compliance rather than working together and continuously improving, and is also not tailored to maturity levels or performance.
- High transaction costs**  
Some aspects of the programme are inefficient and lead to high transaction costs for AEs, Third Party Administrators (TPAs) and ACC – for example time-intensive, manual and repetitive audit processes.