



WHEN "SHE'LL BE RIGHT" JUST WON'T BE

People working in the road transport industry are at increased risk of suffering from back and shoulder injuries related to the unsafe handling of freight, and slips, trips and falls, when loading and unloading.

Hazards common to the road transport industry include demanding and unpredictable schedules, irregular working hours leading to fatigue, heavy manual work, noise and vibration, vehicle accidents, exposure to chemicals and handling dangerous goods.

The road transport industry plays an important role in the regional and national economy of New Zealand. Approximately 80% of freight is transported by road and around 22,500 people are engaged in the provision of road freight transport.

Last year the road transport industry registered 1,127 injuries with ACC, ultimately costing levy payers around \$8.5 million. This does not include road crashes, only "out-of-cab" injuries. A further 2,649 workers injured in previous years continued to receive ACC support at an additional \$25.5 million.

These three injury diagnosis accounted for 85% of all new out-of-cab claims in 2009/10

1. Back and shoulder injuries including contusion, strain or sprain 57%
2. Fracture/dislocation 15%
3. Industrial deafness 1.3%

For information on preventing injuries go to www.acc.co.nz/preventing-injuries/at-work

At ACC we can't emphasise enough the importance of taking safety precautions. Having a 'she'll be right' attitude on the job puts you at risk of injury if the worst happens. It could also mean an increase in costs for a business if they need a temporary replacement, or a drop in income if you're self-employed. Fewer injuries mean lower costs to your business and this becomes more apparent with the introduction of experience rating from 1 April this year.

What is experience rating?

Experience rating means a business's ACC claims history is now factored in when ACC calculates its levy. It gives discounts on levies for businesses with a better claims history, similar to no-claims discounts offered by your insurance company, and puts loadings on those with a poor safety record.

Experience rating looks at your claims history, so what you do right now matters. If you can improve workplace safety and reduce your claims, it will have a direct impact on the levies you pay later. That's good for businesses, it's good for ACC, and most importantly of all, it's good for employees. The amount of levy discount or

loading depends on the size of your business, how many claims employees have made and the industry you are in.

If yours is a larger business paying annual ACC levies of \$10,000 or more, you could receive a discount or loading of up to 50% on the current portion of your Work Account levy.

ACC will look at the number of claims made by employees for work-related injuries with medical costs of \$500 or more over the three-year experience period (for the 2011/12 levy year this is from 1 April 2007 to 31 March 2010), the length of time employees receive weekly compensation, and any fatal claims.

That information will be compared with other businesses in similar industries, with similar injury risk profiles. If your business's claims performance is better, your levy may be lower. However, if your performance is not as good, your levy may be higher.

For smaller businesses and self-employed people with a levy of less than \$10,000, you will get a no-claims discount of 10% provided

no weekly compensation payments or fatal claims were made over the experience period. Those who have claims with between one to 70 weekly compensation days paid will see no change to their levy, while those with more than 70 weekly compensation days paid or any fatal claims will receive a 10% loading.

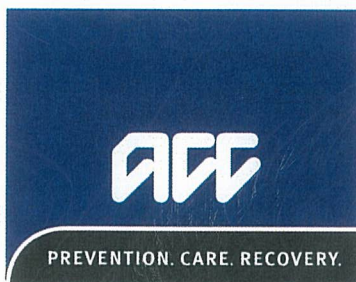
Some businesses are not eligible for experience rating, and will continue to have their levies calculated as usual. These are businesses and self-employed people that have not been operating for at least three years, and those whose payroll or earnings are below the minimum required to receive a levy invoice.

In addition to introducing experience rating, ACC is also increasing the number of levy risk groups and making changes to some classifications. Levy risk groups are the groups against which businesses and self-employed people are classified for levy purposes.

These changes will enable us to more accurately and fairly group businesses with similar levels of risk.

For some businesses, this may result in an increase or decrease in their base levy rate against which experience rating can be applied.

For more information about experience rating, how it works and how it may apply to you, visit us at www.acc.co.nz/er



Te Kaporeihana Āwhina Hunga Whara