

Fraud Prevention & Investigation

Shifting Towards Prevention

August 2025



He Kaupare. He Manaaki. He Whakaora.
Prevention. Care. Recovery.



2030

Vision

ACC is a trusted and high-performing organisation, providing care, supporting recovery and promoting injury prevention, now and into the future



Strategic Priorities



Care that leads to lasting recovery

- Timely, fair and consistent access to care.
- Scheme boundaries are consistently applied.
- Services with a clear focus on client recovery and outcomes.
- Systems and processes to prevent and detect fraud, misuse, and waste.



Timely return to work and independence

- Effective and efficient case management.
- Early identification of clients at risk of delayed recovery.
- Clients and employers play their part in supporting lasting outcomes.
- Effective transition to independence.



Efficient organisation, sustainable Scheme

- Fit-for-purpose operating model supported by technology and data.
- Improved financial results.
- Commercial capability and performance culture.
- Promoting an injury prevention culture.

Strategic Enabler



Capable, enabled, empowered people

- Our people are supported and empowered in their roles.
- Safe, positive, and inclusive culture enabled by our organisational values.
- Diverse and high-performing people.
- Strengthened workforce capability.



Values

We are proud
to serve

We are courageous
and accountable

We are better
together



Fraud Prevention & Investigation

Strategy 2025 → 2030



Strategic Vision



Strategic Pillars



Enablers of Success

2030

Outcomes by 2030

FPI Strategy 2025 → 2030



FPI Strategic Vision

Preventing and addressing fraud, misuse, and waste through intelligence-led action, timely intervention, and appropriate remediation.

Preventing fraud. Protecting trust. Strengthening ACC.



FPI Strategy 2025 → 2030



Strategic Pillars

1. Stop and Prevent

Transition from a reactive “pay and chase” model to a proactive, preventative approach that uses intelligence, behavioural insight, and early warning signals to identify and mitigate fraud, misuse, and waste (FMW) risk before harm occurs.

- Expand capacity and capability to design and implement FMW controls at the source.
- Operationalise prevention-focused analytics that enable timely intervention.
- Shift from individual case focus to FMW system resilience.

FPI Strategy 2025 → 2030



Strategic Pillars

2. Live-Time, Risk-based Interventions and Investigations

Use live-time data and advanced analytics to drive responsive, targeted interventions and investigations that reduce loss and shift behaviour.

- Integrate real-time monitoring into frontline operations.
- Prioritise matters that are high-risk, high-value, or behaviourally pivotal.
- Strike the right balance between behavioural remediation (education, engagement) and firmer remediation responses (formal warning, prosecution) to ensure proportional, effective outcomes.

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Strategic Pillars 3. Organisational Feedback Loops

Position the team as a key enabler of ACC's continuous improvement and system-wide learning.

- Drive system-level improvements by advising on risks, controls, and root causes.
- Embed structured FMW insights into operational and policy teams.
- Establish enduring channels to influence design, policy, and practice.

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Strategic Pillars

4. Trust and Stewardship

Build public confidence in ACC's commitment to fairness, transparency, and integrity in the management of the Scheme.

- Strengthen fraud transparency through public reporting and education.
- Position the team as a visible, trusted steward of ACC funds.
- Promote ethical culture and fraud resilience both internally and externally.

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Enablers of Success



People and Capability

Maintain a high-performing multidisciplinary team with deep expertise in investigations, risk, analytics, and behavioural science.



Partnerships

Foster collaborative networks that transform insight into collective action.



Technology and Data

Organizational investment in fit-for-purpose systems, including payment controls, analytics tools, and data-sharing capabilities.



Culture and Leadership

Make FMW prevention part of ACC's DNA, driven by visible leadership, clear accountability, and a shared commitment across every level of the organization.